Research **P**aper



Impact of women self-help groups in empowering tribal farming communities of Gajapati district of Odisha

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■ ABSTRACT : Women especially from the small and marginal farming families perform over 60 per cent of on-farm activities and almost all off-farm activities. It is also noticed that the poorer tribal families, the greater is the dependency on women's economic productivity. The study addresses impact of 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. Respondents were selected based on the criteria such as rural women only who are involved in agricultural activities having land holding of their own. The required information was obtained with the help of pre-tested schedule using personal interview method. The mean age of respondents was 33 years and among them 45.33 per cent were functionally literates. Around 48 per cent from Nuagada, 50 per cent from Rayagada and 56 per cent respondents of R.Udayagiri block have only thatched houses and rest respondents have hut, semi-pucca and pucca houses whose percentage were very low. The Chi-square values were found to be 14.414 and was found to be highly significant (P<0.01) in case of occupation. Jt can be concluded that, the respondents had substantial income. Unless the women have substantial income and contribute significantly to the family income, empowerment of rural women among framing communities in Gajapati district is not possible.

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pproximately 1, 2 billion people have to survive with less than one dollar a day (World Bank Report , 2008). Different studies conducted by Planning Commission of India and other agencies state that more than 42 per cent of Indians earn less than Rs. 45/-per day. As per the 2011 census out of the total population, 87.75 per cent are living in rural areas and the female rural population is 51.14 per cent. These women especially from the small and marginal farming families perform over 60 per cent of onfarm activities and almost all off-farm activities. It is also noticed that the poorer tribal families, the greater is the dependency on women's economic productivity. Empowerment, particularly women empowerment, 'is the processes by which women take control and ownership of their lives through expansion of their choices' (United

Nations, 2001). The SHG is an effective medium for inculcating saving habit among poor women flock. The SHG improves of the equality of the status of women as participants and also empower their economic, social, and cultural orientation in the society. (Jain, 2003). Narasaiah (2004) in her study mentioned that the change in women's contribution to society is one of the striking phenomena of the late twentieth century. According to her micro-credit plays an important role in empowering women. Giving women the opportunity to realise their potential in all spheres of society is increasingly important. Sahu and Tripathy (2005) in their edited book viewed that 70 per cent of world's poor are women. Access to poor to banking services is important not only for poverty alleviation but also for optimising their contribution to the growth of regional as well as the national

economy. Sel-help-groups (SHGs) have emerged as the most vital instrument in the process of participatory development and women empowerment. The rural women are the marginalized groups in the society because of socioeconomic constraints. They remain backward and lower position of the social hierarchical ladder. They can lift themselves from the morass of poverty and stagnation through micro finance and formation of self-help groups. Singh (2006) conducted study about Peoples Education and Development Organisation"s SHGs programme and made an attempt to evaluate social and economic impact on households of SHGs members. He observed that members involved in SHGs programme have increased involvement in decision making, awareness about various programmes and organisations. Moreover, the members get information about the different sources of credit and also reported that there are evidences of household income, food security and increased standard of living.Women also suffer from different types of depravity in social and economic spheres of life, including poor education and income, less control over their own income, less participation in decision making, less access to production resources, and reduced employment opportunity than men (Selvaraj and Kannusamy 2007).

■ RESEARCH METHODS

As the objective of this study is 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. The district of Gajapati comprises of one agriculture district *i.e.* Paralakhemundi with one sub-division and three Tahasils *i.e.* Paralakhemundi, R.Udayagiri and Mohana. There are 5 tribal blocks i.e. R.Udayagiri, Mohana, Gumma, Rayagada and Nuagada and two other blocks Gosani and Kasinagar. The district comes under North Eastern Ghats Agro climatic Zone. The normal rainfall of the district is 1400 mm with 60-70 rainy days with major precipitation occurring during June-September. Winter and summer rain appears to be scanty, uncertain and erratic. Soil group is brown forest, lateritic, alluvial, red, mixed red and black .The major economic activities in the district are agriculture, horticulture and activities based on forest produce. The natural resources endowment of the district is eminently suitable for a wide variety of food grains, cash crops, and horticultural crops and offers immense scope for agricultural growth. This is one of the backward districts of Orissa. About 30 per cent of the inhabitable are tribal with an agrarian economy. Based on the highest number of effective self-help-groups in tribal area, top three blocks were selected for the study viz., Rayagada, Nuagada, R. Udayagiri. From each group, five members who were actively involved in income generating activity were selected at random for the study. Respondents were also selected based on the criteria such as rural women only who are involved in agricultural activities having land holding of their own. Thus, the total sample size constituted 150 respondents. The required information was obtained with the help of pre-tested schedule using personal interview method.

■ RESEARCH FINDINGS AND DISCUSSION

The collected data were analyzed and for meaningful results. In this study women empowerment through SHGs was analyzed in two dimensions:

The age, education, marital status, family types analyzed as personal information. Occupation, housing pattern, income before joining and after joining how related with women empowerment were also analyzed.

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 joint type (52.67%) and 47.33 per cent of them live in nuclear family. The marital status of their 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.

| Table | 1: Percentage distribut information of the th | | lents by their | personal |
|--------|--|----------------------|----------------|----------|
| Sr.No. | Personal information | No.of respondents | Percentage | Mean |
| 1. | Age in years | | | |
| | Less Than 25 | 36 | 24.00 | 3333% |
| | 25-45 | 101 | 67.33 | |
| | Above 45 | 13 | 8.67 | |
| 2. | Education | | | 16.77% |
| | 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 | | | 33.33% |
| | Married | 112 | 74.67 | |
| | Unmarried | 27 | 18.00 | |
| | Widow | 11 | 7.33 | |
| 4. | Family type | | | 50.00% |
| | Joint | 79 | 52.67 | |
| | Nuclear | 71 | 47.33 | |

The result so obtained was statistically analysed which has been presented in Table 2 .The Chi-square value was found to be 20.318 which was 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 had only thatched house and rest respondents had hut, semi pucca and pucca houses whose percentage was very low. So, it is very much clear from the table that housing pattern of the respondents has an effective contribution to empowering the tribal women among different farming communities of Gajapati district of Odisha.

Data were collected from 150 SHG respondents of three different blocks regarding their occupation in a 4 point score. The results so, obtained were statistically analysed which have been presented in Table 3 and Fig.1.The Chi-square value 14.414 and was found to be highly significant (P<0.01). So, it is very much clear from the table and figure that occupation has an effective contribution to empowering tribal women among different farming communities of Gajapati district of Odisha.

It is a fact that income has a great role in the process of empowerment. Income of a person directly influences in decision making process. It facilitates for the development



| Housing pattern | Score | Nuagada | | Rayagada | | R.Udayagiri | | Ch: |
|-----------------|-------|---------|-------|----------|-------|-------------|-------|------------|
| | | No. | %age | No. | %age | No. | %age | Chi-square |
| Hut | 1 | 7 | 14.00 | 3 | 6.00 | 16 | 32.00 | |
| Thatched | 2 | 24 | 48.00 | 25 | 50.00 | 28 | 56.00 | |
| Semi-pucca | 3 | 15 | 30.00 | 19 | 38.00 | 5 | 10.00 | |
| Pucca | 4 | 4 | 8.00 | 3 | 6.00 | 1 | 2.00 | |
| Total | | 50 | 100 | 50 | 100 | 50 | 100 | 20.318** |

** Indicate significance of value at P=0.01

| Table 3 : Occupation of the respondents | | | | | | | | | | |
|---|-------|---------|-------|----------|-------|-------------|-------|------------|--|--|
| Occupation | Score | Nuagada | | Rayagada | | R.Udayagiri | | Chi-square | | |
| Occupation | | No. | %age | No. | %age | No. | % age | Chi-square | | |
| Farming | 1 | 14 | 28.00 | 18 | 36.00 | 20 | 40.00 | | | |
| Farming+labour | 2 | 27 | 54.00 | 14 | 28.00 | 25 | 50.00 | | | |
| Farming+business | 3 | 6 | 12.00 | 11 | 22.00 | 2 | 4.00 | | | |
| Farming+service | 4 | 3 | 6.00 | 7 | 14.00 | 3 | 6.00 | | | |
| Total | | 50 | 100 | 50 | 100 | 50 | 100 | 14.414** | | |

** Indicate significance of value at P=0.01

| Table 4 : Income of the family of the respondents (before joining) | | | | | | | | | | |
|--|-------|---------|------|----------|------|-------------|------|--------------|--|--|
| Group | Score | Nuagada | | Rayagada | | R.Udayagiri | | Chi squara | | |
| Group | | No. | %age | No. | %age | No. | %age | - Chi-square | | |
| Low | 1 | 35 | 70 | 13 | 26 | 36 | 72 | | | |
| Semi-medium | 2 | 11 | 22 | 24 | 48 | 10 | 20 | | | |
| Medium | 3 | 3 | 6 | 12 | 24 | 1 | 2 | | | |
| High | 4 | 1 | 2 | 1 | 2 | 3 | 6 | | | |
| Total | | 50 | 100 | 50 | 100 | 50 | 100 | 10.39** | | |

** Indicate significance of value at P=0.01

| Table 5 : Income of the family of the respondents (after joining) | | | | | | | | | | |
|---|-------|---------|------|----------|------|-------------|------|--------------|--|--|
| Group | Score | Nuagada | | Rayagada | | R.Udayagiri | | Chiaman | | |
| | | No. | %age | No. | %age | No. | %age | - Chi-square | | |
| Low | 1 | 9 | 18 | 4 | 8 | 15 | 30 | | | |
| Semi-medium | 2 | 30 | 60 | 23 | 46 | 27 | 54 | | | |
| Medium | 3 | 8 | 16 | 16 | 32 | 3 | 6 | | | |
| High | 4 | 3 | 6 | 7 | 14 | 5 | 10 | | | |
| Total | | 50 | 100 | 50 | 100 | 50 | 100 | 15.08** | | |

** Indicate significance of value at P=0.01

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of infrastructure, inputs and fulfils the aspiration and goal of the individual as well as family. At the same time, it is equally difficult to assess the annual income as the farming communities were not keeping records. The researchers have made sufficient probing during data collection, analyzed from different angles and assessed the annual income of the respondents. The annual income was grouped into low, semimedium, medium and high income groups before and after joining in the SHG with mean. The analysed data have been presented in Table 4, 5 and Fig. 2.



As observed from the tables and figure, 35 respondents belonged to low income group followed by 11 for semimedium, 3 for medium and 1 for high income group of Nuagada block before joining and the corresponding data after joining were 9,30,8 and 3 for low, semi-medium, medium and high, respectively. Likewise for Rayagada block 13 respondents belonged to low income group followed by 24 for semimedium, 12 for medium and 1 for high income group before joining and the corresponding data for after joining were 4,23,16 and 7 for low, semi-medium, medium and high, respectively. However, 36 respondents belonged to low income group followed by 10 for semi-medium, 1 for medium and 3 for high income group of R. Udayagiri block before joining and the corresponding data for after joining were 15,27,3 and 5 for low, semi medium, medium and high, respectively.

It can be concluded from the above findings that, the respondents had substantial income. Unless the women have substantial income and contribute significantly to the family income, empowerment of rural women among framing communities in Gajapati district is not possible.

Suggestions:

Survey has shown that many elements contribute to make it more difficult for women empowerment through economic activities. Though the women have formed groups they have poor decision making capacity for their selfdevelopment. 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 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.
- The bank should advance adequate credit to the SHG according to their needs and the procedure of the banks in sanctioning credit to SHG should be simple and quick.
- Entrepreneurship education and trainings could be introduced for the poor women to benefit from the micro-credit schemes. It could be helpful in inducing positive self-concept, self-reliance, self-confidence and independence in rural women.

Conclusion:

The positive response of SHG movement in India is necessary to empower more and more women in social, cultural, economic, political and legal matters, for the interest of the family in particular and the nation in general. Women are now participating in all socio-economic activities and are at par with men. 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.

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