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Role of self-help groups in the empowerment of women: a revolution in power equations and gender relation

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Abstract

Self Help Groups (SHGs) have emerged as a powerful tool to bring about the much needed growth and development in the country. SHG is the buzzword in the government policies, banking procedures and among the NGOs. The positive impact of SHG movement is visible in the generation of employment opportunities, eradication of poverty and most significantly in improving the status of women in the society. In this study an effort is being made to analyze the link between the socio-economic empowerment of women through the SHG membership. The study was conducted in the Jajpur district of the state of Odisha. The information required for this study was collected from both the primary and secondary sources. Cluster sampling and area sampling were used to collect the information. Average and other statistical methods are used to conduct a meaningful interpretation. The result of the above study indicates a clear connection between the economic independence of women with SHG membership. Social acceptance and empowerment of women are closely associated with SHG membership.

Keywords: self-help groups, empowerment, women, revolution, gender relation

1. Introduction

With independence the Constitution of India ensured equality to women in all fields, prohibited discrimination of any kind and also assured equality of opportunity to women. Independent India also promised to uphold the dignity of women and to do away with all the practices derogatory to women. Armed with all the political rights women of India were put on an equal footing with men. But political empowerment remained a distant dream without social empowerment and social empowerment can be imagined only if women are economically empowered. Unless women are economically independent and possess property rights empowering women socially and politically is a difficult goal to achieve. Only constitutional guidelines and well defined legislations are not enough to improve the conditions of women. The panacea lies in the socio-economic factor which is the need of the hour. A woman is said to be empowered only when she has the full control over her life, her decisions and her aims and aspirations. If a woman is empowered, she has a say in the household matter and her opinion is taken into account for family expenditure and asset generation. Her voice is heard and valued by the family members. She is not a silent spectator when not only family issues but also decisions about her life are taken by others.

Self Help Group movement which was based on the principle of self-help and mutual help brought about the much needed impetus to the economic empowerment of women. The acceptance of SHGs as bankable units by the financial institutions was the key to unlock the door of possibilities. This step proved the harbinger of the much awaited change of economic independence to women. It provided employment opportunity to women and made them economically independent. The women not only gained monetarily but also learnt the leadership and entrepreneurial skills by running the SHGs.

There have been many studies on the conceptual and structural functionality of SHGs and its impact on reduction of poverty and empowerment of women. An effort is made to review the available literature to have a better understanding of the different aspects of the topic.

Bholanath Ghosh (1996) ^[1] critically analyses various aspects of rural life and the role of rural leaders in the socio-economic and political aspects of the villages. Sinha (2005) ^[5] emphasizes the SHGs role as a system of micro-finance and the role it plays in the life of the poor.

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Narsiah (2004) ^[3] talks about the impact of SHGs on the empowerment of women. Manimekhalai (2004) ^[2] on the basis of his study says that SHGs can play a great role in the economic empowerment of women. Dr. Amrita M. Patel and Dr. Asha Hans talk about a comprehensive index of gender development in the state of Odisha. They have brought about situational analysis of women of Odisha. Dr S Chitra Devi in her study of the city of Chennai says that women SHGs are building themselves up as power blocks. Prof M K Ghadoliya says that micro- financing through SHGs has transferred the real economic power in the hands of women and reduced their dependency on men. This has gone a long way in building their self-confidence. Sandeep Manak, in his study finds that SHGs have impacted the status of women in the society and have changed gender dynamics and the role of women in the households. He says that SHGs are becoming more than just financial intermediaries; instead they have emerged as political and social units of society. Sanjay Kanti Das makes a comparative analysis of the quality and performance of the SHGs and the impact of SHG on women members in Barak Valley of Assam. Dr. Vinayak Rath in his evaluation study of micro-credit help to WSHGs in KBK districts of Odisha finds that there is a 23% increase in the family income of the SHG members. There is an improvement in the consumption levels of the families. Employment opportunities have gone up and the members are now capable of providing better education to their children. Dr. Kartick Das, Archana Kumari, Sushanta Kumar Kashyap study the various aspects of SHGs and its role as a micro credit system in empowering the people in rural India. Pitt and Khandekar (1998) in their evaluation study of Grameen Bank in Bangladesh find that the programme has positively impacted the life of people.

2. Significance of the Study: One of the major goals of the Government of independent India was to eradicate poverty and bring back the glory of the past. From the very beginning with the first Five Year Plan and in the consequent years it took up all efforts to achieve the same. Community Development Programme, IRDP, NREP, YRYSEM, Food for Work etc. are some of the steps in that direction. Apart from these programmes many welfare schemes were introduced to bridge the gap between the rich and the poor following socialist policies as enshrined in the Constitution. Most of these programmes aimed at development of the people at individual level. Indian society being patriarchal in nature all the benefits were availed by the male members of the family. All these programmes rarely touched the life of women. Development of the society is possible only when all the members of the society are developed not a fraction of it. Though women in India and specially in Odisha contribute a lot to the family income by looking after the cattle and other domestic animals, collecting fodder and fuel, pisciculture, weaving, spinning, pottery, basket making and in the agricultural sector; yet formal ownership of land and other resources remains with the men. Women constitute 13% of the work force in the organized sector. Though providing food for the family is the primary responsibility of the women; yet they have no say in the family expenditure. Women got all the political rights with independence. But these rights were hardly useful to them without the much needed social and economic empowerment. Only government policies and well defined legislations are not adequate enough to give women their rightful place in the society.

Odisha is one of the States which took up the cause of women empowerment very early. The Government of Odisha encouraged women education by exempting of tuition fee for the girl child in schools and colleges and also provided 33% reservation to women in jobs. The positive result of all these policies did lead to the increase in the number of girl students in educational institutions. SHGs in Odisha brought about a revolution in the society. It aimed to empower the women of lower income group. The beautiful concept of 'self-help' and mutual help was the principle of success. Here the beneficiary is not an individual but a group and they benefit by being in a group. The benefit is earned by them and not given to them by any outsider. SHGs have become a major tool for the government to fight against poverty and to bring about the much needed economic growth in the state. The SHGs have become powerful vehicles for the creation of employment opportunities, empowering women and fighting many other social evils.

Many quality assessments are undertaken in the country and also in the state of Odisha to evaluate the functioning of SHGs as a system of micro-finance. Many assessment tools were used to assess the various aspects of SHG. Mostly it is studied as a micro-financing system and a tool to eradicate poverty and provide employment opportunity. Here in this study an effort is made to link SHG membership to women empowerment and role reversal of gender equations in social structure of rural Odisha. The focus is also to highlight the role of SHGs in eradication of many social ills.

3. Objectives of the study

- To understand the structure and functions of SHGs
- To have a comparative analysis of the status of women SHG members with the non-members
- To study the economic benefit achieved by women by being SHG members
- To analyse the relation between SHG membership and socio-economic empowerment of women
- To analyse the link between psychological empowerment and wellbeing of women to SHG membership

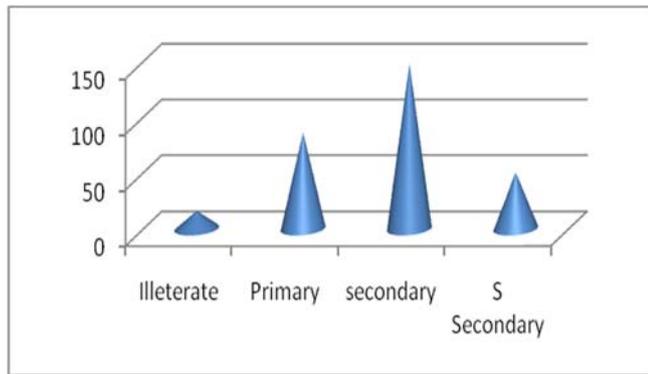
4. Research Methodology

The study was undertaken in the rural areas of some selected blocks of Jajpur district. Purposive and cluster sampling was used for the selection of the SHGs for this study. Out of the thirteen blocks of Jajpur district two blocks, Binjhar Pur and Dasharath Pur were selected for the study. Twenty SHGs were selected from the respective blocks of the district. Primary data for the study were collected from 200 respondents selected on the basis of purposive sampling. The interview was conducted with the help of well structured questionnaires. Secondary data were collected from published records, books, journals and the records of the block office and also from the district offices. A wide range of information was also collected from various websites, newspapers, magazines etc. The data was compiled in a tabular form, analysed and interpreted.

5. Analysis and Interpretation of Data

The respondents of the study mostly belong to the age group of 30-40 years and are married. 70% of the respondents belong to the BPL category. All the respondents of this study were unemployed before joining the SHG. 82% of the

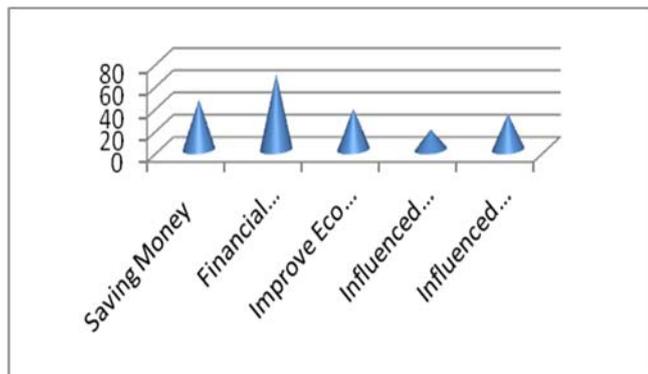
respondents have the membership experience of 5-8 years. Education plays an important role in the life of a person. It changes the individual's attitude towards the world by changing his/her perception, thought and even values.



Educational Qualifications of Respondents

5.1 Structural and Functional aspect of SHGs

The SHG movement in Odisha started by the NGOs and gradually the financial institutions and the government recognized the potential of SHGs as a vehicle to empower the poor and the needy. People also realized the benefit of becoming a member of it and formed their own SHGs.



Reason for joining SHGs

It was concluded from the study that 34% of the respondents joined SHGs to get easy financial support at the time of need. SHGs fulfill the small needs of the people to run the household which occur quite often. While 18.5% of the respondents join SHGs to improve their economic condition, another 16% have joined by being influenced by the family. IVC. Distribution of respondents on the basis of year of membership

The impact of SHGs is very much visible among its members. With the added years there was improvement in the economic conditions of the respondents. The respondents who are members for more years have reaped the benefit of the SHGs. The family income has gone up. The women have added assets like furniture, bicycles, jewellery and were able to meet to the emergency needs of the family.

Table 1: Distribution of respondents on the basis of year of membership

S. No.	Year of Membership	No. of Respondents	Percentage
1	3-5yrs	66	33%
2	5-8yrs	100	50%
3	8yrs and above	34	17%

33% respondents have membership of 3-5 years whereas 50% of the respondents are members of SHGs for more than 5 years. And 17% have stayed in the group for more than 8 years.

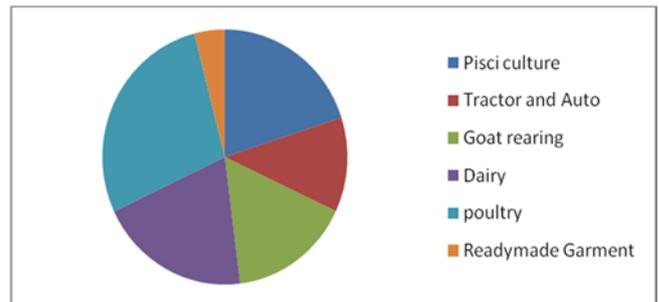
IVD. SHGs are formed by women who belong to similar background and mostly belong to the same community and place. The group selects the president and secretary from amongst them. The functioning of SHGs should be based on democratic principles. The following table explains the functioning of the SHGs.

Table 2: Decision Making Procedure in SHGs

S. No.	Decision Making Authority	No. of SHGs	Percentage
1	Members in Majority	21	84%
2	The President	1	4%
3	A small group of members	3	12%
4	Outsiders	nil	00%

From the study it is found that 84% of SHGs work according to democratic principles where opinion of every member is valued. Only in 12% of SHGs decisions are taken by a handful of people which goes against the spirit of SHG movement.

The basic goal of SHGs is economic empowerment of its members. The Government of Odisha is also aiming to create opportunity for income generation and capacity building for women. Under SGSY scheme only the government has sanctioned Rs. 20490000.00 to 54 SHGs for the year 2011-12. The SHGs are investing this money in different ventures like pisciculture, dairy, poultry, mushroom cultivation etc. and increasing their income.



Economic activities covered by SHGs

Out of the 25 SHGs studied 28% deal in poultry, 20% of the SHGs deal in pisciculture and dairy followed by goat rearing which is done by 16% of the SHGs. Besides animal rearing the SHGs are also venturing into other fields like producing readymade clothes and processing spices etc.

Empowerment of Women

Most of the respondents lead a life of poverty. For these people availability of even small amounts of money to fulfill their basic need becomes a great source of satisfaction and happiness. SHGs help the poor to tide over economic hardships.

Table 3: Improvement in the economic condition

S. No.	Improvement in eco. Condition	Frequency	Percentage
1	Yes	144	72%
2	No	56	28%

It is clear from the above table that 72% of the respondents claim to achieve improvement in their economic condition due to membership of SHGs whereas 28% say that SHGs have not impacted their life much economically.

In a patriarchal set up all the household expenditure is done with the permission of the head of the family who is in all the cases the male member of the family.

Table 4: Women and decision making

S.No.	Frequency of decision making	No of respondents before joining SHG	No of respondents after joining SHG
1	Always	17	32
2	Often	38	97
3	Sometimes	118	71
4	Never	27	Nil

Participation in the decision making process indicates the position of a person. It is clear from the table that after joining the SHGs the women's participation in the decision making shows an upward trend. As they are also the earning members, they do take decision about family expenses and are consulted by the male members about the household expenses also.

Traditionally in our society men own all the resources. The inheritance of property goes from father to son. This system makes the men powerful in comparison to women. SHGs provided the opportunity to women to own resources, to be economically independent and consequently to have self-pride and a sense of freedom.

Table 5: Ownership of resources

S. No	Type of resource	Before joining SHG	After joining SHG	Percentage
1	Money in the Bank	nil	186	98%
2	Cattle	34	104	52%
3	Tractor	nil	12(group ownership)	6%
4	Auto	nil	26(group ownership)	13%
5	Jewellery (gold & Silver)	68	173	86.5%

Before joining SHG no respondent had a bank account of her own. Owning a bank account means having one's own money which adds to the self-assurance self-sufficiency and strength to women. After joining SHG 98% of the respondents have been able to have their own bank accounts. Now they deal with money matter independently.

5.2 Social Psychological Empowerment

The different aspects of social psychological empowerment such as freedom of movement, social acceptance, freedom of opinion, respect, confidence, leadership quality, reduction in domestic violence and independence were measured through the use of different variables and indicators. The data being qualitative in nature likert scale was used to draw the inferences. The average was found out using the most frequent response (mode) of the group. The respondents show a greater confidence level and are aware of the happenings in the society. There is indication of desire to fight against the ills of the society, self believe among the respondents which they lacked before joining SHGs. The parameters show more positivity in their behaviour and increase in team spirit. 78% of the respondents say they now talk freely to people and have got the confidence to open up in front of others. 64% of the respondents say they carry on their banking activities and visit the government offices independently.

6. Conclusion

To conclude it may be said that the acceptance of SHGs as bankable units by the financial institutions and the government has unlocked the door of opportunities for women. From a small beginning with a meagre amount they grow to be owners of assets that is of much worth. They not only become able to handle the household needs efficiently but also improve their capabilities to secure their future. The course of the journey in the SHG also teaches them to be

consistent and committed. They learn to work in a team and develop confidence and awareness about the social realities. They get the emotional strength to fight the social problems as a group. SHG membership also instills a sense of self-worth and self-esteem in them. SHGs working in collaboration with the government have proved to be very successful in bringing about economic growth and as well as improving the status of women in the society. This is the beginning and hopefully a better march ahead can be anticipated.

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