CHAPTER – 4
RESEARCH METHODOLOGY

4.1 Significance of the study

The women of Orissa are struggling within the vicious cycle of many socio economic difficulties. Most of them have no access to the avenues of education, information; primary health care and nutrition. A major section of the women particularly in the coastal district of Orissa are dependant economically on the male counterparts of their family. Again the male dominated society in the coastal area with its conservative and orthodox ideas has kept the women backward confining them to domestic chores. Besides their age old socio-economic dependency, the repeated floods and natural calamities have put a very adverse effect on their economic condition. All these compel the women to lead a very miserable life under insufficient and scanty economic condition. Their deteriorating socio-economic conditions make them unable to oppose the exploitation and oppression. These factors never allow them to take active part in decision making process inside and outside of the house. Unlike other part of the country the tribal women in Sundargarh district of Orissa (the study area) are heavily burdened with their domestic, reproductive and other important work for the economic sustenance of their family. Lack of their rights on their forest, land and the intervention of externals such as businessman, govt. officials in tribal area have increased their exploitation and indebtedness. Modernisation and mechanisation has limited the livelihood options of the populace, a majority of which are the tribal women. The development projects in the tribal area have resulted in land alienation and displacement of the tribal people from their land and from their livelihood options. However, tribal women as the economic supporter of the family face more problems and Challenges in getting a sustainable livelihood and a decent life. Under these prevailing circumstances, the poor and helpless women in the tribal and non-tribal areas could expect to be empowered socially and economically if the Self-Help women Groups could be strengthened and activated. Both in tribal and non-tribal areas the credit needs of women have been the major force behind the genesis of SHGs. Given the fact that formalized institutional credit has not able to reach the
millions of people, especially the women living below poverty line, Self Help Groups (SHGs) have been first emerging as a powerful and feasible alternative to banking structure to cater to the needs of women. In India, the efforts are being made to promote micro finance in a suitable manner through the vehicle of SHGs. Since 1992 NABARD is a conceptualizing and implementing the concept of SHG through the SHG-Bank linkage program. On the recommendations of the Narshimham Committee, the Govt. of India therefore restructured all the poverty alleviation programs under one umbrella scheme—“Swarnajayanti Grams Swarojgar Yojana” (SJSY) from April 1999. The focus of the scheme among the other themes is group approach and organizing the poor into Self-Help Groups.

In Orissa many of the NGOs are working directly in the line of SHG promotion with the state and foreign funds. Funding agencies like CRS, UNDP, WFP, CARE India are providing assistance to the NGOs in the formation and interblending process of SHGs. “the Mission Shakti” a state body of Orissa serves as an umbrella organization with the wider coverage of SHGs both formed by NGOs and government. Now the significance of SHGs has been recognizes as the means to achieve women empowerment. Against this background, the present study intends to examine the context in which the SHGs are introduced, the factors facilitating or inhibiting formation of SHGs and their functioning as an instrument of women empowerment and the relevance of the concept of SHG with Social work. The study also explores the similarities and differences between SHGs operating in tribal and non-tribal districts in Orissa.

4.2 Operational definitions

- **Empowerment**: as a multidimensional process has been taken up in the study. Empowerment is understood here with its economic, Social, psychological and political dimensions.

- **Women**: refers to those women who have joined and participated in the SHGs in the study area.

- **SHGs**: are referred to the women Self Help Groups in the study area.

- **Tribal District**: The Sundargarh District of Orissa is here referred as a tribal district where more than 50% of the district population is tribal.
• **Non-Tribal District:** here refers to one of the coastal district i.e. Jagatsinghpur in Orissa.

• **Orissa:** is now officially known as Odisha. The state of Odisha, primarily even officially known as Orissa, is taken up for the study.

### 4.3 Research Questions

Since there is a dearth of literature on empirical research in the area chosen for the study this attempt is more of a qualitative and follows both exploratory and descriptive research design. However, the researcher developed a set of research problems which guided the study to proceed in a conscious and focused path. The following were a few questions that were formulated for enquiry:

1. Why the State and the NGOs took interest to introduce SHGs in Orissa?
2. What are the functions of SHGs in promoting women empowerment in tribal and non-tribal district of Orissa?
3. Does participation in SHGs increase a woman’s participation and influence in social, community and political activities?
4. Is there any impact of SHGs on the members life in decision making in the household?
5. Is there any change in the attitude of the husband/family members and the community towards the women and their role?
6. Does participation in Self Help Groups influence the individual development and growth of a woman?
7. What are the factors facilitating as well as inhibiting formation and continuation of SHGs among women in both coastal and tribal districts?
8. Whether and How SHGs has relevance and implication for professional social work?

### 4.4 Objectives of the study

Keeping in view the above issues and research questions the research set forth the following objectives on the basis of which the research was undertaken:

The objectives of the study are,
(1) To understand the social, economic, political and developmental context in which the SHGs were introduced by the state and NGOs.

(2) 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.

(3) To study the socio-economic background of the members of SHGs and the impact of SHGs on the members’ life.

(4) To examine the factors facilitating as well as inhibiting formation and constitution of SHGs among women in these districts.

(5) To suggest appropriate measures for effective functioning of SHGs for empowerment of women.

(6) To examine the relevance and implication of SHGs for professional social work.

4.5 Limitations of the study

(i) As the study compares between one tribal and one non-tribal district in Orissa, it should have covered all the tribal and non-tribal area as to facilitate generalization of the findings. The present study is limited to only one district in tribal area i.e. Sundargarh and could not cover all the tribal area.

(ii) So also in coastal area only one coastal district i.e. Jagatsinghpur is covered. Sundargarh district constitutes 17 blocks and Jagatsinghpur constitutes 8 blocks. It is to be noted that Jagatsinghpur is densely populated. Only three blocks each from both the district could be covered for the study.

(iii) Secondary data related to all the SHGs promoted by the respective NGO was not available. Concerned professional from government department were reluctant to provide time or some were unavailable during the field work. Therefore who so ever was presented was interviewed for the study.
4.6 Units & Universe of the Study:

The unit of analysis are the women members of SHGs and the promoting NGOs and GOs. All SHGs of the said blocks and the promoting agencies have formed the universe of the study.

4.7 Sample Design & Sampling Methods:

Sampling is the process of selecting a part from the whole of the universe with scientifically designed procedure so that each and every unit gets a chance of inclusion in the study.

The present research follows both descriptive and exploratory research design.

The researcher followed multistage sampling method in her study. Considering the objectives of the study, detail SHGs list were procured from the promoting NGOs & Govt. departments in the study area. This comprised the sampling frame work for the study from which sample units were selected.

Out of the existing numbers of SHGs in the Sundargarh District and RaJagatsingpur District, a total number of 50 SHGs (25 SHGs each from both the districts were taken for the study. Sample SHGs were taken from 3 Blocks such as Lephripara, Kutra and Gurundia from Sundargarh District and 3 blocks from such as Naugan, Biridi and raghunathpur from Jagatsinghpur district as per convenience of the researcher. The researcher made some changes in the sampling frame which was proposed for the study. During pre-testing of the interview schedule, the researcher received an idea that finding 25 SHGs from a single block is a difficult task. Therefore, she decided to take at least 3 blocks from each district considering the spread and availability.

The next step followed was selecting of villages and then the SHGs from these blocks from both of the districts. Purposive sampling method was employed while selecting the villages by considering the spread and availability of SHGs. The researcher however, used random sampling method in selecting the sample SHGs from the selected villages. Again, 4 members (2 SHG leaders and 2 member participants) from each SHG were taken for study. A total No. of 200 SHGs members (4x25=100, 100x2 districts=200 respondents) were selected randomly for the study. They were
intervened and canvassed with a structured interview schedule to generate both qualitative and quantitative information required for the study added to this the researcher. The study also included some qualitative research methods like FGDs and non participant observation. A total number of 4 FGDs with SHG members, were conducted. 6 NGO officials and 3 government officials were also covered to get a clear picture of SHGs and the factors for formation and continuation of SHGs in these area.

Fig-4.1 Sampling Procedure
4.8 Methods & Tools of Data Collection

- Interview schedule was used for primary data collection from members of the SHGs.
- Interview guide was used for concerned govt. and NGO personnel
- FGD guide was used to collect relevant data from the members of SHG to supplement the data.

4.9 Pre-testing

The researcher pre-tested the tools of data collection before formally starting the data collection process. It was felt doubly important keeping the nature and scope of the study in mind. Accordingly, pre-testing was done with utmost care to prevent flaws in the chosen tools of data collection and some necessary changes felt during the pre-testing were done.

4.10 Data collection process, analysis and statistical tool applied

The primary data was collected through interview schedule directly from the women members of SHGs, The authorities from the concerned NGOs and Govt. deptt. were being tried to be interviewed. Also, few FGDs were done to supplement more information. Secondary data has been 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.

Chi-Square test was applied in the relevant data collected from the respondents to test the significance level.

4.11 Chapter Scheme:

In order to ensure better, systematic and simple presentation of the research study, the manuscript has been arranged in the following chapters:

Chapter 1- Introduction: This chapter presents background of the study of women engaged with SHGs, explain poverty in India and conditions of the poor people; also
women, Poverty and their vulnerability. The chapter explain deprivation and social exclusion in the context of women in tribal and non tribal.

Chapter II- Empowerment An Over View Meaning And Concept: This chapter deals on the review literature and also the different aspects empowerment such as its meaning and concept, dimensions—social, psychological, economic and political. This chapter also discuss about the strategies for their economic empowerment, process and approaches to women’s empowerment and major tenets of empowerment. There are other important aspects of empowerment are also dealt in this chapter i.e. indicators of women empowerment, elements of empowerment, policy dimensions of empowerment, historical background of empowerment, empowerment of women in five years plan, and the role of NGOs in promoting empowerment.

Chapter III-SHGs and Women Empowerment: In this chapter, the concept of SHGs, its historical development and the emergence of SHG movement was discussed widely. The chapter also discuss on the empowering women through Self Help Groups, SHG-Micro Credit Linkage as an alternative strategy for women empowerment and policy environment for promoting SHGs and women, empowerment and social development and SHGs in Orissa. The role of Orissa govt. for facilitating and promoting SHGs in women empowerment and the role of NGOs and Self Help Promoting Institutions (SHPIs) in women empowerment in Orissa were also highlighted in this chapter.

Chapter IV- Research Methodology: The present chapter comprises of significance of the study, operational definitions, research questions, objectives of the study, limitations of the study, units & universe of the study. The chapter also seeks to describe about the sample design & sampling methods, methods & tools of data collection, pre-testing, data collection process, analysis, statistical tool applied and also cited the chapter scheme.

Chapter V- Profile of the Study area: In this chapter, a brief profile of the Development Parameters of Orissa, and profiles of both Sundargarh and Jagatsinghpur districts are given. This chapter also widely talk about the Status of Women in both tribal and non tribal areas.

Chapter VI-Empowerment of Women through SHGs: This chapter provides an analysis on the socio-economic profile of the respondents, composition and
participation in SHGs, their access to saving and credit, income and resources. This chapter also make efforts to analyse on their decision making and leadership qualities, their networking level and joint action taken by them and other important dimension of their empowerment.

Chapter VII- Factors Influencing Empowerment of Women Through SHGs: The chapter comprises of two sections. Section-I explores the Influencing Factors for joining in SHGs, the reasons for their active participation, and involvement whereas inhibiting factors were explained in another section.

The last chapter presents main findings of the study. The chapter also presents a situational analysis, socio-economic profile of Odisha, impact of SHGs on women, influencing factors, relevance and implication of SHG with professional social work. The suggestions to maximize women participation in SHGs for their empowerment and further areas of research have also been briefly presented.