ROLE OF SELF HELP GROUPS FOR EMPOWERMENT OF RURAL WOMEN – A CASE STUDY OF JAGANNATH PRASAD BLOCK OF GANJAM DISTRICT IN ODISHA

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ABSTRACT

Women empowerment is a process in which women challenge the existing norms and cultural, to effectively promote their well-being. The participation of women in self-help group (SHGs) made a significant impact on their empowerment both in social and economic aspects this study addresses women empowerment through self-help groups in Jagannath Prasad Block of Ganjam District in Odisha. The information for this study has been collected from secondary sources as well as primary sources directly from Self Help Group Members.

Key Words:
Women empowerment, Self help Groups

INTRODUCTION

Self-Help Group or in-short SHGs is now a well-known concept in development programme. Today Self-help groups play a major role in poverty alleviation in rural area. It is reported that the SHGs have a role in hastening country’s economic Development. SHGs have now evolved as a movement. Mainly, members of the SHGs are women. Consequently, participation of women in the country’s economic development is increasing. They also play an important role in elevating the economic status of their families. Women constitute around fifty percent of the total human resources in our economy. This has led to boost the process of women’s Empowerment. Yet women are subservient to men as they are subject to many socio-economic and cultural constraints. The situation is more severe in the rural and backward areas. Women development activities must be given importance to eradicate poverty, increase the economic growth and for better standard of living. Self-Help Group (SHG) is a small voluntary association of poor people of 10 to 20 members, preferably from the same socio-economic background. This paper attempts to identify the role of SHGs in empowerment of women particular in rural areas.

Origin of Shgs

The origin of Self Help Groups (SHGs) is the brainchild of Grameen Bank of Bangladesh, founded by Prof. Mohammed Yunus in 1975, who tried out a new approach to rural credit in Bangladesh. Grameen gave loans without asking borrowers either to provide collateral or engage in paper work. In India NABARD initiated SHGs in the year 1986-87 but the real effort was taken after 1991-92 from the linkage of SHGs with the banks. A SHG is a small economically homogeneous affinity group of the rural poor voluntarily coming forward to save a small amount of money regularly, which is deposited in a common fund to meet the members’ emergency needs and to provide collateral free loans decided by the group. It now addresses the issues of poverty alleviation and empowerment of poor, health, nutrition and other support services especially women, in the rural areas of the country.

Concept and Function of Self-Help Groups

Generally Self-Help Group consists of 10 to 20 women. The women save some amount that they can afford. It is small amount ranging from Rs. 10 to 200 per month. A regular monthly, fortnightly or weekly meeting is organized, where apart from disbursal & repayment of loan, formal and informal discussions are held. Women share their experiences in these discussions. Now days the organizational structure of various micro-finance Institutions promoted groups is undergoing

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significant changes. There are Thrift groups, Credit management groups, Income generating groups, Self-help groups and Mutual help groups and also Joint Liability Groups.

**Self Help Group Movement in Jagannath Prasad Block**

In Jagannath Prasad the SHG movement started in the year 1999, initially through ICDS and Block functionaries. In the same year the District Administration of Ganjam promoted a Block level SHG federation namely Mahila Sanchayika Sangha (B'MASS). The main objective of the federation is to empower women so as to enable them to participate in all spheres of development through education, training and collective social action and reflections. There are 1230 SHGs comparing of 16256 women members are included in this movement in Jagannath Prasad till March 2018. After the intervention of Odisha Livelihoods mission and Mission Shakti there are also promote 1023 new SHGs in 2019. These SHGs are not only doing the financial intervention they also took part in many social-economical activities. There are 51 SHGs involved in Mid Day Meal programme, 01 SHG involves in supply of THR to ICDSs, 56 SHGs take lease of Gram panchayat Tanks for pisciculture, 28 SHGs involve for collection of electric bills for South-Co. Till March 2019 commutative total 73.66 crore loan taken by the SHGs from federation and 8.57 crore loan taken from Bank on SHG-Bank linkage program under Odisha Livelihood Mission. The members cumulative savings in SHG level amount more than 26 creores.

**METHODOLOGY**

The present paper is based on both primary and secondary sources of data. Secondary data were collected from Mahila Sanchayika Sangha (B’MASS) the Block level SHG federation, Official of Odisha Livelihoods Mission and Officials of Mission Shakti in Jagannath Prasad monthly progress report, Annual reports, and other publications like research articles published in journal available. The total sample covered in Jagannath Prasad Block is 228 households among which 107 are from SHGs members and 121 members from less than one year group.

**Impact**

The impact on members involve in SHG more than one years has several dimensions. The process of impact envisaged is that when poor women begin to save small amounts, they gain access to reasonably priced credit. This is then invested in agriculture, micro business; livestock resulting in augmented earning that has a positive impact on the quality of lives of women and their families. This impact is measured in terms of increased income and expenditure at the household level. The other hand indicators include social and political participation of women, their ability to influence household economic decisions, impacts on gender relations, and reduced vulnerability.

**Change in income patterns**

The annual income from different sources was obtained from the participant and it shows that, mainly sources of income are casual labour, business, migratory labour, agriculture, salary, horticulture, forest products, livestock, contract labour and others. There is overall increase in the income level of the members involve in SHG more than one year compare to less than one year member. The yearly average household income of the members more than one year group is Rs. 34,809 and that of less than one year group is Rs. 28972. There also seen that the SHG members more than one year have diversified sources like investing in various businesses, livestock, horticulture, forest produce and salaries where as the major income source of less than one year is causal labour. After involve in SHG the dependency on daily wages has reduced.

In case of old SHG member the income from business is very high this because of easy access of loan. These loans have facilitated them to invest in various small businesses like petty shops, seasonal product business, bulk purchase of raw materials and facilities to sell the products in exhibitions.

The income from salary is greater in the old group SHG members as the women participated in SHG gained knowledge of the outside world. Some of members working in different govt. Programmes like Village Resource Person, Shakti Didi, Community Resource person etc. The family members may be more aware of the opportunities that exist to earn extra income. The income from agriculture is also more as less than one year members as they taken loan from their internal fund and from external loan and invest in agriculture. The dependency from money lender and expenses of interest also reduced. Timely credit from group has enabled them to purchase manure, pesticide and other implements needed for agriculture. This has facilitated some of the landless people to cultivate land on lease.

The income from horticulture for the members more than one year is higher than less than one year member. Women involved in growing vegetable, fruits and flowers in kitchen gardens. The consumption of vegetables in their diet has also increased. Some members also take lease to grow commercial crops like cashew.

The income from livestock and forest products is also greater than less than one year group members. The income from livestock is higher because people who are not able to invest in agriculture have purchased livestock and generated income.

The income generated from contract labour and other sources are also more than one year old SHG members as they have been more successful in establishing contacts with government contracts for village development works. This has had a positive impact on their incomes.

The detailed analysis of the income level from various sources confirms that the SHG made significant impact on increase in household’s income.

**Changes in Expenditure Patterns**

The Total expenditure of the more than one year group member at Rs.37506/- is higher than that of less than one year group Rs.30432/-. The SHG have a positive effect on many items of expenditure such as marriage, loan repayment, health, shelter, agriculture, business, travel and other expenses as compared to less than one year SHG member. The expenses on addictions are low which indicates that people have sensitised to ill effects of addictions like alcohol, smoking, tobacco chewing etc through participation on SHG. Some of the women groups has
protected against the sale of alcohol in their villages and were successful in mitigating such sales. Many of members also stated that the availability of loans from the group and emergency funds helped them to attend to their food, health and education needs.

Reduced Vulnerability

The major members stated that their ability to withstand shocks would also have increased. This was explored through several dimensions of vulnerability. The loans for medical expenses from group were a major factor in reducing vulnerability, especially to the common seasonal illness in the region like malaria, water-borne diseases and diarrhoea. By supporting from Group internal fund to emergency have reduce vulnerability. The own internal fund through savings has meant greater access to their own money. This has reduced their dependence on money lenders. Now most of them have no loans from money lenders.

Ability to influence household economic decisions

In case of decisions regarding the expenditure on food and health both the members have upper hand in deciding the purchase of food items and attending to medical expenses but in educational expenses more than one year SHGs members take decisions with their spouse. The members in more than one year group have access to cash easily through loans which enabled them to influence decision making. In case of decisions related to agriculture mainly men takes the decisions in both the cases. In case of decisions regarding taking and using of loans the more than one year members the percentage of joint decisions is higher than less than one year group members. Regarding the access and control over cash, women have the power to keep the money in both the groups. It was found that those women have taken loans and invested in business are supported by their unemployed spouse. When the women started earning the control over cash shifted immediately from man who previously had the control over cash.

Participation at community level

The improvement in women’s position is not limited only to the household. Their participation at community level i.e political and social participation. In the more than one year SHG members are aware of their rights and opportunities to participate in palli Sabha, Gram panchayat and Panchayat Samitee. In the participation of women in social activities like management of Mid Day Meal, preparation of THR, Shramadam, repairing hand pumps, plantations, water conversation, awareness about use of toilets are shows in these members.

Other Gender Aspects

These changes at household and community level generated several other impacts on gender relations.

Mobility of women

After participating in SHG the mobility of women are more as they visiting in Bank, Government office, business activities, attending exhibitions. The sharing of household works starts after the women participation in SHG movement.

Social Empowerment

After participation in SHG they get an important place in her family and society, and have a right to enable her to use of available resources. It has resulted in developing self-confidence, self-esteem and self-respect also. And uplift the living conditions of the poor household women’s. As the woman has now increased presence in banks, Gram Panchayats, various Government committees etc., her social status is seen somewhat elevated. The social impact of the SHG program increased involvement in Decision-making, awareness about various programs and organizations, increased access to such organizations, increased expenditure on Health and Marriage events, there is a Change in the attitude of male members of the families, now they are convinced about the concept of SHG and encourage women to participate in the meetings and women reported that they have savings in their name and it gives them confidence and increased self-respect.

CONCLUSION

This is a very significant indicator of impact Self Help Group is an important tool which helps the rural women to acquire power for their self-supportive life. SHG Programme clearly plays a central role in the lives of the poor. Empowering women is not just for meeting their economic needs but also more holistic social development. There is evidence of increased household income. Standard of living for the program participants have increased and also the food security is much more for the program clients. Micro credit is playing a significant role in alleviate poverty and rural development. Since women are the sole family caretaker, proper emphasis should be given to the rural women and for empowering the rural women finance is required. Essay access to formal credit to the rural SHGs is a way to raise the income level and improve the living standards and economic independence of the rural women. The impact on their lives is not just an economic one -gaining more self-confidence is often a more lasting achievement that forms the basis for social and economic improvements.

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