

# Self-Help Groups (SHGs) are the versatile platform for women empowerment: An empirical study of a selected district of Odisha

<sup>1</sup>Mr.Brajabandhu Mallick, <sup>2</sup>Dr.Ajayakumar Nanda

<sup>1</sup>Ph.D. (Research scholar), <sup>2</sup>Asst.Professor  
STRM, KISS Deem to be University  
Bhubaneswar, Odisha, India

**Abstract-** This paper aims to investigate and analyse the participation of women in income-generating activities facilitated by Self-Help Groups (SHGs) in the Kandhamal district of Odisha. SHGs, functioning as village financial mediation committees comprised of 10 to 20 limited women, operate by pooling insignificant savings donations over several months. Once sufficient capital is accrued, these funds are utilized for lending purposes, benefitting group members or other villagers. The SHGs are institutionally connected to banks, facilitating the disbursement of microloans. The research focuses on critical aspects such as volumestructure, planning activity clusters, organization development, technology adoption, credit accessibility, and marketing strategies. Given the scarcity of studies on women's empowerment through SHGs in the study area, this paper seeks to contribute valuable insights and knowledge. The study involves 200 women from four villages Khanjaguda, Dangan, Subalaya, and Rangam in the Kandhamal district, with 50 samples drawn from each village through simple random sampling for data finalization.

**Key word:** women empowerment, Economic development, Self-Help Groups (SHGs).

Self-Help Groups (SHGs) have emerged as crucial instruments for poverty eradication and rural development in India, particularly contributing to the empowerment of women. This group-based model emphasizes self-reliance, human action, and activity, aiming to mobilize and empower individuals by fostering group cohesion and mutual assistance (Dr. Jyothi KalyanraoHeggani, 2014). SHGs are voluntary groups, typically comprising 10 to 20 local women, engaged in face-to-face interactions and mutual aid to address perceived changeable, urgent, and personal issues (Smith and Pillheimer, 1983). These groups operate by regularly pooling small savings, creating a common fund for emergencies and collateral-free loans. The principles guiding SHGs include a group approach, mutual trust, thrift, need-based lending, women-friendly lending, skill training, and empowerment (Ritu Jain, 2003). Women's participation in SHGs plays a pivotal role in socio-economic empowerment. SHGs foster savings, provide access to loans, encourage income-generating activities, and facilitate access to banking services, enhancing women's economic freedom and societal status (Dr.Sindhe Jaganath R., 2014).

#### **Present study in related area: -**

The present study delves into the role of SHGs in empowering women and upgrading their skills within their communities. Motivated by the growing membership, observable transformations among SHG participants in Kandhamal district, this research aims to contribute to the understanding of women's empowerment through SHGs and grad their own skill and make them self-reliance for sustainable their livelihood.

#### **Women empowerments through SHGs: -**

Historical empowerment involves events that enhance the autonomy and self-determination of women, enabling them to represent their interests independently. Empowerment, as both a process and an action, entails self-empowerment and professional support to overcome powerlessness and utilize resources effectively.

#### **Women empowerment through economic: -**

"Economic empowerment" refers to the increased ability of historically marginalized individuals, particularly women, to engage in economic activities for personal and societal benefit. SHGs, through income-generating activities, empower women economically, facilitating gender equality and contributing to family well-being.

#### **Women empowerment through social: -**

SHGs ensure equal rights for women in democratic, economic, social, and cultural spheres, fostering social empowerment. Social empowerment, essential for the quality of life, is both a process and an outcome, facilitated through personalized social support and tailored approaches to social inclusion.

**Women empowerment through political: -**

SHGs act as organized citizenry, holding local governance bodies accountable and enabling women to actively participate in political processes. Social mobilization through SHGs becomes a prerequisite for political empowerment, enhancing communication skills and public engagement.

**Women empowerment through psychological: -**

Participation in SHGs instils confidence in women, promoting their equality as decision-makers and beneficiaries in various life domains. SHGs contribute significantly to the psychological well-being of women in rural areas.

**REVIEW OF LITERATURE**

Sandhu, K. (2016) Sandhu emphasizes the role of Self-Help Groups (SHGs) in creating employment opportunities and providing training for income generation. SHGs, as the world's largest microfinance program, contribute significantly to poverty alleviation. A case study in Jalandhar district highlights the establishment of SHGs to improve women's economic access, especially for those with low educational backgrounds. Collaboration between Krishi Vigyan Kendras and NGOs is suggested for better entrepreneurial development through SHG training.

De, S., & Sarker, D. (2011) This empirical study in West Bengal explores the impact of women's participation in microcredit programs through SHGs on women's empowerment. Longer-term participation (eight years or more) in microcredit programs through SHGs is associated with higher levels of women's empowerment. Women's income from savings and credit programs positively influences the nutritional status of children and household protein intake.

Duflo, E. (2012) Duflo examines the interconnectedness between women's empowerment and economic development, questioning whether development alone or women's empowerment alone can sustainably promote gender equality. Development and women's empowerment are mutually reinforcing, but sustained political commitment to equality is crucial for lasting gender equality. The literature suggests that the interrelationships might not be self-sustaining, necessitating ongoing efforts for gender equality.

Sundaram, M. S., & Subburaj, A. (2014) The study emphasizes the significance of education as a key factor in women's empowerment and its role in rural development. Education is identified as a vital factor in combating gender biases and empowering women. The study conducted in Madurai district highlights that educational qualifications play a crucial role in overall women's empowerment. The conclusion underscores the critical role of education in achieving women's empowerment.

Savatagi, S. B., Srinivas, P. N., (2022). Self-reliance is defined as the responsible behaviour and ability of an individual to manage their own health using local resources. A significant portion of the population in LMICs relies on traditional medicine for primary health care. The study highlights a gap in understanding self-reliance due to the lack of explanatory models. The complexity and ambiguity surrounding the emergence of self-reliance, especially in the context of traditional medicine, call for a clearer understanding. Bridging the understanding gap is crucial for its effective application in health policy and practice, particularly for achieving comprehensive primary health care and universal health coverage.

**RESEARCH OBJECTIVES**

The main objectives of this paper are

1. To create platform for women empowerment through Self-Help Groups (SHGs) in the Kandhamal district of Odisha.
2. To up gradation their own skill and make them self-reliance for sustainable their livelihood.

**RESEARCH METHODOLOGY**

For the present study, 200 women entrepreneurs are selected in Kandhamal district from its four villages, i.e. Khanjaguda, Dangam, Subalaya and Rangam Pally were selected for sample collection for this study and finally 50 samples from each village were used as final sample of the study. The participant can be used by simple random sampling.

**Statistical tools used:** Tabulation and percentage analysis were used to analyse and interpret the data.

**Statistical instruments used:** Tabulation and percentage analysis were used to analyse and interpret the data.

**Method of data collection**

1. Primary data collection from the women members of rural Self-Help Groups (SHGs) benefiting from women empowerment through observation and interview.
2. Secondary data was collected from books, journals, reports of NGOs, periodicals and Planning Commission reports.

**LIMITATION OF THE STUDY**

- There is limited study of both primary and secondary sources of data.
- Limited members of Self-Help-Groups (SHGs) of Kandhamal district.

**DATA ANALYSIS AND INTERPRETATION**

**Table-1**  
Age of Participants SHGs women

Age	Number of Participant	Percentage (%)
Less than 20	60	30
20 to 40	58	29
40 to 60	49	24.5
60 above	33	13.5
<b>Total</b>	<b>200</b>	<b>100</b>

*Source: Primary data*

**Interpretation: -**

On above table-1 shows the delivery of participants by age. It shows 29% of the participant are aged 20 to 40 years, followed by 24.5% of the participant aged 40 to 60 years, 30% of the participant aged below 20 years and 13.5% aged above 60 years. The mainstream of women in the Self-Help Groups (SHGs) are moderately yearly mass.

**Table-2**  
Educational level of Participant SHGs women

Educational	Number of Participant	Percentage (%)
Illiterate	33	16.5
Primary	23	11.5
secondary	39	19.5
High school	20	10
Intermediate	28	14
Above intermediate	57	28.5
<b>Total</b>	<b>200</b>	<b>100</b>

*Source: Primary data*

**Interpretation: -**

On the above table-2 displays the distribution of participant according to their level of education. It shows that 16.5% of the participant are illiterate. 11.5% have primary school education, 19.5% have secondary school education, 10% have high school education, 14% have intermediate education, and 28.5% of the participant have above intermediate education. The majority of participant are related higher education group to explore their skill for successful entrepreneur.

**Table-3**  
SHGswomen Social Status

Social Status	Number of Participant	Percentage (%)
ST	80	40
SC	67	33.5
BC	40	20
OC	13	6.5
<b>Total</b>	<b>200</b>	<b>100</b>

*Source: Primary data*

**Interpretation: -**

On the above table- 3 states to the delivery of participant according to their social position. It displays 20% of the participant are from backward castes, shadowed by 33.5% from scheduled castes, 6.5% from informally advanced castes and 40% since scheduled tribes. Thus, most of the participant are from informally oppressed groups.

**Table-4**  
SHGs women occupation

Women Occupation	Number of Participant	Percentage (%)
Service	56	28
Agriculture	89	44.5

Other	55	27.5
<b>Total</b>	<b>200</b>	<b>100</b>

Source: Primary data

**Interpretation: -**

On the above table- 4 refers to the division of participant according to their profession. It shows that 44.5% of the participant are engaged in agriculture, 28% of the participant engaged in the services and 27.5% participant stay engaged in other occupation. Thus, most of the participant are engaged in agriculture.

**Table-5**  
Monthly Income of the SHGs women

Monthly Income before joining			monthly Income after joining	
Monthly Income	Nos. of Participants	Percentage (%)	Nos. of Participants	Percentage (%)
Less than 1000	34	17	20	10
1000 to 2000	46	23	25	12.5
2000 to 3000	33	16.5	40	20
3000 to 4000	48	24	60	30
More than 5000	39	19.5	55	27.5
<b>Total</b>	<b>200</b>	<b>100</b>	<b>200</b>	<b>100</b>

Source: Primary data

**Interpretation: -**

On the above table-5 shows the allocation of participant according to their monthly income. It can be seen that the monthly income before joining the SHGs, 17% of the participant had less than Rs. 1000, shadowed by 23% of the participant who had between Rs. 1000 and 2000, 16.5% of the participant who had between Rs. 2000 and 3000, 24% of the participant who had between Rs. 3000 and 4000 and 19.5% of the participant who had more than Rs. 5000. Monthly income after joining SHGs, 12.5% of the participant receive monthly income between Rs 1000 and 2000, shadowed by 10% of the participant who receive less than Rs 1000, 20% of the participant who receive between Rs 2000 and 3000, 30% of the participant who had among Rs. 3000 and 4000 and 27.5% of the participant who receive above Rs 5000. On the above study, we conclude that the most of the respondent growth their monthly income in higher slab after joining the SHGs.

**Table-6**  
Women main reasons for joining in Self-Help Groups (SHGs)

women main reasons for joining in SHGs	Nos. of Participants	Percentage (%)
Family support	37	18.5
Increasing saving	54	27
Gating loan	12	6
Business	49	24.5
Other purpose	48	24
<b>TOTAL</b>	<b>200</b>	<b>100</b>

Source: Primary data

**Interpretation: -**

On the above table- 6 discuss the distribution of participant according to the women main reason for joining a self-help group. It shows that 18.5% of the participant joined to support their family, followed by 6% of the participant joined to get loans, 24.5% of the participant joined for business purposes, 27% of the participant joined to increase their savings and 24% of the participant joined aimed at other purposes. Most of the participant thus indicated that they wanted to family support.

**Table-7**  
Investment for growing money

Investment for growing money	Nos. of Participants	Percentage (%)
Yes	150	75
No	50	25
<b>Total</b>	<b>200</b>	<b>100</b>

Source: Primary data

**Interpretation: -**

On the above table- 7 discusses to the spreading of participant in the sample according to investments for the increase of money in the future. It is found that 75% of the participant invest to increase their money and 25% of the participant do not invest to increase their money. Most of the participant invest in different areas after receiving a loan.

**Table-8**

Awareness about Society community of theSHGs women

Awareness about Society	Nos. of Participants	Percentage (%)
Yes	148	74
No	52	26
<b>Total</b>	<b>200</b>	<b>100</b>

Source: Primary data

**Interpretation: -**

On the above table- 8 discusses to the delivery of participant according to their knowledge about society and community. It is found that 74% of the participant know about the society and community and 26% of the participant do not know about the society and community. Most members of the self-help group know about society and the community.

**Table-9**

SHGs women communication skill development

Communication skill development	Nos. of Participants	Percentage (%)
Increase	167	83.5
Not increase	33	16.5
<b>Total</b>	<b>200</b>	<b>100</b>

Source: Primary data

**Interpretation: -**

On the above table- 9 discusses to the spreading of participant according to communication skills development. It is found that 83.5% of the participant have improved their communication skills development through others, they will communicate through their officials at the manual level and 16.5% of the participant have not improved in their communication skills by their officials.

**Table-10**

Title: -SHGs women can take decision making

Take Decision making	Agriculture activities (Nos)	Percentage (%)	Extra activities (Nos)	Percentage (%)
Increase	132	66	120	60
Not increase	68	34	80	40
<b>Total</b>	<b>200</b>	<b>100</b>	<b>200</b>	<b>100</b>

Source: Primary data

**Interpretation: -**

On the above table -10 provides information on the distribution of participant in the sample according to decision-making. It shows that 66% of participant make more decisions in the agricultural activities and 34% of participant do not make any decisions in agriculture. 60% of participant make more decisions about other activities in their family and 40% of participant do not make decisions about extra activities in their family.

**FINDING: -**

The key findings explain the important role played by self-help groups (SHGs) in empowering women by making them economically sound and enabling them to improve the saving behaviour and invest it in future development. It was also found that the self-help groups (SHGs) have created confidence in social and economic empowerment among the members in four villages of Kandhamal district in Odisha.

- Some rural area women are Educated and they are self-empowerment status of SHGs women.
- Decision making of Self-Help-Groups (SHGs) women in some specific time.
- SHGs women Communication skill development in particular period.
- Investment for growing money in the specific work.
- Main reasons for joining in Self-Help Groups (SHGs) in the rural area.
- SHGs women they are social services in rural area.

**SUGGESTION:**

- The Gram panchayat and other government & local bodies should connection up with Self-Help-Groups (SHGs) to solve the social problems in the village, like the SHG-Bank linkage programme.
- Some crucial social issues like child marriage, child labour, health, education, infrastructure development should be addressed so that overall development of the village and community can take place.
- Try to lot of awareness for encourage the rural women to become members of Self-Help-Groups (SHGs) so that no woman remains untouched by the main stream of socio-economic development.
- The active participation of members in the different activities of Self-Help-Groups (SHGs) in meetings should be encouraged for improve their individual skill.

**CONCLUSION: -**

The above discussion made it clear that women need empowerment and Self-Help-Groups (SHGs). The problems and prospects of women empowerment were also highlighted in the four villages. It was also noted that some of the papers also highlighted the importance of empowering women through self-help groups. However, it is noted that none of the studies highlighted women's entrepreneurship or women members of self-help groups engaged in income generating activities. Self-Help-Groups (SHGs) members who learn from past experiences walk through the present and future towards a bright prospect. It is noted that most of the women entrepreneur up gradation their own skill and make them self-reliance for sustainable their livelihood. It develops the awareness programmes and schemes, credit policy etc. However, there is a positive impact of Self-Help-Groups (SHGs) on women empowerment in Kandhamal district of Odisha.

**REFERENCES:**

1. Sandhu, K. (2016). Women Empowerment through Self Help Groups. *Indian Research Journal of Extension Education*, 15(4), 29-34.
2. De, S., & Sarker, D. (2011). Women's Empowerment through Self-help Groups and its Impact on Health Issues: Empirical Evidence. *Journal of Global Analysis*, 2(1).
3. Duflo, E. (2012). Women empowerment and economic development. *Journal of Economic literature*, 50(4), 1051-1079.
4. Sundaram, M. S., Sekar, M., & Subburaj, A. (2014). Women empowerment: role of education. *International Journal in Management & Social Science*, 2(12), 76-85.
5. Kumar, V., Wankhede, K. G., & Gena, H. C. (2015). Role of cooperatives in improving livelihood of farmers on sustainable basis. *American journal of educational research*, 3(10), 1258-1266.
6. Sudan, F. K. (2007). Livelihood diversification and women empowerment through self-help micro credit programme: Evidence from Jammu and Kashmir. *Indus Journal of Management & Social Sciences*, 1(2), 90-106.
7. Iroegbu, E. E. (2017). Vocational education and acquisition of skills for self-reliance. *Journal of Educational Realities*, 4(1), 26-31.
8. Smits, M. (2017). Formulating a capability approach-based model to sustain rural Sub-Saharan African inhabitant's self-reliance towards their built environment. *International Journal of Sustainable Development and Planning*, 12(2), 238-251.
9. Savatagi, S. B., Srinivas, P. N., & Payyappallimana, U. (2022). Factors influencing the emergence of self-reliance in primary health care using traditional medicine: A scoping review. *Indian Journal of Public Health*, 66(2), 214-222.
10. Stöhr, W. (1984). Selective Self-Reliance and Endogenous Regional Development-Preconditions and Constraints.