

Role of SHGs in empowering tribal women among farming communities of Gajapati district of Odisha

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■ **ABSTRACT** : Women face gender specific barriers to access education, health, and empowerment etc. The study addresses women empowerment through self-help groups in Gajapati district of Odisha. Three of the tribal blocks *i.e.* Nuagada, Rayagada, R.Udayagiri consisting of 150 SHG members among tribal farming community were selected for the study. The information related to the study was collected using a well-defined and pre-tested questionnaire by the personal interview method. The mean age of respondents was 33 years and among them 45.33 per cent were functionally literates. Regarding mean income of the respondents, 53.33 per cent of the total respondents were in semi-medium group and only 10.00 per cent of the total respondents were in high income group. In general, the background information informed that the women of the sample area were economically poor and their status was low and down trodden. The profit utilization pattern was found to be statistically significant ($P < 0.01$ and 0.05) *i.e.* meeting necessity and saving for future. The education was highly correlated ($P < 0.01$) with C.Own Inc and it was significant at 5 per cent level ($P < 0.05$) with C.Farm. Inc. However, other assets were positively correlated with savings and cash income ($P < 0.05$). In the study it was evident that most of the SHG women have been involved only in the micro credit savings.

■ **KEY WORDS** : Woman empowerment, SHG, Farming community, Saving

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Empowerment implies expansion of assets and capabilities of people to influence control and hold accountable institutions that affect their lives (World Bank Resource Book). Women face gender specific barriers to access education, health, empowerment etc. The problem is more acute for women in countries like India, despite the fact that women's labour makes a critical contribution to the economy. This is due to the low social status and lack of access to key sources. If loans are routed through women benefits of loans are spread wider among the household. Naila Kabeer (2005) in a study apparently concluded that while access to financial services can and does make important contributions to the economic productivity and social well-being of poor women and their households, it does not "automatically" empower women – any more than do education, political quotas, access to waged work or any of the other interventions. SHGs micro enterprises fulfill four

objectives namely poverty reduction, employment generation, enterprise development and empowerment of women. SHGs micro enterprises contribute to an increased diversification of household economic activities, increased relevance on productive activities, and improved economic security. Micro enterprises had significant relevance in the empowerment of women. Sarawathy *et al.* (2009) made an attempt to analyze the role of micro finance in Krishnagiri district. They highlighted the role of Government of India, NABARD, NGO and Banks. The questionnaire was prepared and presented to 75 members of 16 SHGs of 9 NGOs. The studies revealed that majority of members have agreed that their income has increased after joining SHG. It concluded that SHGs have become the development ambassador of villages.

■ RESEARCH METHODS

As the objective of this study was to assess and

understand the socio-economic impact of SHGs in mitigating the effect of poverty at the individual and household levels. It is exploratory and descriptive. Gajapati district is located in the southern part of Orissa. The district is located in the North Eastern Ghat Agro-Climatic Zone with undulating topography where the temperature varies from 10°C to 39°C. The district experiences frequent drought like situations. The district is situated in between 18°46'–19°39' North latitude and 83°48'–84°27' East longitude. The district consists of one subdivision, three tahasils, seven blocks, 129 Gram Panchayats, one NAC and Municipality each with 1619 villages. There are 5 tribal blocks *i.e.* R.Udayagiri, Mohana, Gumma, Rayagada and Nuagada and two other blocks Gosani and Kasinagar.

Based on the highest number of effective groups in tribal area, top three blocks were selected for the study *viz.*, Rayagada, Nuagada, R.Udayagiri. A total number of 15 villages from the blocks were selected for the study. In each village total number, 30 effective groups were listed and among the groups 150 farm women were selected. The information related to the study was collected using a well-defined and pre-tested questionnaire by the personal interview method.

■ RESEARCH FINDINGS AND DISCUSSION

It is obvious from Table 1 that the mean age of respondents was 33 years. Among the total 150 SHG women, 45.33 per cent were functionally literates. The mean number of years of schooling of the respondents was 16 years. The percentage distribution of the women by the type of family they lived started that most of the respondents lived in nuclear type (47.33%) and 52.67 per cent of them live in a joint family. The marital status of the women showed that 74.67 per cent of them were married and lived with their husbands, 18.00 per cent of them were unmarried and remaining 7.33 per cent were widow. Regarding mean income of the respondents, 53.33 per cent of the total respondents were in semi-medium group and only 10.00 per cent of the total respondents were in high income group. In general, the background information informed that the women of the sample area were economically poor and their status was low and down trodden.

Data were collected from 150 SHG respondents of

Table 1 : Percentage distribution of respondents by their personal information of three blocks under study

Sr. No.	Personal information	No. of respondents	Percentage	Mean
1.	Age (yrs.)			
	Less than 25	36	24.00	33..33%
	25-45	101	67..33	
	Above 45	13	8.67	
2.	Education			
	Illiterate	1	0.67	
	Functionally literate	68	45.33	
	Primary School	45	30.00	
	Middle School	27	18.00	
	High school	9	6.00	
	College and University	0	0.67	
3.	Marital status			
	Married	112	74.67	
	Unmarried	27	18.00	
	Widow	11	7.33	
4.	Family type			
	Joint	79	52.67	
	Nuclear	71	47..33	
5.	Income			
	Low	28	18.67	
	Semi-Medium	80	53.33	
	Medium	27	18.00	
	High	15	10.00	

three different blocks regarding their occupation in a 4 point score. The result so obtained was statistically analysed which has been presented in Table 2. The Chi-square value was found to be 20.318 and was found to be highly significant ($P < 0.01$). Also it is revealed from the table that around 48 per cent from Nuagada, 50 per cent from Rayagada and 56 per cent respondents of R.Udayagiri block have only thatched house and rest of respondents have hut, semi-pucca and pucca house whose percentage were very low. So, it is very much clear from the table and figure that housing pattern of the respondents has an effective contribution to empowering

Table 2: Housing pattern of the respondents

Score	Nuagada		Rayagada		R.Udayagiri		Chi-square
	No.	%age	No.	%age	No.	% age	
Hut	7	14.00	3	6.00	16	32.00	
Thatched	24	48.00	25	50.00	28	56.00	
Semi-pucca	15	30.00	19	38.00	5	10.00	
Pucca	4	8.00	3	6.00	1	2.00	
Total	50	100	50	100	50	100	20.318**

tribal women among different farming communities of Gajapati district of Odisha.

The data collected from the three different blocks of Gajapati district pertaining to their profit utilization pattern have been presented in Table 3 and Fig. 1. It is revealed from the table that, according to Chi-square analysis, in general the profit utilization pattern was found to be statistically significant. But in particular only two characters of profit utilization were found to be statistically significant

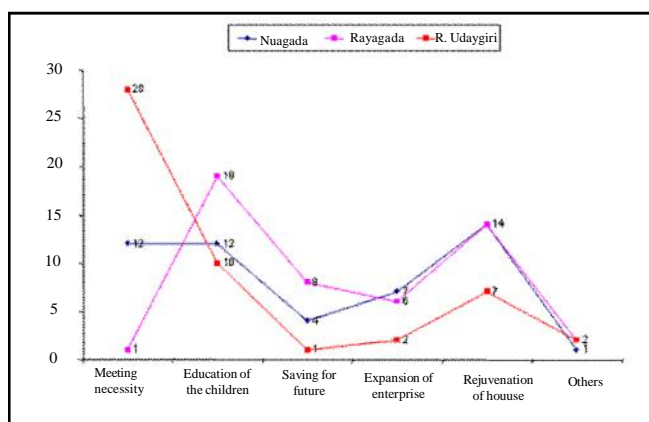


Fig. 1: Profit utilization pattern of the respondents

($P < 0.01^{**}$) and $0.05^{(*)}$) i.e. meeting necessity and saving for future. However, all other characters were found to be statistically non-significant.

It is evident from the above correlation Table 4 that, the education was highly correlated ($P < 0.01$) with C.Own Inc. and it was significant at 5 per cent level ($P < 0.05$) with C.Farm. Inc. However, other assets were positively correlated with savings and cash income ($P < 0.05$). Likewise C.Own.Inc was positively correlated with C.Farm.Inc and cash income and all other possible correlations were found to be statistically non-significant.

Suggestions :

Survey has shown that many elements contribute to make it move difficult for women empowerment through economic activities. Though the women have formed groups they have poor decision making capacity for their self-development. Following suggestions are made for the development of SHG member :

- NGOs must assess the needs of the inhabitants of the community through effective communications with SHG members.
- There must be a platform to discuss the problems with other SHG group members.
- SHG's should help their members to learn to function as

Table 3 : Profit utilization pattern of the respondents

	Score	Nuagada		Rayagada		R.Udayagiri		Chi-square
		No	%age	No	%age	No	%age	
Meeting necessity	1	12	24	1	2	28	56	26.97 ^{**}
Education of the children	2	12	24	19	38	10	30	3.26 ^{NS}
Saving for future	3	4	8	8	16	1	0	5.69 [*]
Expansion of enterprise	4	7	14	6	12	2	0	2.80 ^{NS}
Rejuvenation of house	5	14	28	14	28	7	14	2.80 ^{NS}
Others	6	1	2	2	4	2	0	0.40 ^{NS}
Total		50	100	50	100	50	100	41.93

** Indicate significance of value at $P=0.01$, NS= Non-significant

Table 4 : Correlation of different parameters of empowerment after joining in the SHG

	Education	Land ownership	Oth. assets	C.Own income	C.Fam. income	Assess. cre.	Savings	Soc. Part.	Cash income
Education									
Land ownership	-0.011								
Oth.asset	0.161	-0.085							
C.Own inc	0.319 ^{**}	-0.085	0.195						
C.Fam.inc	0.286 [*]	-0.099	0.126	0.372 ^{**}					
Assess.cre.	-	-	-	-	-				
Savings	0.050	-0.062	0.260 [*]	0.154	0.047	-			
Soc.part	0.059	-0.082	0.138	0.159	0.066	-	-0.075		
Cash income	0.190	0.074	0.324 ^{**}	0.258 [*]	0.147	-	0.135	0.024	

** Indicate significance of value at $P=0.01$

collectives, enable them to secure skills in coordination, communication and meaning full discussion in common issues.

- Attendance of members in group meetings has to be made compulsory.
- Entrepreneurship education and trainings could be introduced at all levels from basic education. It could be helpful in inducing positive self-concept, self-reliance, self-confidence and independence in rural women.

Conclusion:

Government encourages women to form SHG especially women in rural areas. This is mainly to improve the status of women living below the poverty level. In the study it was evident that most of the SHG women have been involved only in the micro credit savings. They were not properly facilitated through conducting periodical meetings, training programmes and awareness camps for their improvement. Their active participation in economic activities was very much limited to the lack of adequate approach by the NGOs. Though the women have formed groups they have poor decision making capacity for their self-development.

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