EMPOWERMENT OF WOMEN THROUGH SELF HELP GROUPS-
A COMPARATIVE STUDY OF TRIBAL AND NON-TRIBAL DISTRICTS IN ORISSA

Thesis Submitted to the University of Delhi for the Degree of
DOCTOR OF PHILOSOPHY in SOCIAL WORK
(Abstract)

By
SASMITA PATEL

Under the Supervision of
PROF. SANJAI BHATT

DEPARTMENT OF SOCIAL WORK
UNIVERSITY OF DELHI
MARCH 2013
EMPOWERMENT OF WOMEN THROUGH SELF-HELP GROUPS: A COMPARATIVE STUDY OF TRIBAL AND NON-TRIBAL DISTRICTS IN ORISSA

Achieving equal participation of Women in the national development is not merely a question of providing some special concessions or lunching of some special programmes for them, rather facilitating their collective action on issues of relevance for their empowerment is sought to be the key factor around which every women movement and empowerment practice has to be organized and directed. In this context SHG as a strategy has been proved to be an effective alternative not only to facilitate women to realize and exercise their inner strength but also to directly address rural poverty. The group serves as a basis of mutual help, cooperation and joint action. The members, gradually, in the process of SHG’s functioning, gain confidence to turn their group strength into individual strength to deal with their marginalization and vulnerability.

The review of literature is divided into three themes such as: (i) Nature, Structure and Functioning of SHGs, (ii) Factors Influencing in functioning of SHGs and (iii) Impact of SHGs on Women. Simultaneously, the studies reviewed found three major research gaps. These are: (i) no study has directly focused on contexts in which the SHGs are introduced by the state NGOs, (ii) a few studies have merely identified the factors facilitating and inhibiting in and formation and continuation of SHGs and (iii) None of the study has tried to explore and describe the differential impact of SHGs on the life of tribal and non-tribal women in a comparative framework.

The objectives of the study are: (i) to understand the social, economic, political and developmental context in which the SHGs were introduced by the State and NGOs, (ii) to study the structure, functions and activities of SHGs as an instrument of women empowerment operating in tribal and non-tribal districts in a comparative framework, (iii) to study the socio-economic background of the members of SHGs and the impact of SHGs on the members life, (iv) to examine the factors facilitating as well as inhibiting formation and continuation of SHGs among women in these districts, (v) to suggest appropriate measures for effective functioning of SHGs for empowerment of women and (vi) to examine the relevance and implication of SHGs for Professional Social Work.

The present research followed both exploratory and descriptive research design. The unit of analysis for the present study was the women members of SHGs and the concerned officials of promoting NGOs and GOs. All the SHGs of the said blocks and the promoting agencies have formed the universe of the study. The researcher followed multistage sampling method in her study and a total no. of 200 sample SHG members (100 each from both the districts) were taken for the interview to draw information. The study also included 4 FGDs as one of the effective qualitative research method. Discussion with 6 NGO personnel and 4 government officials were also held to get a clear picture of SHGs and the factors for formation and continuation of SHGs.
in these areas. The methods adopted for data collection are interview and FGD methods and tools adopted are Interview schedule was used for primary data collection from members of the SHGs, Interview guide was used for collecting information from concerned Govt. and NGO personnel and FGD guide was used to collect relevant data from the members of SHG to supplement the information. Since the study is comparative in nature, Chi-Square test was applied to test the significance level. Secondary data was collected from the various published resources- books, journals and reports of various agencies. In addition to these records on SHGs and organizations promoting the SHGs have been consulted as possible. The data was collected from the mentioned areas between the periods of end of 2006 to end of 2007, taking a total time span of one year.

**FINDINGS OF THE STUDY**

**Socio-economic profile of the respondents**

The members who represent SHGs were mostly young adult women from the age category of 25 – 40 years. Of them, a majority were married, who are directly burdened with the various difficulties of running a household, caring to the education of the children, etc. The rate of illiteracy is higher in the tribal district (63%) than in the non-tribal district (23%). Majority of them were from joint family in Coastal Orissa and majority of them in tribal area were from nuclear family. Among them, 43.5% were from Scheduled Tribes, 12.5% from Scheduled Castes and 22% from Other Backward Communities. Only 22% of the respondents are from general category. 71.5% of the total number of respondents are Hindus, 24% were believers in Christianity and only a negligible 4.5% of respondents are practicing Animism. A overwhelming of non-tribal respondents were housewives. Along with their domestic burden, 35% of the tribal women were collecting forest products for their livelihood. 18% were daily labour, 12% were mine/factories for worker and rest of them were working either in the agricultural field, managing their petty business, doing traditional occupation, managing their livestock and other occupation. Majority of them are the small lend holder. Farming and daily labour are the main family occupation of both tribal and non-tribal respondents. The income status did not depict substantial difference between the tribal and non-tribal households.

**Empowerment of women through SHGs**

Systematic training was given to SHG members in the preliminary stage in both the area. The training sessions included various aspects of Self Help Group activities like the importance of group, group management, managing various Income Generation Programmes and other group activities, record keeping and documentation, opening and managing bank account, inter loaning and various leadership role and practices. A majority of the members in both the areas had received training. The slight increase in the attendance level of the tribal members in the SHGs was noted. But, the high level of attendance of coastal women cannot be simply ignored. By challenging their social barriers, the coastal women trying to be an active part of the SHGs. However, there was no significant difference found in their participation, involvement and role
played in their respective SHGs in both the districts. The women of both the areas seem to have sensitized about their own, family and community development and shown their active involvement in different matters of planning and decision making. A non-significance difference between two groups studied was seen in the response of benefiting their own self out of their consultation to others.

In the SHG era, a majority of women in both the area reported to turn to their respective self-help groups, if some financial emergency emerge. Relying on the SHGs in which they are members, the respondents reported to have been much relieved from the burden of financial needs. The pattern of loan taking is almost same in both tribal and non-tribal district. All tribal women reported to have ownership over their existing resources, only 48% of the non-tribal women had ownership over resources. This depicts a steady progression in the empowerment process of women in Coastal Orissa. When almost all the tribal respondents (96%) had personal earning and had independent control on it., it was only 30% of non tribal respondents in the coastal area had the same and half of them enjoy independent control over what they earn.

It was noted that more number of tribal women respondents had exercised their leadership skill than the non-tribal women in SHGs activities. Though there a little difference but no significance difference is seen among the two areas under study in the matters of decisions in which SHGs have contributed self-confidence and capacity. A major shift was observed that nearly half of the respondents in the coastal district were able to take major household decisions jointly along with their male counterparts. The change, though gradual but upward, is seen after intervention of the SHGs in the study areas. In tribal area majority of the women were able to take major family decision along with their male members. The comparatively more participation shown by the tribal women in decisions related to community and which can be associated with the relatively better independence in social mobility enjoyed by them. Here the tribal women were found to be more involved in leadership of community development activities. Nearly half of the non-tribal women opined about their active involvement. Community issues like liquor banning, taking of PDS (Public Distribution System) activities on their hand, taking contract for building and repairing of existing community roads etc. were taken more by the respondents of tribal district where as issues like conflict resolution and facilitating justice to the exploited women were taken up more by the respondents of non-tribal districts. Unlike other aspects a majority of the tribal women maintain network with community and other SHGs at village and Gram Panchayat level. But in case of coastal women nearly half of them do network which can be given focus as their achievement.

A majority of women in both the areas have found a purpose in their life by setting their future objectives. Tribal respondents were found more confident in managing own affair than their non-tribal counterparts .The low level of social exposure has limited the awareness and thus, perpetuated comparatively low confidence in non-tribal women. It is to be mentioned here that there were relatively lesser number of the non-tribal respondents (43%) who have experienced
confidence in approaching the agencies for the facilities in comparison to respondents among the tribal respondents (55%). The regular social interaction, participation and involvement in the process of SHG’s functioning, has gradually boost up their confidence level. It indicates towards the empowerment revolution being taking place with the introduction of SHGs in the areas under study. The majority of the women in both the areas expressed that they are experiencing the changing attitude of their family and community in many aspect of their community living. More than two third SHG representatives in both tribal and non-tribal district were living with interdependence. This practice should not be counted against women empowerment; rather it is a healthier way of family living, especially in the Indian context.

Factors Influencing Empowerment of Women through SHGs

The various reasons for which the State govt. and the NGOs have taken initiatives for SHG promotion are: realization of the importance of group strategy to meet the credit need of the local people and facilitating inner strength, mobilizing women to deal with direct rural poverty, working to achieve the target of MDGs in achieving gender equality and the free flow of funds from the International agencies, RBI’s guideline to the banks for linkage and importantly, the interest shown by the local public and private banks to provide microcredit to the group and to the individual SHG members. Among the other reasons for participating in SHGs, getting economic benefits and getting group strength were the most shared reasons in both areas under study. Majority of them said to be motivated by the NGO functionaries, few were being motivated by the peer influence and rest of them were self-motivated. It is to be noted that not even a single respondent was motivated by any government official, which strongly indicate to the negligence shown by concerned the govt. officials in reaching to the remote areas. Along with the economic benefit, dealing with the social issues was mostly shared in the non-tribal respondents as compared to their tribal counterpart.

Majority of the members in both the areas were convinced about the importance of regular attendance in meetings. All most all the members who keep regular attendance revealed the it helps them in frequent social interaction and better understanding of the SHG process. The common reasons for the members, who were not able to attend, participate and involve in the SHGs expressed about their heavy work burden at the domestic front. In Coastal district, restriction in their social mobility was the major reason which constrains them for the same. The credit need and the free social mobility facilitate the tribal women for being regular, actively participate and involve in the SHGs. The tribal women (87.5 %) felt that they were squat of the necessary confidence to get involved in the process of decision making. The non-tribal women, an overwhelming of (82.97%) felt that the decisions were usually taken by the male members and the acceptance of the subjugation itself inhibits their effective participation. Nearly half of the non-tribal women reported about the restriction imposed by their family members, while no tribal respondents had similar experience. Majority of the respondents in both the area were truly benefited from the process of networking and were able to get united strength, act jointly against
social evils, could think of solving social problems, gained necessary psychological strength and could have addressed different issues on community infrastructure, conflict resolutions, and initiation of income generating programmes, proper implementation of welfare facilities. Of the expressed benefit, creation of employment opportunities through IGPs was given less priorities on which the facilitating agents should look into.

**CONCLUSION**

Self Help Groups, as the strategic intervention, has brought changes in the life of women which was revealed during the study. The improvement was observed in their capacity, confidence, attitude and self-worth in the life of the women members in both the areas under study. The SHGs provide them the platform for regular interaction which strengthen mutual trust, cooperation and networking among them. It in turn helps in building and bridging of social capital in the local communities. In the aspects like participation, decision making, confidence, networking the changes/improvements are seen comparatively high among tribal women than their non-tribal counterpart. However, the achievements of the non-tribal women cannot simply be ignored. By challenging their socio-cultural barriers which restrain their social mobility and progress, the commendable improvement among them were brought through the intervention of the SHGs. Both in tribal and non-tribal region the SHGs have made greater impact in changing the life perspective of women and their inclusion in the mainstream. The concept and process of SHGs has greater relevance with Professional Social work practice in terms of the core values, approaches and philosophical foundations. The Social work upholds with human dignity and worth, human rights, social justice, and competence. The group approach also helps the people specially the poor and marginalized women in getting justice, self-reliance and inclusiveness by mobilizing their internal strength and social reciprocities.