

Women Empowerment and SHGs in Odisha: A Case Study of Bhadrak District

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Article Info: Received: 03 March 2023 • Revised: 22 March 2023
Accepted: 30 March 2023 • Online: 10 April 2023

INTRODUCTION

Empowerment has thus helped women to realize their identity, capability, strengths and power. They have also greater self-confidence and awareness of their rights, are more assertive and more vocal in mixed forums. Women have gained a measure of freedom from irrelevant customs, traditions, practices and prejudices. Thus, the process helped women to understand and realize their unique potential, develop courage to think and act independently, express what they desire, suffer, feel, speak out and express freely, and explore their distinct growth and development.

Women's income contribution has risen. It provided them more power over the decisions that influenced their life. Women's participation in decision-making has risen as a result of this.

It has boosted their understanding of various assistance systems and organizations, as well as their ability to access them. In addition, member households' expenditure on girl education has grown.

Self Help group focuses on both social and economic empowerment of rural women through their targeted activities. The key areas on which the SHGs focuses from the angle social empowerment are Equal Status, Participation and decision making at household level, Access to information, Courage to face life circumstances, Confidence to speak, think independently, analyze problems and come to a conclusion, Reduce domestic violence and Enhanced social respect both within and outside of the family.

To cite this paper:

Mamata Panda and L.N. Das (2023). Women Empowerment and SHGs in Odisha: A Case Study of Bhadrak District. *Indian Journal of Applied Economics and Business*. 5(1), 215-227. <https://DOI:10.47509/IJAEB.2023.v05i01.12>

From the angle of Economic Empowerment, the SHGs focuses on greater access to financial resources outside the household, reduced vulnerability to crisis situations like famine, flood, riots, deaths / accidents in the family, improved livelihood skills, improved income earning capacity, access to outside market and procurement agencies, Access to independent income, significant increases in one's own income and the power to retain/ save such income and use it at own discretion and participation in the household decision on how money will be spent.

Empowerment of women is one of the key development initiatives identified by the Government of Odisha. It is well-known that economic empowerment of women significantly contributes to their social empowerment. As such helping women to achieve economic independence by enabling them to have independent employment and income has been accorded the highest priority. Therefore, promotion of Women's Self-Help Groups (WSHGs) under the aegis of 'Mission Shakti' programme was adopted in 2001 as a key strategy for achieving women's empowerment.

Nearly 70 lakh women have been organized into 6 lakh groups in all blocks and urban local bodies of the State so far. To strengthen the activities of the existing WSHGs and to provide momentum to formation of new WSHGs, constant handholding and monitoring is undertaken throughout the year. For this purpose, a separate Directorate of Mission Shakti has been created under the Department of Women & Child Development and Mission Shakti.

Poverty and unemployment are being the twin problems faced by the people of bhadrak district of odisha, SHGs are vital players in carrying forward the development objectives of Govt of India and the Govt. of Odisha. In the paper, the key indicators that has been taken care of by the SHGs in the District are analysed to understand the extent of empowerment achieved by the women.

REVIEW OF LITERATURE

As per Kapur's (2001) opinion, women empowerment will only be possible if they have a control over their own organization without dependence on others. Pattanaik (2003) emphasized the role of SHGs for socio-economic development of women in particular and society as a whole. Narasiah (2004) opined that micro credit plays crucial role in empowering women. Manimekalai (2004) also remarked that the SHGs have the enough potential for establishing capacity building and self-efficiency among women.

Swain and Wallentin (2007) studied Self Help Groups in 5 states (Orissa, Tamil Nadu, Andhra Pradesh, Uttar Pradesh and Maharashtra) and concluded that there is significant increase in the level of women

empowerment over a period of time (2000-2003). However, it does not mean that every woman has been empowered to the same degree, but on the average, the Self Help Group members were empowered over this period.

V.J.R. Emerlson Moses (2011) in his research paper of economics reported that Jawaharlal Nehru said “you can tell the condition of the nation by looking at the status of women”, empowerment of women has emerged as an important issues in our country. In India the further reported that nearly half of the population consists of women. In India their work participation rate is less than half that of men. The role of women in the development of nation is very important nowadays. SHG helps the women in uplifting their living conditions and also encompass the social, economic, educational level to improve their empowerment level.

Samadarsani and Mallick (2017) conducted a study on “Rural Women Empowerment and SHGs in India: A Conceptual Understanding”. They found that after joining SHG, income and standard of living of the group members are improving than the before. It plays a vital role for rural development through eradicating poverty and removing unemployment in every part of the society especially among women. It is a way to increase the income level, standard of living as well as women’s economic independent, through access to credit, increased control over resources, improved skills and collective action. SHG creates awareness among women for their legal rights and legal aids access, through networking and training.

Venkatesh J and Kala.K (2010) Studied about ‘Empowerment Of Rural Women All The Way through Self-Help Groups’ ‘Published by International Journal Of Management, Vol.1. In their paper related to the economic empowerment of women in the south Tamil nadu. The paper conclude that the economic activities of SHGs are quite success. In this way SHGs in North Tamilnadu are very victorious to extend women empowerment and rural areas.

Thangamani S and Muthuselvi S. (2013) In Their Research “ A Study On Women Empowerment Through Self- Help Groups With Special Reference To Mettupalayam Taluka In Coimbatore District, ‘Published by, Iosr Journal Of Business And Management, Volume 8, Issue 6. In this research paper analyzed women empowerment is a process in which women challenge the existing norms and culture, to effectively promote their wellbeing. The participation of women in self-help groups made a significant impact on their empowerment both in social and economic aspects.

OBJECTIVES

1. To analyse the impact of SHGs on socio-economic indicators of women beneficiaries and assess the status of women empowerment achieved

by the members in respect of decision making and other socio-economic indicators.

2. To find out the influence of individual and family income on the community decision making leading to women empowerment.

HYPOTHESIS

1. Between pre and post SHG activities there is no specific and significant positive impact in the socio-economic conditions of the members' of SHG leading to women empowerment.
2. There is no specific and significant positive impact of individual income in the socio- economic conditions of the members' of SHG leading to women empowerment.
3. There is no specific and significant positive impact of family income in the socio-economic conditions of the members' of SHG leading to women empowerment.
4. There is no specific and significant positive impact of individual income on community decision making of the members' of SHG leading to women empowerment.
5. There is no specific and significant positive impact of family income on community decision making of the members' of SHG leading to women empowerment.

METHODOLOGY

This Research Paper is prepared purely on the basis primary data collected from the study area. Multi-stage random sample method is used for the selection of sample respondents of the present study. Bhadrak district of Odisha was purposively chosen for the present study with all its seven revenue Blocks, namely, Basudevpur, Bhadrak, Bhandaripokhri, Bonth, Chandbali, Dhamnagar and Tihidi. A total of 492 respondents were taken as the sample size covering all the revenue blocks and Grampanchayats.

The statistical tools used for analysis of data are simple percentage, ratio and averages for general assessment of the respondents profile whereas. The impact is assessed, in addition to the percentages and ratios, with appropriate statistical tools like Pearson's Chi-square Test and Regression analysis.

ANALYSIS

Hypothesis : H0-1

Between pre and post SHG activities there is no specific and significant positive impact in the socio- economic conditions of the members' of SHG leading to women empowerment.

Nominal Regression (For Empowerment)

RESULTS AND DISCUSSION

Multinomial Logistic Regression has been used for analysis of empowerment. Empowerment is the dependent variable and the independent variables are mobility, recognition, family income, decision making, community services, knowledge about SHG, marital status, qualification.

**Table 1: Analysis Nominal Regression on Empowerment
Case Processing Summary**

		<i>N</i>	<i>Marginal Percentage</i>
Empowerment	Mobility	44	8.9%
	Recognition	67	13.6%
	Family income	241	49.0%
	Decision Making	101	20.5%
	Community Service	18	3.7%
	Knowledge	21	4.3%
Age	18-25 yrs	26	5.3%
	26-35 yrs	180	36.6%
	36-45 yrs	170	34.6%
	46 and above	116	23.6%
Marital Status	Married	470	95.5%
	Unmarried	22	4.5%
Qualification	Illiterate	13	2.6%
	Literate	65	13.2%
	Primary	120	24.4%
	Middle School	139	28.3%
	High School	104	21.1%
	Intermediate	30	6.1%
	Graduate	21	4.3%
Valid		492	100.0%
Missing		0	
Total		492	

Source: Computed by the Author using SPSS data analysis

A total of 492 respondents was taken for the study out of which 470 respondents were married (95.5%) and 22 respondents were unmarried (4.5%). 2.6% of the respondents were illiterate, 13.2% were literate, 24.4% had the education up to Primary School, 28.3% were having the qualification up to middle school, 21.1% had the qualification up to High School, 6.1%

were Intermediate and 4.3% were graduate. When enquired about the reason of their improvement in social status and empowerment, it is found that 49% had the opinion of their increase in individual income over the period of time they joined SHG followed by 20.5 % who opined that their empowerment resulted from the self / shared decision making. 13.6 % of the respondents accepted that their empowerment happens because of social recognition followed by 8.9% for mobility. Community service and Knowledge about the SHGs and other banking parameters played the least role in influencing empowerment.

The case processing summary shows that maximum respondents were in the category of 26-35 years with a percentage of 36.6% followed by the age group of 36-45 years with a percentage of 34.6%. 46 years and above age group covers 23.6% and the lowest number of respondents are from the age group of 18-25 years with a percentage of 5.3%.

Model Fitting Information

Model	Model Fitting Criteria	Likelihood Ratio Tests		
	-2 Log Likelihood	Chi-Square	df	Sig.
Intercept Only	295.988			
Final	136.725	159.263	50	.000

Source: Computed by the Author using SPSS data analysis

The model fitness was assessed using the chi square statistic. The chi square value was 118.936 and the $p=0.000 < 0.05$. This proves that there is a significant relationship between the dependent variable and independent variable in the final model.

Empowerment of rural women is studied as the dependent variable over the independent variables of age, marital status and educational qualification. The model fitting information proves that empowerment gets influenced by the independent variables as per the level of significance.

LIKELIHOOD RATIO TESTS

Effect	Model Fitting Criteria	Likelihood Ratio Tests		
	-2 Log Likelihood of Reduced Model	Chi-Square	df	Sig.
Intercept	1.367E2 ^a	.000	0	.
Age	185.311	48.586	15	.000
Marital Staus	139.373	2.648	5	.754
Qualification	214.306	77.581	30	.000

Source: Computed by the Author using SPSS data analysis

The likelihood ratio test proves that the independent or predictor variables such as age ($p=0.000<0.05$) and Qualification ($p=0.000<0.05$) are significant which proves that these predictors contribute significantly to the final model. The other independent variables such as marital status ($p=0.754 > 0.05$) are not significant as their p values are higher than 0.05.

H₀-2: There is no specific and significant positive impact of individual income in the socio-economic conditions of the members' of SHG leading to women empowerment

Individual income is one of the major determinant of the socio-economic status of any member in the family as well as in the society. Therefore, it is pertinent to study the impact of income of the members of the SHG after joining the SHG on their socio-economic status which also leads to empowerment of women.

Table 2: Analysis of Chi square Test over Individual Income and Change in Socio economic Status

Individual Income of respondents			
	<i>Observed N</i>	<i>Expected N</i>	<i>Residual</i>
Below 1000	19	98.4	-79.4
1001-5000	58	98.4	-40.4
5001-10000	154	98.4	55.6
10001-15000	260	98.4	161.6
15001 & above	1	98.4	-97.4
Total	492		

Source: Computed by the Author using SPSS data analysis

Socio-economic Status of respondents			
	<i>Observed N</i>	<i>Expected N</i>	<i>Residual</i>
Same	58	123.0	-65.0
Increased	380	123.0	257.0
Decreased	25	123.0	-98.0
Detorated	29	123.0	-94.0
Total	492		

Source: Computed by the Author using SPSS data analysis

As shown in the table, 380 respondents are of the opinion that their socio-economic status has been increased after joining the SHG. They are getting the privilege to share their thoughts and lead the family in many domestic and external issues in comparison to their position before joining the SHG. 58 respondents are of the opinion that their socio-economic status

remains the same whereas 25 are of the opinion that their status got decreased which happens due to certain domestic orthodox thoughts of their in-laws and husbands. 29 respondents are of the opinion that all these status are simply decorated which may not have any benefit in future.

In the absolute terms, it can be concluded that the socio-economic status of the respondents got improved after joining the Self Help Groups. The final conclusion will come up through the Chi-square analysis which is done in the table below.

Chi Square Test Statistics

	Income	Status
Chi-Square	473.874 ^a	721.252 ^b
df	4	3
Asymp. Sig.	.000	.000

Source: Computed by the Author using SPSS data analysis

The Chi-square analysis gives the result $P = 0.000 < 0.05$ for income and Socio-economic status of the respondents. This proves that the socio-economic status of the respondents are getting improved due to increase in income of the respondents after joining the SHGs. This implies that there is a specific and significant impact of increase in income over the increase in socio-economic status of the respondents after joining the SHGs. Therefore the null hypothesis stands rejected.

H₀-3: There is no specific and significant positive impact of family income in the socio- economic conditions of the members' of SHG leading to women empowerment

Family income is one of the determinant of the socio-economic status of the respondents. Family income, as found in the previous analysis, is getting improved by the increase in individual income of the respondents. It is

Table 3: Analysis of Family Income and Change in Socio economic Status

Analysis of family Income of respondents			
	Observed N	Expected N	Residual
below 1000	12	98.4	-86.4
1001-5000	26	98.4	-72.4
5001-10000	155	98.4	56.6
10001-15000	250	98.4	151.6
15001 and above	49	98.4	-49.4
Total	492		

Source: Computed by the Author using SPSS data analysis

Socio-economic Status of respondents

	<i>Observed N</i>	<i>Expected N</i>	<i>Residual</i>
Same	58	123.0	-65.0
Increased	380	123.0	257.0
Decreased	25	123.0	-98.0
Decorated	29	123.0	-94.0
Total	492		

Source: Computed by the Author using SPSS data analysis

also observed that most of the families having higher income gives more status to the women and the women enjoys more freedom in decision making of those families. Therefore, it is pertinent to study the impact of family income over the socio-economic status of the respondents through chi-square test from the collected data.

From the above analysis, it is found that the maximum respondents are of the opinion that their family income is playing a greater role in improving their socio-economic status. Improved family income is crucial to built self image and position in the society. It is observed that 380 respondents are acknowledging that their socio- economic status is improving by the increase in their family income.

Chi square Test Statistics of income and socio-economic status of respondents

	<i>Income</i>	<i>Status</i>
Chi-Square	420.053 ^a	721.252 ^b
df	4	3
Asymp. Sig.	.000	.000

Source: Computed by the Author using SPSS data analysis

The p-value in our chi square test output is $P = 0.000 < 0.05$ which indicates that there is significant relationship between the respondents family income and socio-economic status of the respondent. After joining SHG, respondents family income has a specific and significant positive impact on the their socio economic status.

Therefore, the null hypothesis is rejected and we can say with confidence that family income has a significant and positive impact on the socio-economic status of the respondents.

H₀-4: There is no specific and significant positive impact of individual income on community decision making of the members' of SHG leading to women empowerment

Community decision making is one of the crucial parameter in understanding empowerment of rural women after getting involved in SHG

and income generating activities. As per the objectives of the formation of SHG, income generating activity forms the core and needs the rural women to be self reliant in respect of individual income. Here, an effort has been made to understand whether the increase in income of the members of SHGs are leading them to take part in community decision making which can be explained as a true indicator of empowerment.

Therefore, Chi-square Test analysis is adopted to analyze the significance between individual income of the respondents and their participation in community decision making.

**Table 4: Chi square Test analysis of Individual income and Community decision Making
Analysis of individual Income of the respondents**

	<i>Observed N</i>	<i>Expected N</i>	<i>Residual</i>
Less than 1000	19	98.4	-79.4
1001-5000	58	98.4	-40.4
5001-10000	154	98.4	55.6
10001-15000	260	98.4	161.6
15001 & above	1	98.4	-97.4
Total	492		

Source: Computed by the Author using SPSS data analysis

Community Decision making status of respondents

	<i>Observed N</i>	<i>Expected N</i>	<i>Residual</i>
Improved	331	164.0	167.0
Detoriated	5	164.0	-159.0
Same	156	164.0	-8.0
Total	492		

Source: Computed by the Author using SPSS data analysis

As per the table above, 331 respondents are of the opinion that their position in the community decision making has improved after getting involved in SHG and more particularly after having a consistent annual income through some income generating activity. Whereas, 156 respondents are of the opinion that their position in the community is still the same. They did not find any improvement in their status.

Chi square Test Statistics of individual income and community decision making

	<i>Income</i>	<i>Decision</i>
Chi-Square	473.874 ^a	324.598 ^b
df	4	2
Asymp. Sig.	.000	.000

Source: Computed by the Author using SPSS data analysis

The p-value in our chi square test for both individual income and community decision making status is $P = 0.000 < 0.05$ which indicates that there is significant relationship between the respondents individual income and community decision making status. After joining SHG, respondents individual income has a specific and significant positive impact on the their community decision making .

The Null hypothesis is thus rejected and it can be concluded that an increase in individual income has a positive and significant impact on the community decision making of the society.

H₀-5: There is no specific and significant positive impact of family income on community decision making of the members' of SHG leading to women empowerment.

Family income is one of the significant indicator of the improved status of the rural women in the process of community decision making. To verify the above concept, chi-square test analysis has been conducted over the data collected on family income and community decision making. The results of chi-square test statistics are discussed below.

Table 5: Analysis of chi-square Test on Family income and Community decision Making
Analysis of family Income of the respondents

	<i>Observed N</i>	<i>Expected N</i>	<i>Residual</i>
Below 1000	12	98.4	-86.4
1000-5000	26	98.4	-72.4
5000-10000	155	98.4	56.6
10000-15000	250	98.4	151.6
15000 and above	49	98.4	-49.4
Total	492		

Source: Computed by the Author using SPSS data analysis

Status of Community Decision Making

	<i>Observed N</i>	<i>Expected N</i>	<i>Residual</i>
Increased	331	164.0	167.0
decreased	5	164.0	-159.0
Same	156	164.0	-8.0
Total	492		

Source: Computed by the Author using SPSS data analysis

Chi square Test Statistics on family income and community decision making

	<i>Income</i>	<i>Decision</i>
Chi-Square	420.053 ^a	324.598 ^b
df	4	2
Asymp. Sig.	.000	.000

Source: Computed by the Author using SPSS data analysis

The p-value in our chi square test out put is $P = 0.000 < 0.05$ which indicates that there is significant relationship between the respondents family income and community decision making. After joining SHG, respondents family income increases which increases his participation in community decision making. Hence, the null hypothesis of no significant impact of family income on community decision making of the respondents is rejected. With great confidence, it can be stated here that the status of participation of SHG members in the process of community decision making is greatly influenced by their family income.

CONCLUSION

It is concluded that Women empowerment is influenced by the increase in income, mobility, recognition in the society, power of decision making and knowledge. When tested individually, chi-square result is found significant for age and qualification with P value 0.000 for both of them. This establishes that empowerment is positively influenced by age and qualification but not by marital status as the P value for marital status is 0.754 which is greater than 0.05.

Individual income is thought of as one of the best indicator of women empowerment and therefore chi-square test is carried out between the individual income and socio-economic status of the respondents. It is found that chi square test becomes significant with P value 0.000 which established that individual income has a positive significant impact on the socio-economic status of the respondents and hence on women empowerment.

Family income is also found to be a significant determinant of socio economic status of the respondents leading to women empowerment. Chi-square analysis is done on family income of the respondents with socio economic status of the respondents in the post SHG period. The P value is calculated to be 0.000 which proves that the socio economic status of the respondents has been significantly improved by the increase in family income of the respondents.

The impact of individual income on community decision making has been studied by the Chi-Square test and the P -Value is estimated as 0.000 which implies that there is a positive and significant relationship between them. It means the increase in individual income enhances the respondents status in the community decision making.

Summarizing the above results estimated for the performance of SHGs in Bhadrak District of Odisha, It can be said that SHGs works as the main pillar of Women Empowerment both socially and economically.

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