

Empowerment of women through participation in self-help groups - A study in tribal area

CHANDRASHREE LENKA AND YASODHARA MOHANTA *

Department of Home Science, R.D. Women's Autonomous College,
BHUBANESWAR (ODISHA) INDIA

ABSTRACT : Self-help group plays an important role in empowering tribal women by improving their socio-economic condition, decision making power and capacity building. The objective of the research was to study the demographic profile of the tribal women, reasons for joining SHGs and activities undertaken by them and achievements in terms of benefits and level of satisfaction. Data was collected by stratified random sampling method with the help of pre-tested questionnaires from one hundred tribal women working in 7 different SHGs. The study was carried out at Jashipur Block of Mayurbhanj district, Odisha. The results of study revealed that majority of the respondents belongs to age group of 31-40 years and were Agricultural labourers. None of them were illiterate and 70 per cent of them had primary school education. Joint family system was found to be prevalent in that area. All respondents had income less than 50,000/- per annum before joining SHG, but after joining SHG their level of income raised up to 1 lakhs in most of the cases. To enhance income of the family, easy availability of loan, feeling secured financially, working in a group and simple and easy procedure of SHGs were the main reasons for respondents to join SHGs. Majority of the respondents were engaged in vegetable cultivation followed by 'Sattu' Preparation. Most of the SHG members paid their loan regularly and were involved in health and Sanitation programme of their village. Decision making capacity of the respondents related to personal and family matter was also enhanced after joining SHGs. Thus, it can be concluded that SHGs plays an important role in changing status of the tribal women in rural areas in every spheres of their life.

KEY WORDS : Women empowerment, Self-help group, Tribal women, Sattu

View Point Article : Lenka, Chandrashree and Mohanta, Yasodhara (2015). Empowerment of women through participation in self-help groups - A study in tribal area. *Internat. J. Home Sci. Extn. & Comm. Manage.*, 2 (2): 126-131.

Article History : Received : 27.05.2015; Accepted : 29.06.2015

INTRODUCTION

Empowerment of women signifies harnessing women power by conscientising their tremendous potential and encouraging them to work towards attaining a dignified and satisfying way of life through confidence and competence as person with self-respect, rights and

responsibilities. All over the world there is a realization that the best way to tackle poverty and enable the community to improve its quality of life through social mobilization of poor, especially women into self-help groups have been emerged as powerful instrument in order to alleviate poverty and for the empowerment of women in the rural and tribal economy. Most self-help

* Author for correspondence

groups are located in India, and also found in other countries, especially in South Asia and South East Asia. Like India in Nepal SWAN and KOPILA organization came up with a thought of designing and implementing women's development programme like Gramin Mahila Bikash Samuha for the women's groups to provide a favourable environment for them to work towards their own empowerment. In Kenya Kibera is the largest urban slum in Africa. Each self-help group will work towards creating and selling traditional jewelry and handicrafts. The SHGs are assisted with ICT (Information and Communication Technologies) training and activities to engage in Alternative livelihood Activities and improve productivity. The Central Asia Regional Migration Programme (CARMP) in Tajikistan currently being implemented by UN women, jointly with the International Organization for Migration (IOM) and World Bank supports rural self-help groups to getting access to micro credits, trains members to start their own business and supports joint economic initiatives. Now there are above 5,00,000 SHGs in Odisha, above 24,800 in Mayurbhanj district and 921 SHGs in Jashipur Block of Mayurbhanj district are working. Women and Child Development (W and CD) Department of Odisha is the largest promoter of programmes related to women empowerment in the state. Mission Shakti was launched on the International women's day on 8 March 2001 by Hon'ble Chief Minister of ODISHA. It is an Umbrella body for empowerment of women through formation and strengthening of self-help groups. In this way, SHGs are important not only to reduce poverty, to promote rural savings but also to increase gainful employment. Keeping this in mind, the present study is designed to study the socio-economic empowerment of tribal women through women participation in SHGs in Jashipur Block, Mayurbhanj district, Odisha.

Objectives :

The objectives of the present study are as follows :

- To study the demographic profile of tribal women working in self-help group.
- To analyze the reasons for joining self-help group.
- To find out the activities under taken by SHGs women.
- To study the achievement of SHG members in terms of benefits and level of satisfaction.
- To study the impact of SHGs on decision making capacity of tribal women.

Hypothesis :

The following hypotheses are being formulated as part of the proposed study.

- There will be significant difference in the social and economic condition of the members after joining SHGs.
- There will be more empowerment of women through participation in SHGs in terms of decision making and level of satisfaction.

METHODOLOGY

The present study was conducted in seven villages namely Tangabila, Jamukeswar, Maudi, Sunamukhi, Sannai, Surubali, Badnai of Jashipur Block of Mayurbhanj district of Odisha. As 921 SHGs are working in this block and most of the members were tribal, therefore, this area was selected for the present study. One hundred tribal women working in different SHGs were selected by stratified random sampling method for the purpose of present study. Data was collected with the help of pretested questionnaires by interview cum group discussion method by (personal contact). Information on age, family back ground, education, income, occupation of the members were collected in general. Specific information like reasons for joining SHGs, activities performed, level of satisfaction was also collected by questionnaire cum observation method. Statistical methods for the data analysis were used to draw meaningful interpretation of the obtained results.

OBSERVATION AND ASSESSMENT

The results of the present study is summerized below:

Number of respondents working under different SHGs :

Table 1 reveals that majority of the respondents belonged to Maa Jagadhatri group followed by Biswa Tarini, Maa Tarini, Maa Mangala and Baba Biswaswara group.

Demographic profile of the SHG members :

The information on the demographic profile of the SHG members depicts that majority (56%) of the respondents belonged to the age group of 31-40 years. All members were Hindu by religion and were basically Agricultural labourers. It was interesting to note that none

of them were illiterate and 70 per cent of them had primary school education. Joint family system (90%) was found to be prevalent in that area. 80 per cent of the

respondents were found to be married. All the respondents had less than Rs. 50,000/- income per annum before joining SHG, but after joining SHG the income

Table 1 : Distribution of respondents working under different SHGs

Sr. No.	Name of SHG	Age in years			Total
		Below 30 years	31- 40 years	Above 40 years	
1.	Biswa Trinath	02	09	04	15
2.	Bhagyashree	-	07	03	10
3.	Maa Mangala	06	07	02	15
4.	Maa Basuli	04	04	02	10
5.	Maa Jagadhatri	03	13	04	20
6.	Maa Tarani	04	06	05	15
7.	Baba Biswaswara	01	10	04	15
	Total	20	56	24	100

Table 2 : Distribution of income of the respondents per annum

Sr. No.	Before joining			After joining		
	Income range (Per annum)	No.	%	Income range	No.	%
1.	Less than Rs. 50000	100	100	Upto 100,000 (low)	80	80
2.	1 Lakh to 2 Lakh (Medium)	-	-	1 Lakh to 2 Lakh	12	12
3.	Above 2 Lakh (High)	-	-	Above 2 Lakh	08	08
	Total	100	100		100	100

Table 3 : Distribution of respondents according to various reasons for joining SHGs

Sr. No.	Reasons for joining SHGs (Multiple responses)	Frequency (f)	Percentage (%)
Economic reasons			
1.	Easy availability of loan	56	56
2.	To meet emergencies	20	20
3.	To supplement the income of the family	30	35
4.	To have personal money income	30	30
	Mean= 39		
Personal and family reasons			
1.	Feeling of security	60	60
2.	Development of skill	20	20
3.	To utilize free time	20	20
	Mean= 33.3		
Social and cultural reasons			
1.	Get to know more people	20	20
2.	Have more social contacts	20	20
3.	Work in a Group	58	58
4.	Participation in group functions	10	10
	Mean= 27		
Infrastructure reasons			
1.	Simple and easy procedure of SHGs	80	80
2.	Training facilities	30	30
3.	Easy marketing of products	10	10
	Mean= 40		

Table 4 : Distribution of respondents according to their activities under taken by SHGs

Sr. No.	Activities	Frequency(f)	Percentage (%)
Economic			
1.	Dairy, Goatery, Sheepery	15	15
2.	Chhatua (Sattu)	35	35
3.	Mushroom cultivation	15	15
4.	Sauce making	5	5
5.	Rice and paddy business	30	30
6.	vegetable cultivation	80	80
	Mean = 30		
Credit and loaning			
1.	Regular loaning among members	05	05
2.	Regular payment	95	95
3.	Operating bank account	55	55
4.	Taking credit from bank	45	45
5.	Discussion about bank loaning procedure	45	45
6.	Discussion on credit repayment	40	40
	Mean = 47.5		
Educational			
1.	Attendee School functions	10	10
2.	Attend parent teacher meeting	05	05
3.	Mid- day meal distribution	25	25
	Mean = 13.3		
General			
1.	Health and sanitations	80	80
2.	Nutrition	30	30
3.	Gas agency	15	15
4.	Developmental work of village		
	Mean = 33.75		

Table 5 : Empowerment of women after joining self-help groups

Sr. No.	Indicator of empowerment	Frequency (f)	Percentage (%)
1.	Knowledge about banking loan procedure and credit management	90	90
2.	Leadership qualities	80	80
3.	Skill up gradation and better technology	55	55
4.	Economic Independence	100	100
5.	Standard of living has improved	100	100
6.	Breaking social, religious and cultural- barriers	70	70

Table 6 : Distribution of respondents according to their personal and family decision

Participates	Decision making before joining				Decision making after joining			
	Personal matter		Family matter		Personal matter		Family matter	
	Frequency (f)	Percentage (%)	Frequency (f)	Percentage (%)	Frequency (f)	Percentage (%)	Frequency (f)	Percentage (%)
Always	10	10	40	40	30	30	60	60
Mostly	30	30	20	20	10	10	00	00
Never	00	00	00	00	00	00	00	00

level raised up to 1 lakh in 80 per cent cases (Table 2). Similar finding were also observed by Dey (2013).

Reasons for joining SHG :

It was observed that 56 per cent of the respondents joined SHG's due to easy availability of loan whereas 60 per cent of the respondents had joined SHGs to feel secured financially. It was interesting to note that 80 per cent of the respondents joined SHG's for simple and easy procedure of SHG's whereas 58 per cent of them feel healthy to work in a group and joined SHGs (Table 3).

Activities undertaken by self-help group women :

The respondents reported about their participation in different activities organized by different organizations after becoming a member of the SHGs. The distribution of respondents according to their activities undertaken by self-help groups in given in Table 4.

The results of the Table 4 reflects that majority (80%) of the respondents were engaged in vegetable cultivation followed by Chatua (Sattu) preparation *i.e.* 35 per cent and rice and paddy business *i.e.* 30 per cent. 95 per cent SHG members paid their loan regularly and 80 per cent of them were involved in health and sanitation programme of their village. 25 per cent of the respondents were involved in mid-day meal distribution programme. Sandhyarani *et al.* (2013); Antwal *et al.* (2015) also found similar results in their study.

Empowerment of women after joining self-help groups :

The empowerment of tribal women can be measured through certain indicators such as social, economic and personal change. The results are presented Table 5.

It was observed that participation in SHGs has changed the life style of tribal women. Cent per cent women achieved economic independence and improved their standard of living. 90 per cent of them got knowledge about banking whereas 70 per cent of them breaking social, religions and cultural barriers. Similar findings were also observed by Velmurugan *et al.* (2013) and Gupta and Patel (2015).

Decision making :

The decision-making capacity of the respondents related to personal and family matter were also studied before and after joining the SHG and are depicted in Table 6.

It was interesting to note that decision making power of women enhanced by 20 per cent both in personal and family matters. Thus, economic independence enhance their self respect in family life. Similar findings were also observed by Sandhyarani *et al.* (2013).

Conclusion :

Women are the backbone of the society specially tribal women plays a vital role in shaping economic structure of her family. The results of the present study revealed that enrolment of tribal women in SHG enhance socio-economic condition of their family as well as develop their self confidence, self esteem and capacity building.

Suggestion and recommendation :

- Local resources need based training programmes should be organised for SHG members to enable them to collect raw materials, production and marketing.
- Since most of the SHG members are housewives, home based products should be promoted so that the members can make optimum use of their time and energy.
- Publicity of success stories of SHGs should be done in rural and tribal area.

REFERENCES

- Anjugam, M. and Ramasamy, C. (2007). Determinants of Women's participation in self-help group and micro finance programme in Tamil Nadu, *Agric. Econ. Res. Rev.*, **20** (2): 283-298.
- Antwal, P.N., Bellurkar, C.M. and Rathod, S.M. (2015). Dynamics and performance of women self help groups from Hingoli district. *Internat. J. Appl. Soc. Sci.*, **2**(3&4): 69-77.
- Dey, Biplab Kumar (2013). Socio-economic condition of women self-help group members-A study in Tripura, India. *Asian J. Res. Soc. Sci. & Human.*, **3** (7): 137-147.
- Gupta, Nidhi and Patel, Komal (2015). Women empowerment through Mahatma Gandhi National Rural Employment in Anand district. *Internat. J. Appl. H. Sci.*, **2** (1&2): 60-64.
- Holvat, N. (2005). The impact of microfinance on decision-making agency evidence from South India. *Develop. & Change*, **36** (1): 75-102.
- Malhotra, Anju, Sidney, Ruth Schuler and Carol, Boender (2002). Measuring women's empowerment as a variable in International Development. Gender and Development Group, the World Bank, WASHINGTON, D.C., U.S.A.

Manser, M. and Brown, M. (1980). Marriage and household decision making; A bargaining analysis. *Internat. Econ. Rev.*, **21** (1) : 31-34.

Mayoux, Linda (1996). Participatory programme learning for women's empowerment in micro finance programmes. Negotiating Complexity, Conflict and Change, *IDS Bull.*, **29** (4) : 96.

McElroy, M.B. and Horney, M. J. (1981). Nash - bargained household decision. Toward a generalization of the theory of demand. *Internat. Econ. Rev.*, **22** (2) : 333-349.

Mohanty, Sandhyarani, Das, Bijay Laxmi and Trupti, Mohanty (2013a). Empowerment of women in rural Odisha through micro-enterprises. *IOSR J. Human. & Soc. Sci. (IOSR-JHSS)*, **12**(1) : 1- 8.

Mohanty, Sandhyarani, Das, Bijay Laxmi and Trupti, Mohanty (2013b). Capacity building and decision making of rural Odisha women through participation in microenterprises. *Internat. J. Scientific & Res. Public.*, **3**(7) : 1-7.

Naila, Kabeer (2005). Is micro finance a magic bullet for women's empowerment ? Analysis of Findings from South Asia. Economic and Political Weekly October 29, 2005.

Narang, Uma (2012). Self-help group. An effective approach to women empowerment in India. *Internat. J. Soc. Sci. & Inter Discipl. Res.*, **1** (8) : 8-16.

Progress of SHG, Bank Linkage in India (2003-2004). NABARAD.

Sandhyarani Mohanty, Das, Bijay Laxmi and Trupti, Mohanty (2013). Empowerment of women in rural Odisha through participation in self- help groups. *Internat. J. Physical & Soc. Sci.*, **3** (7) : 361-374.

Surrender, Kumari S. and Sehrawat, R.K. (2011). Can-SHGs generate employment opportunities for rural poor. *European J. Soc. Sci.*, **19** (3) : 371-379.

Swain, B.B. and Sahoo, P.K. (2001). Impact of SHGs programme on the household consumption pattern in KBK district of Odisha. *J. Extn. Edu.*, **16** (1&2) : 57-62.

Tarai, S. and Das, R. (2011). Interest and aspiration of members of SHG's in adopting different activities of Konark area, Puri district. *J. Extn. Edu.*, **16** (1&2) : 57-62.

Velmurugan, J.M., Veerappan, S. and Van, D. Kalaisel (2013). A study on women empowerment self-help group with reference in Prambalur district. *Internat. J. Mktg. Financ. Services & Mgmt. Res.*, **2** (4) : 118 - 125

■ WEBLOGGRAPHY

Chidambaram, P. (2004). Budget 2004-2005; Speech of P.Chidambaram, Union Minister, 8th July, 2004; [http//India Budget.nic.in/ub_2004-2005/bs/speecha.htm](http://India Budget.nic.in/ub_2004-2005/bs/speecha.htm).

<http://en.wikipedia.org/wiki/self-help>.

<http://vijaysvision.blogspot.in/2012/oveconomics empowerment>.

<http://weddel.in/wshg.html>.

★ ★ ★ ★ ★ of Excellence ★ ★ ★ ★ ★
2nd Year