



ISSN: 2230-9926

Available online at <http://www.journalijdr.com>

IJDR

International Journal of Development Research
Vol. 14, Issue, 02, pp. 65011-65013, February, 2024
<https://doi.org/10.37118/ijdr.27872.02.2024>



RESEARCH ARTICLE

OPEN ACCESS

SOCIO – ECONOMIC EMPOWERMENT OF RURAL WOMAN THROUGH SELF HELP GROUPS (A CASE STUDY OF BORIGUMMA BLOCK UNDER KORAPUT DISTRICT, ODISHA)

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ARTICLE INFO

Article History:

Received 06th January, 2024

Received in revised form

18th January, 2024

Accepted 03rd February, 2024

Published online 28th February, 2024

Key Words:

Empowerment,
Women, Development.

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ABSTRACT

Empowerment in the context of women's development is a way of defining, challenging and overcoming barriers in a women's life through which she increase her ability to shape her life and development. It is an active, multidimensional process which should enable women to realize their full identity and power in all spheres of life. The rural poor with the assistance from NGOs and various microfinance institutions have demonstrated their potential for self-help group to secure economic and financial strength. Various case studies prove that the credit availability has impact in women's empowerment. Thrift is a very important indicator of a group's success because consistent growth in thrift is a clear indication of the growing confidence of the members in the group. The poor who need money for purchase of various consumption goods quite often meet their contingencies by borrowing from professional money lenders and others at high rates of interest. SHGs have been extremely effective in creating the habit of savings among the rural poor and mobilizing it for common good. Government and NGOs should look beyond credit and follow the credit with social development approach. Policy implications and programme attributes are to be framed to achieve better results in reducing poverty and empowering women.

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Citation: Chandan Kumar Behera, 2024. "Socio – economic empowerment of rural woman through self help groups (A case study of borigumma block under Koraput District, Odisha)". International Journal of Development Research, 14, (02), 65011-65013.

INTRODUCTION

Poverty and unemployment are the major problems of underdeveloped countries to which India is no exception. In India at the end of the ninth five-year plan 26.1% of the population was living below poverty line. In the rural areas 27.2% of the population was living under poverty. The rate of growth of women unemployment in the rural area is 9.8%. But the most attractive scheme with less effort is the 'Self Help Group'. It is a tool to remove poverty and improve rural development. The role and status of men and women are governed by traditional and cultural practices. Studies from all over the world shows that world do not have equal status to that of men. This difference in role is determined not by their biological differences, but by the gender of the individual, which determines the social and cultural roles accorded to men and women by the society. The social evils like illiteracy, poverty, violence against women and girls, and low health status contains to be persisting area of concern for women. They must be socially, economically and politically empowered. Empowerment is a process of awareness and capacity building leading to greater participation, greater decision-making power and control of the transformative action, the empowerment of women covers both individual and collective transformation.

It strengthens their inherent ability through acquiring knowledge, power and experience. The Self Help Group (SHG) is a viable alternative to achieve the objectives of rural development and get community parth action in all rural development programmes. SHG is a viable organized setup to disburse micro credit to rural women for the purpose of encouraging them to enter in to entre entrepreneurial ventures. The women led SHGs have demonstrated the success of mobilizing and managing thrift, appraising own credit card need, managing credit linkages with banks and enforcing financial self discipline.

Background of Empowerment of Women

- Our constitution in its fundamental rights, has provisions for equality, social justice and protection of women. These goals are yet to be realized, women continue to be discriminated, exploited and exposed to inequalities at various level.
- By empowerment, women would be able to develop self-esteem, confidence, realize their potential and enhance their collective bargaining power.
- Awareness building about women's status discrimination, rights and opportunities is vital toward- gender equality.

- Capacity building and skill development, especially the ability to plan, make decisions, organize, manage, and carry out activities, to deal with people and institutions in the world around them.
- Participation and greater control and decision-making power in the affair of home, community and in the society.
- Action to bring about greater equality between men and women.

In India, many NGOs have promoted SHGs for collective action through periodic group based SAVING AND CREDIT. Often the savings and credit is used as a natural issue for group organization and empowerment. This leads to sharing of responsibility and assets in a group. In this, all the members of a group should have an amount fixed by the members themselves periodically (weekly/monthly), as the case may be, fixed by the members. Every month the president or the secretary of the group collects the money and gets it deposited in the nearest bank. This type of periodic cash savings and credit at the group level provides a very simple but powerful mechanism to enable groups to manage, control and own their institution nurtured around local savings and credit.

Statement of the Problem: Women who constitute slightly less than 50 percent of the total population, are generally under employed due to their limited command over resources and regulator institutions. Particularly, rural women face greater problem than their urban counterparts with no source of livelihood other than agriculture. Hence, the government has been adopting various programmes for poverty alleviation for poor women in the country. The introduction of women and children in rural areas (DWCRA) was one such scheme. However, it's several shortcomings leading to its failure, paved way for the introduction of Self Help Group (SHGs) scheme, a sub-programme under Swarnajayanti Gram Swarozgar Yojana (SGSY). The SHGs scheme is specially aimed at increasing women's earnings and making them self confident. It has been a regular component of the Indian financial system since 1996. They are small informal and homogenous groups of not more than 20 members each. National Bank of Agriculture and Rural Development (NABARD) reported that the number of SHGs availing credit rose from 3,841 in 1997 to 81,780 in 2000. The total number of SHGs linked to Banks was 1, 14,755 in March 2000, of which about-85 percent were women groups. The number of financial institutions (FIs) extending credit to the SHGs rose from 120 in 1997 to 266 in 2000, of which 27 were public, 13 private, 165 regional and 61 rural cooperative banks, respectively. These SHGs operate in 362 districts of 24 states and union territories. The number of Non Non Governmental Organizations (NGOs) dealing with SHGs increased from 220 in 1997 to 718 in 2000, while bank loans to these groups rose from Rs.118 million to Rs. 1,930 million, respectively. Further, the number of families assisted under the scheme increased from 0.15 million in 1997 to 1.90 million in 2000 (Dasgupta, 2001). In the present research study the researcher have taken up an attempt to assess the impact of Self Help Groups (SHGs) in the rural area, Benagam Panchayat of Borigumma Block. The Borigumma Block Panchayat Benagam surrounded by no. of SHG groups. Hence the present research study aims at assessing the impact of SHGs on women empowerment in the rural are of Benagam Panchayat. The findings of the research will spelt out the impact of SHGs on women empowerment, which will be quite helpful to take further developmental strategy of all round development of women folk.

REVIEW OF LITERATURE

Several studies have been conducted on the working of rural SHGs in India. Kumaran (1997) made a case study of three SHGs, viz, active, passive and dissolved, in rural Tirupati block of Andhra Pradesh to understand the process of their development, structure, function, and factors contributing to group formation and resource mobilization, besides participation of the members in decision making and socio-economic activities. He found that the main factors responsible for active functioning of SHGs were solidarity and cohesiveness, whereas

passivity was mainly on account of irregularities in savings and repayment of loan and lack of mutual trust and confidence among the members. As regards the dissolved group, regular defaulting by some members and irregularity in loan repayment were the major factors responsible for it.

Based on both primary and secondary data, Datta and Raman (2001) studied SHGs under Rastriya Seva Samithi (RASS) at Tirupati in Andhra Pradesh. The primary data were collected from a random sample of 30 SHGs from eight clusters during December 2000 to January 2001. The authors concluded that the success of SHGs in terms of high repayment was mostly related to social cohesion found among the members, springing not only from their diverse background of knowledge base, skills, occupations and income in April 1999 and the SHGs were sanctioned loans for activities after six months of proven thrifts. About 55% of them are engaged in non-farm activities, while the rest are involved in agricultural activities. Around 72% of them had received vocational training under the scheme, and the average SHG credit sanctioned Rs. 1, 05,900. The mean monthly income reported by the sample respondents during the survey was Rs. 806. About 64% of them sold their products directly to the consumers or through their own shop, while the rest chose other market channels. Further, their average labour supply per annum was 196 days.

V.M.S. Perumal, poverty and unemployment are the major problems in developing countries, to which India is no exception. In India, at the end of the ninth five-year plan 26.0% of the population was living below the poverty line. In the rural area 27.1% of the population was living under poverty. The overall unemployment rate is estimated to be 7.32%. The female unemployment rate is 8.5%. The rate of growth of women unemployment in the rural area is 9.8%. This is because of the low growth rate of new and productive employment. In the end of the IX plan the rate of growth of employment was only 2.47%. Therefore the union govt. has implemented various schemes to reduce poverty and to promote gainful employment. But the most attractive scheme to reduce poverty and to promote gainful employment with less effort (finance) is the "Self Help Group". It is a tool to remove poverty and improve rural development (Sabyasachi Das. 2003).

Scope of the Study: The present research study aims at assessing the impact of SHGs on women empowerment in the rural area of Benagam Panchyat of Borigumma Block. The findings of the research will spell out the impact of SHGs on women empowerment, which will be quite helpful to take up further development strategy of the all round development of women folk.

Objectives of the Study: The **general objective** of the study is to assess the impact of SHGs on empowerment of women.

The specific objectives are:

1. To analyse the mode of operation of the SHGs
2. To find out the impact of. SHGs in empowering women
3. To study the income, expenditure and saving of the members after joining SHGs
4. To know the role of the SHG in providing rural credit.

Universe of the Study: The total number of women members of the Self Help Groups (SHGs) existing in the rural area of Benagam Panchayat, Borigumma Block is the universe of the study.

METHODOLOGY

The present research study was conducted in the rural area of Benagam Panchayat, Borigumma Block under Koraput District of Orissa. A random sampling method was followed to collect the relevant information. Out of 30 panchayats in Borigumma Block, Benagam panchayat was selected as per convenience. (And among the villages of Benagam Panchayat three villages were selected for the study area i.e. Kadaliguda, Santoshpur and Benagam).

Table 1.1. Sample villages and Self Help Groups under the study

Sl. No.	Name of the Villages	No. of SHG exist	No. of SHGs interviewed	No. of respondents from each SHG	No. of respondents interviewed
1	Benagam	8	6	5	30
2	Kadaliguda	8	6	5	30
3	Santoshpur	11	8	5	40
Total		27	20	15	100

Sampling: The total sample size for the study is 100. So, 100 respondents from 20 SHGs of three villages were interviewed, out of which 30 respondents each from two villages i.e. Kadaliguda and Benagam and 40 respondents from Santoshpur randomly. As more no. of SHGs exists in Santoshpur as compared to other two villages. So 8 SHGs were interviewed in Santoshpur. Out of the 10 respondent interview from each village 5 respondents were selected from one SHGs. Hence 100 respondents were interviewed randomly for collection of data through the pre-tested interview schedule. The researcher met the respondent personally and interviewed them as per the questions of the interview scheduled to collect the data. Hence the sampling that has been adopted for the present study is a random sampling. The data was collected from both secondary and primary sources. The data collection was made during the month of April and May. The secondary information was collected from govt. reports, official and non-official documents. The primary data were collected through interview using well structured pre-tested interview schedule, separate interview schedule was used for each respondent. The primary data on various aspects were collected during the data collection. In addition to it, a detailed discussion was made with the SHG members.

CONCLUSION

It is found from the study that the Self Help groups (SHGs) programme has contributed a lot towards empowering the women. It has enhanced the economic condition of the women through increased income from various micro enterprise activities. But it is also realized that there is a need of systematic monitoring process with participation of people which will be helpful to take up further developmental strategy. So time to time monitoring should be done and proper follow up should be made for achieving significant outcome of the project, also effective training and capacity building programme should be undertaken to develop leadership quality among the women. There is an acute need of convergence of developmental programme towards empowering rural women through Self Help Groups (SHGs).

Thus, to conclude, Empowerment of Women through SHG's not only benefits individual women but the community as a whole through collective action for development, because women are integral part of every economy. All round development and harmonious growth of a nation would be possible only when women are considered as equal partners in progress with men.

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