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EMPOWERMENT OF WOMEN AT HOUSE-HOLD LEVEL THROUGH SELF-HELP-GROUPS- A STUDY OF KHORDHA DISTRICT OF THE STATE OF ODISHA, INDIA

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ABSTRACT

The empowerment of women is a contemporary issue regardless of the country. Though it is not a sufficient condition, it is still necessary for bringing sustainability of the development process. The present study seeks to explore the impact of participation in Self Help Groups on the empowerment of women at the house-hold levels with special reference to the women of Khordha District, Odisha (India) which is located in the east coast line of Bay of Bengal of the country. The blooming industrial growth and the flourishing agricultural sector are main points of economy of Odisha. Gender discrimination is most deeply entrenched in the Indian families. The implementation of Self Help Groups has been changing the position of women in a positive direction. Self Help Groups have not only enabled women to tackle problems but also to experience feelings of freedom, self identity, strength and increases the levels of confidence and self esteem. An encouraging trend is that they have been able to challenge the constraints found at their house hold levels. Their participation in Self Help Groups has altered them and modified their attitudes towards different issues at house-hold levels like meeting the consumption and production needs, control over professional salary, reduction of their dependency on money lenders, contribution to the occupational diversification at their house-hold level, increase of quality of income, reduction of inter-generational transmission of poverty, reduction of gender inequalities, encouragement of education of children, support towards natal homes, increase of importance in the house-hold decision making process as well as acceptance of a dignified position. This paper systematically and consistently characterizes the empowerment of women through Self Help Groups. It speaks on its success all over Odisha with variations.

KEYWORDS

Empowerment, gender inequalities, Indian women, Self Help Groups.

INTRODUCTION

Women, all over the world, not withstanding various support mechanisms across the countries, suffer from various types of disadvantages. With the development of society, the increasing emphasis on the right based approaches by the Governments with various assertive actions and at the same time grass root level protests; the position of women is changing. On the other hand the uneven nature of development found by the urban/rural, men/women, educated/uneducated etc. divide and consequently unable to catch up with the faster development places the vulnerable sections in a "sandwiched" position. The "snowball" and "trickle-down" approach of development is not bringing the required changes in other subsequent spheres of life of women. This is designated as "gender discrimination", "male domination", "traditional mindset" etc.

The panacea for a rightful position of women is seen through empowerment. But empowerment is a multidimensional concept. The mechanism of attaining this is mostly by the "Top-Bottom" approach. Notwithstanding the increasing "Bottom-Top" approach by various women's protest, the Government supported schemes are seen as the medium of achieving empowerment of women.

THE CONCEPT OF EMPOWERMENT

Empowerment is being discussed in a variety of manner. World Bank described it as "the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives" (2002). The sphere of the concept is further extended and explained as the creation of political, legal, socio-cultural and economic environment that would facilitate, encourage and enable the powerless (i.e., poor) to influence policies, decisions, actions on their behalf. Sen strengthened the concept by adding capabilities in a holistic manner. He is of the opinion that "Empowerment is the process of gaining power, both control over external resources, and growth in inner self-confidence and capability" (Sen: 1997). The transformative power to the concept is again added and defined as "Empowerment is the process of awareness and capacity building leading to greater decision making power and control and to transformative action. Extending the sphere of the process further it is described as "the process by which people, organizations or groups who are powerless

- i) Become aware of the power dynamics at work in their life context
- ii) Develop the skills and capacity for gaining some reasonable control over their lives
- iii) Exercise control without infringing upon the right of others, and
- iv) Support the empowerment of others in their community".

To be empowered old ideologies, which are not conducive to the new situation are to be changed. Accordingly, Baltiwal (1994) defined it as a "process by which powerless gain control over their circumstances of lives. It includes

- i) Control over resources (physical, human, intellectual, financial)
- ii) Control over ideologies (belief, values and attitudes)

With this backdrop, an attempt will be taken to discuss the empowerment of women in a holistic manner.

EMPOWERMENT OF WOMEN IN INDIA

Women in India have been living under patriarchy. Despite economic independence, educational development, diversification of occupations and possession of high profile jobs and positions in public life, women in general suffer from various types of exclusions. Women are treated as objects. Increasing cases of dowry deaths, atrocities, commodification, skewed birth rates and a general prevalent inferior status of women in all spheres of life are a challenge for a rightful position of women in India. The position of women in rural India presents a still grim picture due to the various developmental indicators.

Women were the recipients of benefits through the trickling down effect of the welfare measures. The emphasis shifted gradually to enabling them to become active agents of their empowerment. This self-empowerment approach underscored the agency of organized women. It involved the bringing together of women from similar backgrounds, having similar needs, and creating a space for them to set their own priorities. Herein lay the importance of the origin and growth of SHGs. (Ramanathan: 2004)

The implementation of Women Self Help Groups has been changing the position of women in a positive direction. A tentative list, though not exhaustive, presented below speaks on its success all over India with variations.

1. Participation in SHGs has improved the access of women to credit. This has helped women in reducing their dependence on moneylenders.
2. The interest rates in informal credit sector have declined.
3. The access to credit has helped women to meet their consumption as well as production needs.
4. The women have invested the credit obtained from SHGs in new economic activities and/or strengthening the old activities.
5. They have contributed to the occupational diversification at the house-hold level.

6. The non-agricultural activities undertaken by the women helped the households to obtain income from low risk activities. Thus, the quality of income of the households has gone up.
7. The quality of employment by shift from wage to self-employment, of women as well as their families is enhanced.
8. The women acquire some non-land assets; health, nutrition and education status of children has improved. This indicates that the inter-generational transmission of poverty has reduced. The women have met their basic needs to some extent.
9. The reduction of gender inequalities is also recorded to some extent. However, failure of the economic activities undertaken coupled with the effect of distress events brought a decline in the living conditions of some of the poor women.
10. The activities in other social spheres like anti-liquor, anti-dowry, anti-corruption have also been organized.
11. Education of the children, especially the girl children are also encouraged.
12. Mutual help among the members along with the support for the needy are found.
13. Preference of small size of the family along with decline in son's preference is found.
14. Preference of positions in public life is reported.
15. Acceptance of a dignified position of women is found.

SHGs IN ODISHA AND EMPOWERMENT OF WOMEN

In Odisha, one of the Government programmes, Mission Shakti, brought all the women SHGs under its protective umbrella to provide uniform guidelines, training of personnels, training materials, disseminate best practices by giving them capacity building support, credit linkages and also by federating them from the year 2001. (Patel: 2011). Success stories along with disintegration have been reported from all over the state. The enthusiasm for SHGs is found but failures are seen most of the cases. Extension of empowerment to other spheres of life is hardly visible. Reasons like,

- education,
- unsupportive attitude of male members
- ignorance on available support mechanisms
- same trade activities
- lack of marketing facilities
- fear on diversification of activities
- lack of knowledge on technology and procurement of the same
- non-viable financial position
- caste and ethnic differences
- preference for market products

LITERATURE REVIEW

A number of studies have been carried out in India and elsewhere that have tried to look into the empowerment of women.

The study by Vianello *et al.* (1990) showed that a husband's power within marriage tended to increase in proportion to the resources that he could muster: education, income, prestige, social status, and so on. The author also found that the husband's power was associated with the stage in the life cycle and with the presence of children in the home. More importantly, wives who worked for pay had more power than wives not gainfully employed. When the resource theory was applied to the study of marital power in different societies, the findings were inconsistent. Research results about decision-making from the United States [Kendell and Lesser, 1972: Centers *et al.* 1971], France [Michel, 1967], West Germany [Lamouse, 1969: Lupari, 1965: 1969], and other countries showed a positive association between the husband's power and his socio-economic resources, such as education, social status, income, and occupation. In the above studies there were curvilinear tendencies in the data and weak relationships that lacked statistical significance.

Kabeer (1999) has attempted to construct the indicators of the empowerment of women, by using three-dimensional conceptual framework: (a) the 'resources' as part of the pre-conditions of empowerment; (b) the 'agency' as an aspect of process: and lastly (c) the 'achievements' as a measure of outcomes. The study shows that the most probable indicators for empowerment of women are: family structure, marital advantage, financial autonomy, freedom of movement, and lifetime experience of employment participation in the modern sector.

Comparable components of empowerment are included in the eight indicators by Hashemi (1996): mobility, economic security, ability to make small purchases, ability to make larger purchases, involvement in major decisions, relative freedom from domination by the family, political and legal awareness, and involvement in political campaigning and protests.

Several different efforts have been made in recent years to develop comprehensive frameworks delineating the various dimensions along which women can be empowered (Malhotra, Schuler and Boender, 2002)

Amin, Becker and Bayes (1998) split the concept of women's empowerment into three components each measured separately: Inter-spouse consultation index, which seeks to represent the extent to which husbands consult their wives in house-hold affairs; Individual autonomy indexes which represents women's self-reported autonomy of physical movement outside the house and in matters of spending money; and the Authority index, which reports on actual decision-making power. (which is traditionally in the hands of patriarch of the family). These indices are similar to those of used by Balk in her 1994 study.

It has been seen in the literature that a well-defined empowerment measure facilitates in finding out the present empowerment level. Both conceptually and practically, women empowerment is an important issue, because it paves the way for the empowerment of future generations.

IMPORTANCE OF THE STUDY

The present study is conducted in the district of Khordha, the most urbanized district of the State of Odisha. Bhubaneswar, the Capital of Odisha is within this district. It is one of the centrally located districts which lies between 84°55' to 86°5' longitude and between 19°40' to 20°25' latitude having high humidity during April and May and cold during December and January, covering 17 numbers of tourist centers [Source-District Statistical Hand book Khordha-2011] (Govt. of Odisha).

The State Odisha has lagged behind the national average ever since independence. The cost of living in rural Odisha, continues to be below the national average. The same was true for urban Odisha until a few years ago but currently it is just opposite. The present strategy of the State for women development is to empower them. About 1,94,486 Women Self Help Groups (WSHGs) have been constituted with support from Mission Shakti Programme. The State Commission for women works towards protecting the interest of Women and preventing violence against them.

PROBLEM OF THE STUDY

The present study is an attempt to examine the impact of participation in Self Help Groups on the empowerment of women at house-hold levels. It examines how far the programme has helped in raising the incomes and levels of living of the poor women. The present study is from the stand point of the SHGs and their members.

RESEARCH OBJECTIVE AND RESEARCH QUESTIONS

The Research Objective of this study is to determine to what extent the participation of Self Help Groups has an impact on the empowerment of women in the house-hold matters. More specifically, in this work, I seek to explore if the Self Help Group approach has been successful in the empowerment of women living in the patriarchal societies of the State of Odisha.

- ❖ **Research Question 1:** Does participation in Self Help Groups increase the Women's influence over economic resources and in economic decision-making in the family?
- ❖ **Research Question 2:** Does participation in Self Help Groups increase the women's empowerment in decision-making in the house-hold?
- ❖ **Research Question 3:** Does participation in Self Help Groups increase the women's degree of contribution to the occupational diversification at house-hold level?
- ❖ **Research Question 4:** Does participation in Self Help Groups reduce the gender inequalities in women's house-hold?
- ❖ **Research Question 5:** Does participation in Self Help Groups encourage the education of children in the family?
- ❖ **Research Question 6:** Does participation in Self Help Groups increases the degree of acceptance of a dignified position for women?

TABLE 1: OVERVIEW (ODISHA AND KHORDHA DISTRICT)

Items	Odisha	Khordha
Land mass	1,55,707 Sq.Kms	2887.50 Sq. Kms
Districts	30	-
Sub-Divisions	58	02
Tahasils	316	10
Community Development Block	314	10
Villages (Total)	51,551	1551
Actual population	41,947,358	2,246,341
Male	21,201,678	1,166,949
Female	20,745,680	1,079,392
Sex Ratio (Females per 1000 males)	978	925
Total literates	17,366,375	1,771,198
Male literates	15,326,036	972,327
Female literates	11,786,340	798,871

(Source-Census of India 2011)

TABLE 2: PHYSICAL PROGRESS OF KHORDHA DISTRICT (UPTO DEC 2011)

	Items	Nos.
a)	No. of SHGs formed	13010
b)	No. of Women SHGs formed.	12026
c)	No. of Women SHGs that have taken up Economic Activities during the year.	326
d)	No. of BPL (Below Poverty line) families that have crossed the poverty line	1515
e)	No. of SHGs following Single Trade	7318
f)	No. of SHGs following multiple trade.	4250

TABLE 3: NO. OF SHGs FORMED (YEAR WISE)

Year	No.
2005-06	483
2006-07	320
2007-08	237
2008-2009	223
2009-2010	549
2010-2011	560

- ❖ Types of trades associated with Women SHGs

-Agarbati making, Diary farm, Poultry, Mushroom Cultivation, Applique work, Making Badi, Papad, Pickles, Sauce etc, Bell metal and Brass activity, Tailoring, Fish cultivation, Soft Toys making, Grindings, Making of Coir mats, Carpets and goatterry, Dry fish, Vermi Campost, Banana Cultivation, Passenger Auto.

METHODOLOGY

Since, the focus of the study is to find out the impact of SHGs on the empowerment of women at the household levels, twenty SHGs are taken from ten Blocks of Khordha. Twenty members from each SHGs are interviewed. The sample is drawn taking into consideration of various trades associated with age, types of families etc. The list of SHGs is collected from the District office. The sampling technique used is the stratified random sampling. The data for the study is collected mainly by structured interview schedule. In order to obtain a proper representation of the unit under study, Khordha District has been divided into ten blocks. The for the study has been collected during October – December 2011. To strengthen the arguments, group interviews, case study have been used. For the secondary source materials, relevant data and infomations have been collected from Banks, social welfare Board, Leading Libraries and Government offices. Based on this method, the data has been analyzed by using statistical method. The results and their discussion are subsequently presented after explaining the data sources.

RESULT & FINDINGS

The woman SHGs which are studied, each of them has minimum 10 to 20 members with homogeneous economic interest formed on a voluntary basis. In the beginning they have started collecting a fixed amount of saving from each member regularly on a month basis, thereby creating a common fund. Older groups have started with a smaller amount i.e. fifty rupees, then increased it to one hundred rupees but the new groups are more positive about group dynamics and have started with a larger amount of saving, i.e. three hundred rupees. Now the average saving of the SHGs is two hundred rupees per month per member. For about six months, the group only collect thrift rate: no loans are given. During this period the groups have opened Saving Account with Banks and have started lending to the members which is around the eight month of their creation. The amounts loaned are small, numerous and for a short duration. The interest charged is generally a little higher than that charged by banks but much lower than that charged by money lenders. 43 per cent of SHGs of different Blocks have closed their original groups and out of which 35 per cent created new groups because of receive of State share. In Odisha, the State Government has the provision of providing even marketing facilities for the sale of their products through ORMAS (Odisha Rural Development and Marketing Society). They are also instructed to provide food products to the Anganbadies (an organization who are in charge of care of children below 5 Years) with a subsidized amount through out year. It is found that these SHGs have become successful because of the common experience of the members, reciprocal help and support, faith and collective will power of its members. Most of the SHGs of Bhubaneswar, Khordha, Baliana and Balipatna Blocks have become successful due to their short distance of communication from the DRDA office (District Rural Development Agency) at Khordha which facilitates them to consult the officer at anytime they need as well as greater degree reciprocal help and support among the members than other SHGs.

In the present study some important variables which have been studied and having influence on women's participation in the SHGs are their age, education, income, marital status and their family occupation including the types of families they belong to. The age of women members ranges between 21 to 55. Most of them are married and live with their husbands and have an average of 3.26 children. Only twelve women in our study do not live with spouse, three of them are divorced and two are widowed. With reference to caste 87 per cent belong to OBC category (Other Backward caste). As many of the questions relate to the household matters to study the empowerment level, family structure influences the responses. 60.28% of women belong to the extended family i.e. called joint family in India whereas rest of the families are of nuclear type (single family). Here attempts have been made to uncover the important aspects that may account for the difference that exists among the women related with their empowerment at household levels. "A woman's role in household decision making: control over money matters and other important household matters is a function of the family structure" (Malhotra and Mathur 1997).

When a woman lives in a joint family or nuclear family, her family influences her autonomy. In case of women's control over family income, access to and control family resources, ownership of assets and land is less in joint families which shows only 28 per cent, whereas 72 per cent have economic autonomy in the nuclear families. The number of members having less economic autonomy in the nuclear families exists in the Bolagarh and Begunia Block due to the more number of joint family and less number of nuclear family in those Blocks.

What is surprising to us is that there is no difference in the role played in both the families regarding occupational diversification. In all cases women who are the members of SHGs have helped the occupational advancement by adding to their family income. An average women decide together with their families about personal salary. These women are self supporting and have confidence in their non capacity to make change in the family conditions. In almost all Blocks these women have become role models for local women to stand up for their rights and take charge of their lives. It is assumed that more the degree of empowerment of women, there is a better chance of bringing understanding between them and their husbands and more the degree of control the women have over their personal salary, the greater the decision making power of the women. So this shows that they have an independent decision making capability to catch up as empowerment path.

8.75 per cent of families are below the poverty line. They are not in a position even to continue with their traditional family occupation which have encouraged them to have membership in SHGs for their socio-economic betterment. "Women put up with the "double-burden" of productive and reproductive work". (Williams, 1994). If we put in familial and household tasks, the contribution of women in household economy is enormous: in India, Women undertake over 90 per cent of the household and farm activities" (Singh, 1989).

Regarding the education of their children, 74 per cent have taken keen interest for better career in their future. Decisions are taken within the household by them as some social and economic issues like marriage of their children, purchase of different household articles, purchase of land and vehicles etc. The degree of decision making on supporting the natal home is more which constitutes only 66 per cent of the total respondents. As the decision for helping natal home (parent's home of the woman) after marriage is undertaken by themselves, the chances for them to be empowered is higher.

The success of SHGs in terms of high repayment is a result of existing social ties and cohesion found among women members. Reciprocal help among 54 per cent of members in times of problems of repayment is observed. Decision taken within the household on how savings and loans are spent has been studied. The mode of taking the decision is decided with the actual household situation before and after joining the SHGs. It is found that in all cases respondents have got supremacy in all matters of household. They feel that the interest that they pay to SHGs which constitutes 39 per cent, is a form of profit for them, as it is added to the savings account of the SHGs. This is a logical way of thinking as in the past they used to pay 10 per cent interest to the money lenders. Profit from the SHGs is also seen in the increase in income by the women. A few members have started shops which has increased their monthly income. This is most visible in Jatni and Khordha Blocks as there is increase in the monthly income of the members comparatively with other Blocks.

CONCLUSION

From the preceding section it may be concluded that there are mostly positive findings to the question whether participation in SHGs contribute to socio-economic empowerment of women at household level. SHG is a viable organized set up to disburse credit to women for the purpose of encouraging them to enter into entrepreneurial activities. The membership in SHG has lessened monetary pressure in meeting expenditures which are integral part of daily expenses on food, clothing, and schooling etc.

To study the economic impact of the SHGs on members, factors like value of assets possessed, level of income earned by them, expenditure pattern of members and level of savings before and after taking the members of SHGs have been analyzed. Participation in economic activities has helped women for developing her confidence and status. It has enabled her to make investments in education and assist her to build up household assets. It has helped her in meeting expenditures which are integral part of daily life.

Now women are heads of their households. They are simultaneously looking after their family members and participating in income generating activities. They are hemmed in by duties and responsibilities which bound their capability to make independent choices that are fundamental to their lives as well as future. Their participation has been recognized as a supplementary mechanism for providing credit support to the rural poor. It creates awareness among them to live in a sound hygienic environment and pursue a better living. Now the spirit for social and economic upliftment of women has become a significant contribution of each and every SHG.

It may be summed up that the achievements women have got are in terms of feelings of independence, well being and self sufficiency, over and above the income gains. It promotes women's inherent strength and enables them to face any difficult situation in household matters. They have got new individuality through the SHGs. It has aided women to move from an inactive state to being dynamic agent and work for their own change. They have developed a sense of self-worth as they understood that self-empowerment comes from within. Thus it is assumed that members of SHGs have improved significantly regarding decision making on household matters since joining the SHGs.

Women have gained a measure of freedom from irrelevant customs, traditions, practices and prejudices. One thing is clear: empowerment can not be imposed from top. Rather, it is essentially a bottom up process, as women must empower themselves. However, they need assistance and facilitation from above. Empowerment means working from a portion of enforced powerlessness to one of power. It promotes women's inherent strength and positive self-image, which enables them to face any difficult situation.

For women in the whole, the increased work signifies an enhancement in their welfare because of improved earnings, better access to facilities and service, enhanced social status and greater self-respect.

However, women are occupied concurrently in child bearing, looking after family members, children and elders as well as participating in income generating activities, thus spelling a great strain on their wellbeing.

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