



SOCIO-ECONOMIC CHANGES AMONG RURAL WOMEN THROUGH SELF-HELP GROUPS - A CAS STUDY OF GANJAM DISTRICT OF ODISHA

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Abstract

The purpose of this paper is to examine the socio-economic changes among poor women more particularly the rural women of Ganjam district of Odisha. The researcher found that SHG increases the potential of women to bring into mainstream to the rural women. With this backdrop the study was conducted in Ganjam district of Odisha state. The findings of this study put forth those rural women are empowered in real sense to some extent by the help of Self-help Groups.

Key words: *Rural Women, Self-help Groups, Socio-Economic Changes.*

Introduction

The role of women being developed is most personally identified with the objective of comprehensive socio-economic development and for the development of all societies. Any advancement procedure which disregards the requirement for upgrading the part of women can't cannot lead to comprehensive socioeconomic development. The point of departure is to perceive the job of women as a powerful factor and an important resource for the general interaction of improvement – it is not a burden or cost or a mere humanitarian concession to a disadvantaged group¹.

The scattered, piecemeal or curative approaches to the advancement of women view women as passive subjects of protection or as recipients of marginal welfare and social services, unrelated to policies and strategies for economic development or to structural changes. Such methodologies have neglected to forestall the developing minimization of women in the economy and in the political interaction in generally creating, and surprisingly created groups² characterized in its intricacy and collaboration among all elements of human existence like political, monetary, social, social, and so on - advancement has been imagined as a basic interaction of financial development and social advancement. This position represents a collective articulation of the desires of the majority of mankind to humanize the condition of people's lives through the process of development.

The situation of women and their job in this setting are especially significant, not just in light of the fact that women establish nearly half of the total population of our nation but also because they have to bear the burden of the daily struggle for survival in developing countries.³

Subsequently, engaging of women pre-assumes an intense, dynamic and vote based change in the view of an exemption from people in our general public.

¹ Yadav,C.P (2000). “*Empowering of women*”. Laxmi Shikshana Sansthan Lucknow and Anmol Publication: New Delhi. Vol.1,P.25

² *ibid*, P.25

³ *ibid*



To assist women with achieving monetary freedom she normally turns into the creator of her own choices and nobody can utilize her for her pleasure and advantage. The World Bank examines have shown that improvement of women' profit would have a more significant impact on the government assistance of the family in general since 'expansion in women' pay results all the more straightforwardly' in better training, wellbeing and sustenance for children⁴.

Women strengthening is regularly connected with women' battle for social equity and fairness. It is an interaction pointed toward altering the nature and course of precise cycle that minimize women and other distraught segments of society. Strengthening is one kind of constancy to accomplish strength through which a woman can set up her control on different resources. The idea of strengthening in this sense is to present influence on controlling abundance and taking choices⁵. Enabling women is one of the focal issues during the time spent advancement of nations everywhere on the world and even of the Eight Millennium Development Goals (MDG), two objectives are devoted to sexual orientation and the strengthening of women. Right off the bat, strengthening is vital on the grounds that with no help, and force women can't reach on a top most situation in the general public.⁶

Development of women improvement through Self Help Groups has been presented in various pieces of the country and abroad to advance financial status of the women specifically and to draw out all round improvement by and large. During mid 1980s Dr. Mohommad Yunus of Bangladesh made an exploratory endeavor to empower landless and minimized women beneath the neediness line to known as bums to attempt insignificant exchanges with little advance given from his own pocket at the underlying stage. This exertion was transformed into an exertion of excellent accomplishment with its creative way to inspire poor people and hindered women to teach banking propensities through little investment funds and credit exercises, which at present has achieved a worldwide mission as "Bangladesh Grameen Bank". The Govt. of India has also effectively been carrying out miniature money program by making a self-ruling body called "Rashtriya Mahila Kosha" under the division of women and Child Development. The Institution has been shaped to advance financial status of women through Self Help Group⁷.

Self-improvement Groups needs to improve the situation with women by thoroughly thought out, arranged advancement programs which would have dynamic local area cooperation dependent on the women' necessities to liberate and enable them⁸

Self Help Group (SHG) is a small voluntary association of poor people, preferably from the same socio-economic background. They come together for the purpose of solving their common problems through self-help and mutual help. The SHG promotes small savings among its members. The savings

⁴ Parvin,M.Raziya.(2009). Self-Help-Groups and womens Empowerment: Aconceptual perspective”,Microfinance and Rural Development- A Critical Review,Kanaka Kanti Bagchi, Abhijeet Publication: New Delhi-, P.93

⁵ B,Suguna. (2009). “Women’s Empowerment: Dimensions and Directions”, Social Welfare, Vol.49, No.1, P.5

⁶ Kaur, Manmeet, et.al. (2010). “Women Empowerment through Entrepreneurship Development-A case study of Self Help Groups in India, Selected paper from International Conference on “ Women Education for Empowerment” held on 5th -6th February. Immaculate College of Education for Women, Puducherry, P.110.

⁷ Tavitamma, p. Jayabharati.M., George, Alphonsa. (2010). “Economic Empowerment of Women through Self Help Group- a Study of Mandasa Mandal in Srikalulam district, Supra Note No.15, At P.60

⁸ V.P. Matheswaram. Supra Note.30, P.32



are kept with a bank. This common fund is in the name of the SHG. Usually, the number of members in one SHG does not exceed twenty, from homogenous strata.⁹

Objectives of the Study

The present study has been conducted in Ganjam district of Odisha with the following objectives.

- To analyze the socio-economic profile of SHG women.
- To make an attempt to the Impact of SHGs on women empowerment after joining SHGs.
- To assess the knowledge and awareness level of the SHG women after joining SHGs.

Method of Data Collection

The present study has been conducted in Ganjam district of Odisha. The Sample for data was taken from ten (10) blocks of ten (10) villages by random sampling method. Total of two hundred seventy-five (275) respondents from twenty groups were selected by a lot drawing method. The data collected from these SHGs over a period of eighteenth months starting from January 2017 to 2021.

For this study, personal interview schedule method was adopted as a tool and appropriate interview schedule was prepared.

Tools and Techniques

To elicit information and to collect data from individual members in groups, the questionnaire schedule was prepared and filled up by me after personal encounter with members over a period of eighteenth months. Interview schedule included questions to encompass all aspects of income generating schemes that is SHG.

Data Analysis

For the purpose of analysis and interpretation of data, different statistical tools employed are given below.

The frequency, maximum, minimum, standard deviation and percentage of date were calculated to analyze the profile variables. As far as possible, descriptive analysis was also used for interpreting the data.

Age Profile

Age is a social factor and has been the subject of social study by the social researchers on many situations relating to society. Age is significant in terms of experience, maturity of judgment, decision making and power of understanding. In the study the respondents were grouped under three categories on the basis of their age group and the findings are reflected in Table-1.

⁹ Jhan, M.Gowhar, and A, Saradha. (2009). *Supra Note No.4*. At P.223



Table-1, Age Profile of SHG members

SL. No.	Respondents Age	No. of Respondents	Percentage (%)	Average	Range		S. D
					Min	Max	
1	20-25	32	11.63	1.6	0	3	0.882
2	25-30	97	35.28	4.85	1.1	7	1.136
3	30 to above	146	53.90	7.3	2	13	3.213
4	Total	275	100				

Source: Data collected from the field survey.

Table-1 reflects those 32 (11.63%) respondents belonged to 20-to-25-year age group. 97 (35.28%) respondents belonged to 25 to 30 years age group, whereas 146 (53.09%) respondents are 30 years of age and above. The Standard Deviation reflects 0.882, 1.136 and 3.213 for the age group of SHGs women respondents. From this table it is clear that 30 years and above age group women have a positive response towards joining the Self Help Group instead of women in the other age group that is those who are below 30 years of age. Similar studies also found out in other study areas, where majority of respondents belonged to the age group of 30 year of age and above^{10, 11, 12}.

Table:2

SL. No.	Respondents	No. of Respondents	Percentage (%)
1	Married	259	94.18
2	Unmarried	12	4.37
3	Widow	4	1.45
4	Total	275	100

Source: Data collected from the field survey

Table-4.2 reveals that, out of 275 respondents, 259 (94.18%) respondents are married, 12 (4.37%) respondents are unmarried and only 4 (1.45%) respondents are widows. Thus, in the study it is revealed that `marital status of the respondents has played a decisive role^{13, 14, 15}.

¹⁰ Rajapriya, M. (2008). "Empowerment of Women through Self Help Groups", Social Welfare, September, Vol.55, No.6, P.14

¹¹ Raheem, A.Abdul. (2011). "Women Empowerment through Self-Help-Groups(SHG's)", New Century Publications, New Delhi, P.97

¹² Sheela, J. and Jayamala, M. (2008). Supra Note No.1, At P.21

¹³ Ibid, P.21.

¹⁴ Paramasivam, C. (2011)."Economic Empowerment of Women through SHG in Yarcard", Self Journal of Social Science, Vol.11, Issue.5, Jan-March. P.43



Table-2.1, Income generation after Joining SHG

Monthly Income After Joining SHGs							
SL. No.	After	No of Respondents	Percentage (%)	Average	Range		S. D
					Min	Max	
1	100/- to 300/- rupees	223	81.10	11.15	3	17	3.856
2	300/- to 500/- rupees	33	12	1.65	0	4	1.308
3	500/- to Above	19	6.90	0.95	0	3	1.050
4	Total	275	100				

Source: Data collected from the field survey

This table reveals that 223 (81.10%) had earning between Rs.100 to 300 rupees in a month. 33 (12%) had earning between Rs. 300 to 500 hundred per month and 19 (6.90%) had earnings of Rs.500 to above rupees pm after joining SHG.

Occupation/ Livelihood Pattern of Women Respondent’s

Table 3 depicts that out of the 275 SHG respondents 219 (79.64%) are housewives; whereas 20 (7.27%) respondents are engaged in cultivation. Other 36 (12%) respondents are daily wage earners. The livelihood pattern of women shows that 219 respondents are housewives and the Standard Deviation is 2.258. Like this the Standard Deviation for cultivation and daily wage earner is 0.366, 1.0309 respectively.

The essential target of SHG was to make women more profitable, give them scope for cooperating with an objective to upgrade monetary benefit for improving status from absolute neediness and furthermore to enhance family pay for women without customary positions, business and wellspring of vocation. SHG has demonstrated itself to be a gift to helpless women specifically when they select themselves in Self Help Groups.

The researcher has attempted to discover various sorts of items produced by their gathering and furthermore unique pay creating exercises where Self Help Group individuals are locked in.

¹⁵Tavitamma p., Jayabharati,M. and George, Alphonsa. (2010). “Economic Empowerment of Women through Self Help Group- a Study of Mandasa Mandal in Srikalulam district, Selected paper from International Conference on “ Women Education for Empowerment” held on 5th -6th February. Immaculate College of Education for Women, Puducherry, P.60



Table-3

SL. No.	Types of Products Manufactured	No. of Respondents	Percentage (%)	Average	Range		S.D
					Min	Max	
1	Vegetables/ Crops and seeds Cultivation	16	5.81	0.8	0	2	0.833
2	Milk and Milk products	28	10.18	1.4	0	3	0.994
3	Tailoring	49	17.82	2.45	0	5	1.356
4	Weaving	13	4.71	0.65	0	2	0.875
5	Candle making and incense stick making	41	14.90	2.05	0	5	1.605
6	Pickle and Papad	69	25.07	3.5	1	8	2.212
7	Badi and spices making	29	10.54	1.45	0	3	0.944
8	Leaf plate making/ Basket Making	30	10.90	1.45	0	4	1.234
9	Total	275	100				

Source: Data collected from the field survey

Table 3 gives a thought on the control of the SHGs individuals. Development of vegetables, crops, seeds are perhaps the most requesting occupations in which 16 (5.81%) were locked in. At that point 28 (10.18%) respondents are occupied with Milk and Milk food items. 49 (17.82%) respondents are occupied with fitting with a major grin. 13 (4.71%) respondents are occupied with Weaving. The table further uncovers that 41 (14.90%) respondents are making Candles and incense stick for benefit. Furthermore, 69 (25.07%) respondents are making Pickle and Papad as their business items.

It is additionally seen that Badi and Spices making is a fascinating position for the women respondents where 29 women (10.54%) are locked in. What's more, 30 (10.90%) respondents are occupied with making leaf plates and Baskets for bringing in cash and the Standard Deviation of the eight factors is 0.833, 0.994, 1.356, 0.875, 1.605, 2.212, 0.944 and 1.234 respectively in the given table above.

Table-3.1, Objective for joining Self Help Group given in a table as per Data

SL. No.	Objectives for joining SHG	No. of Respondents	Percentage (%)
1	Getting Loan with low interest	235	85.45%
2	Economic Gain	275	100%
3	Saving for future	275	100%
4	Socio-Economic Development of Self	222	80.72%
5	Social Participation	184	66.90%

Source: Data collected from the field survey



Table 3.1 explains the causes and targets of individuals to join Self Help Group. This table uncovers that financial improvement of relatives is the principal cause for joining SHG. At that point comes the longing to be monetarily free by getting advance at a low interest. This table uncovers what the gathering felt that SHG causes the individuals to put something aside for future and in light of these destinations the SHG individuals carry on the desire to build their own financial and economic wellbeing whereby they additionally improve the local area status around them.

Saving Habits

This table is significant as in some mindfulness building exercises explicitly for women by Government and Non-Governmental association in a town or local area now and again is fundamental for making interest among women to get occupied with financial exercises and to improve collaboration, social support and agreeable commitment.¹⁶

Table-4

SL. No.	Saving habits	No. of Respondents	Percentage (%)
1	Bank	179	65.09
2	Post office	87	31.63
3	Co-operative Society	6	2.18
4	Any other	3	1.09
5	Total	275	100

Source: Data collected from the field survey

Table no.4 shows that 179 (65.09%) respondents have saved their money in banks, 87 (31.63%) in post office and 6 (2.18%) in co-operative society and the rest 3 (1.09%) of them have saved their money in other ways.

Role of Women in dynamic family structure

This table uncovers the part of women respondents in family exercises. Dynamic job makes a lady certain, fit and talented. Other than it is seen that numerous women are acceptable administrators of time, energy and cash and they battle entire life to meet their finishes with restricted assets effectively. Women can impact the life, success and government assistance of a family when she is given extension and assets to oversee. That is the reason I have attempted to discover the part of SHG respondents in family dynamic.

¹⁶ Paramasivam, C. (2011). Supra Note No.5, P.43



Table-5

SL. No.	Role of women in household decision making	Self	Along with Husband	With Other Members
1	On Buying Food	81 (29.45%)	150 (54.54%)	44 (16%)
2	In Savings	116 (44.18%)	147 (53.45%)	12 (4.36%)
3	On Immunization of Children*	92 (34.98%)	169(64.25%)	2 (0.76%)
4	On Purchase of Household Materials	109 (39.63%)	166 (60.36%)	-
5	Regarding education of Children**	101 (38.41%)	162 (61.59%)	-
6	In Family Planning***	66 (25.48%)	191 (73.74%)	2 (0.77%)
7	On Investment of money to build a house/ Purchasing Land and Luxury Items	81 (29.45%)	189 (68.72%)	5 (1.81%)

Note: (-) Indicate ‘Nil’

Note: *, ** Indicate that the total numbers of respondents were 263, because out of 275 respondents 12 were unmarried.

***** Indicate that the total numbers of respondents were 259, because out of 275 respondents 12 were unmarried and 4 were widow.**

Table 5 demonstrates that 81 (29.45%) respondents have taken choice freely, 150 (54.54%) have taken choice alongside their spouses and 44 (16%) respondents have taken choice for purchasing nourishment for their family. 116 (42.18%) respondents have taken choice autonomously for investment funds, 147 (53.45%) respondents have chosen alongside their better half and other 12 (4.36%) respondents have taken part in dynamic alongside different individuals from the family/town in setting aside cash and other cash matter. It is additionally seen in this table that 92(34.98%) respondents concurred that they have taken choices autonomously for their youngster's inoculation, 169 (64.25%) have taken choices for their children' vaccination alongside their better half. What's more, other 2 (0.76%) have taken choice for their children' inoculation with different individuals like their companions and family members. 109 (39.63%) respondents have taken choices autonomously for acquisition of house hold materials, 166 (60.36%) respondents have taken choice on acquisition of house hold material alongside their better half and nobody likes to impart their family make a difference to other people. It is additionally seen in these tables that 101 (38.41%) respondents have taken choices autonomously in regards to their children' schooling; 162 (61.59%) respondents have taken their choice alongside their spouses. Table centered those 2 (0.77%) respondents have taken their choice freely about family arranging, where 191(73.74%) respondents have taken their choice alongside their spouses for family arranging and other 66 (25.48%) respondents jumped at the chance to impart to their individuals about this matter. 81(29.45%) respondents have taken their choice alone for putting away cash to fabricate a house and for buying area and extravagance things though 189 (68.72%) respondents have taken choices to put away cash to construct a house/buying area and extravagance things alongside their



better half and just 5 (1.81%) respondents needs to impart to different individuals about putting away their cash to assemble a house/buying area and extravagance things. This shows that women are able and they like to engage in family dynamic alongside their spouses and different citizenry. This table additionally shows that women appreciate autonomy in dynamic at whatever point they are given freedom. Step by step and progressively women are demonstrating their capacities in pay age and administrative matters all over India, because of instruction, opportunity and work and so forth.

A questionnaire was administered to discover the various types of revenue and measure of pay when joining SHG on the grounds that this is of crucial significance to find out how much pay is produced from Self Help Group. Accomplishments of SGH rely upon numerous variables and the fulfillment level and achievement is straightforwardly identified with the measure of gain in money related structure. So, table 30 is introduced here.

Table-6, Income of the Respondents before Joining SHG

Monthly Income Before Joining SHGs							
Sl. No.	Before	No of Respondents	Percentage (%)	Average	Range		S.D
					Min	Max	
1	No Earning	242	88	12.1	7	16	2.712
2	100/- to 300/- rupees	30	10.90	1.5	0	3	1.051
3	300/- to 500/- rupees	3	1.10	0.15	0	1	0.366
4	500/- to Above	-	-	0	0	0	0
5	Total	275	100				

Note: (-) Indicate 'Nil'

Source: Date collected from the field.

Table - 6 reveals that 242(88%) respondents have agreed that they did not have any earning before joining SHGs, whereas 30 (10.09%) respondents said that they had earned about 100/- to 300/- hundred per month rupees before joining SHGs.3 (1.10%) respondents had about 300/- to 500/- hundred rupees per month earnings before joining SHGs and no one had more than Rs. 500/- to above income before joining SHG. The table 30 gives an idea about the Standard Deviation of the respondents before joining SHG is 2.712, 1.051, 0.366, and 0 (which indicate Nil) and this study also similar with Begum Nurjahan’s study ‘The Impact of Self-Help Groups on Women Empowerment’¹⁷.

Conclusion

This study shows that women by involving in SHG as a member they are helping themselves and to the society at large. The member of this group had more decision opportunity, scope and gained lot of knowledge and practical experience in handling money, selling products, innovating ideas and group activities.

¹⁷ Nurjahan ,Begum .(2008). Supra Note No.10, At P.112



The financial gains were a big source of encouragement to improve self-esteem and participation in economic activities. They also became economically independent to some extent to get whatever little they wanted for themselves and for their families. Overall SHG is an eye opener and a great help to poor women if it is managed efficiently.

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