

Abstract

Empowerment does not mean setting women against men. Empowerment is one of the most loosely used terms in the development lexicon, meaning different things to different people or more dangerously all things to all people. The parameters of empowerment are: building a positive self-image and self-confidence, developing the ability to think critically, building up group cohesion; fostering decision making and action, ensuring equal participation in the process of bringing about social change, encouraging group action in order to bring about change in the society and providing the wherewithal for economic independence. It means redistribution of work roles, redistributing their values to the changing world and attitudes and evolving new kinds of adjustments, understanding and trust with each other. Women's concerns have to be kept at the centre of public policy, developmental planning and governance, with recognition of their role as critical growth agents and as ambassadors of social change. Political parties have to realize that the issues pertaining to women are not issues to be dealt with separately by women only. SHGs are regarded as a prominent vehicle for empowerment of poor women in almost all the developing countries including India. Odisha is no exception as regards the role played by SHGs, for emancipation and empowerment of poor women. The present study is an attempt to examine the impact of participation in SHGs on the lives of women appliqué workers involved in it. The focus is to develop insight into the process of empowerment of women in terms of not only economic but also personal and social empowerment. The concept of empowerment of women has been analyzed at individual, familial and societal levels. Pipili has been chosen as field of empirical investigation. Pipili is a small town situated on state highway 8, on the Jagannath trunk road, nearly twenty kilometers from Bhubaneswar, the state capital, and forty kilometers from Puri, site of the famous temple of Lord Jagannath on the coast. The broad objectives of the study are

- To have a conceptual understanding of SHGs as a medium of women's empowerment.
- To study the nature and functioning of SHGs involved in Appliqué work in Pipili.
- To ascertain the degree to which such SHGs tend to empower women involved in Appliqué work.
- To find out the hindrances faced by SHGs/ women in the promotion of appliqué work and in the path of women's empowerment.
- To study the socio-economic profile of the SHG members.
- To examine the social benefits derived by the members.

- To investigate whether women's involvement create any difference in the culture of Appliqué work.

The entire study is divided into five chapters. The study contains two conceptual review sections covering the notions of empowerment and SHGs in social science literature. Pipili is synonymous with appliqué, the stitching of colourful cloth pieces on a fabric base. Since the focus of the study is to find out the impact of SHGs on empowerment of women appliqué workers, twenty SHGs are taken from Pipili. Ten members from each SHG have been interviewed which comes to 200 respondents as the total number of respondents for the study. The list of SHGs has been collected from the district office. The sample is selected through the technique of purposive sampling. The data for the study is collected mainly through unstructured interview. The empirical data for the study has been collected during September--December 2014. Regarding secondary source, relevant data and information have been collected from government offices, banks, leading libraries and journals.

In the present study some important variables which have been studied and having influence on women's participation in the SHGs are their age, caste, religion, education, income, marital status and their family occupation including the types of families they belong to. The age of women members ranges between 18 to 55. The fact that almost the total sample is young or middle-aged should be viewed in the background of propagation and encouragement of SHG groups only for last ten to twelve years in the state. Issues relating to marriage are critical to the success and level of empowerment of SHGs. It is observed in the area that about 75% of women in the various SHGs are married. This background of respondents is good for women's empowerment as the benefits these women derive from the groups will trickling down to improve the well being of their families. Only twelve women in our study are single, nine of them are separated and three are widowed. This shows that SHG programme has helped these distressed women to have a better livelihood. Appliqué work is not only confined to any particular religion in Pipili. It is surprising to note that majority of our respondents are Muslims constituting 55%. And the rest 45% are found to be Hindus. Among the Hindus, the OBCs (Other Backward castes) pre-dominate the appliqué craft constituting 77.8%. Majority of the respondents (69.5%) belong to joint family whereas rest of the families is of nuclear type.

The educational background of the respondents has a strong relationship with the success or otherwise of the activities of the SHGs. The level of education of the respondents has facilitated

the empowerment process by enabling the members of the groups understand issues like savings, loan repayment and home keeping. The study reveals that most of the respondents are having some kind of education. Further, it is observed that majority of the respondents(41%) have monthly income of Rs.1000-Rs.2000 after joining SHGs. 10.5% of the respondents even have the monthly income of Rs.5000/- and above. They are becoming economically efficient after joining SHGs. Improved living conditions in the context of this work embrace the total well-being and better standard of living of the woman and her entire household. SHGs have proven to be a medium in achieving this benefit. The study reveals that majority of the respondents are found to have drinking water connection, electricity connection and toilet facility after joining SHGs.

The study reveals that majority (95%) of the respondents belongs to the category of home-based piece-rate workers and the rest 5% belong to the category of family workers. The piece rate workers sell their labour and skill to earn wages on piece rate basis. They do not invest any capital but may use their own tools which do not have much monetary value. On the other hand, family workers invest capital, may make the product either themselves or by using family labour and/ or hired labour. They sell the goods fully or partly themselves. It is found that these piece rate workers are assigned work that is of semi- skilled nature including hand stitching of the mudias, kanguras, motifs, chain fittings etc. In case of making of the whole product, they take the help of skilled workers (basically male workers expert in machine work). These workers do the designing, base cutting, base stitching, and motif cutting tasks. It is discovered in the study area that skill status is exclusively accorded to the males and unskilled status to females. But, it is **Chandua**, in which all the work is done by hand and that to by women only. Besides making Chandua, these workers manufacture a variety of items such as decorative umbrella, alata, bed cover, sofa set cover, lamp-shed, vanity bag, letter box, batua, wall hangings, shamiana, money bags and over 300 sundry items.

Study of economic empowerment of women is one of the main objectives of the present study and it focuses on the role of SHGs in economic empowerment of women through SHGs. SHGs are formed in Pipili for the empowerment of women mainly for economic independence and freedom from money-lenders. One of the main objectives of SHG is to get these poor women out of the money lenders and other informal sources of borrowing for meeting their emergent needs.

The study probed into the source of money for meeting their emergent needs just during one year before they joined the SHGs. It is revealed from the narratives of the respondents that majority of the members depended on money lenders for loan to meet the emergent needs of the family just during one year before they joined the SHG. After joining the SHGs, it is learned that the dependency on money lenders has come down drastically. It is seen as the foremost contribution of SHG. And it is expected that within a few years the poor women may be liberated fully from the clutches of money lenders. This is a clear indicator of poor women getting empowered economically. Further, the economic empowerment of women is assessed by studying the attitude of women to savings before they became the members of SHGs and the change that has occurred now in their attitude towards saving habit. It is a fact that poor women usually have no savings, if saving means expenditure minus income. It is revealed that most of the respondents do not have savings before they joined the SHG. Thrift saving is a way to inculcate the habit of savings among the poor women. SHG comes as forum for them to practice it. As reviewed in the second chapter, women's empowerment has economic dimensions which can be achieved through increased access to credit and savings activities further boosting the income level of women. To ascertain the extent to which women's participation in the SHGs has improved their income, respondents are asked their real monthly income. It is revealed from the study that almost all the members have improved their average income which is good for an economically inclined group. It has been observed that the SHGs in the study area have been able to cater to the immediate and often emergent credit needs of the appliqué workers. Further, economic empowerment is said to depend on the availability and utilization of loans from and through SHGs. Mainly three types of loans are taken from the SHGs, namely for consumption purposes-including education, health and marriage, for production purpose to earn an additional income for the family; and for other purposes like purchase of household items, for repaying loan from money lenders etc. It is to be noted that the main purpose of starting the SHG strategy is to assist the members in availing at least loans for consumption purposes. And it be made available to all the members and they make use of the facility. Utilization of production loan is found rather poor. More members are to be encouraged to initiate income-generating schemes, even with assistance from financial institutions.

Empowerment of women can be assessed from the changes occurred in the level of their participation in the decision making process within the family. In the present study, it is found

that though women generate additional income for the family, they occupy a backseat in major decisions like education of children, marriage and purchase of land. Women are seldom consulted in this regard. Ideally, they should be seen as joint partners in every important decision in the family. Further, it is seen that it is the women who spend their income to improve the nutritional standard of the family. Almost half of their income is spent on food items; but they accord themselves the last priority in distribution of food in the family. Expenditure has got another dimension too. To say that men's income is spent on important affairs is not the complete truth. Apart from the purpose of issues like marriage, education and other domestic requirements, men's income is spent for other purposes. It is spent for the satisfaction of their personal needs. Then here question raises why? Earlier, satisfaction of personal needs (i.e. liquor, smoking etc) was considered to be the last priority by men when they were the sole breadwinners of their families. But when female spouses start earning, their income is treated as supplementary income. Household expenditure is completely shouldered by wife's income. As a result, the husband spares his income for personal comfort, taste and luxury and indulges in fun and frivolity. It is also observed in the field that women have least say in matters relating to right over bodies. As contraception is mostly availed by women, they have problems of headache, stomachache, weakness, nausea, disruptions in the menstrual periods etc. Most of women who got sterilized have one of the children as a male child. Or else they had to bear pregnancies till they delivered a male child.

Traditionally, women used to spend their time within the four walls of the house. But changes are happening in this sphere since SHGs came into existence. From the responses of the officials and members, it is found that changes like crossing the four walls of the house and attending meetings and training programmes are seen among the women after their involvement in the SHG. It is found that women have assembled together during crisis period of other women and accompanied each other to health centres. They have also campaigned for their representatives from among the SHGs in last elections. Women have also motivated the localites to attend various health programmes. They have also worked for developmental activities of the community like keeping dustbins in the area, construction of road, drinking water connection, electrification etc.

Further, the study reveals that the benefits of SHGs are also visible in members' increased self assertiveness and confidence. The process has 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. These workers have the freedom - probably for the first time in their lives – to decide as to which members' credit needs are more emergent, what should be the interest rate, under what terms and conditions should the loan be dispensed, and so on. This has helped them to acquire the confidence to manage credit, use problem-solving skills, prioritize needs, and function in a democratic manner. Further, the capacity of these women has built up in spheres that were previously not their domain; for example, opening and operating bank accounts, visiting local offices, accessing loans, and so on.

Another area, which the study looked into, as far as gender issues are concerned, is the involvement of men in the daily activities of the family. Though the family members are cooperative, the major responsibility of managing the household chores is on the women. Women become over-burdened in terms of meeting the demands of work both inside and outside homes. Though other members of the family manage to serve themselves, it is mostly the women members of the family who use to cook and then go to attend the meetings or training programmes. Various health hazards like weakness, headache and body ache occurs because of the dual burden they have to undertake. The study reveals positive signs of change in the families of some respondents as regarding the attitude of men in helping women in the household chores. For a great majority of the respondents, there is no change in the attitude of men in helping women in the household work. Besides, the age-old sex discrimination in terms of preference of a male child, discrimination in relation to distribution of food, discrimination in provision of educational facilities, male dominance of land rights is still observed in the area.

The perpetuated patriarchal system has been further passed on by the elderly subordinated women members of the family in the study area. Most of the respondents have experienced their bitter experiences with their elder female members of the family while joining SHGs. There is also an obvious predilection found for sons among the women appliqué workers, not undiluted with empathy for the predicament of a girl. Gender inequality is seen as summing up of a number of deprivations, in how girls are fed, clothed, socialized and educated; but few respondents have showed their determination about better life of their daughters than their own. Men's attitude and

prejudice towards women and women's approach as wife and *bahu* in in-law's family do not help in preventing causation and perpetuation of domestic violence. Same has been found in the study area. Cultural constructions of gender roles further restrict women members from claiming land rights. The male workers get more wages than the female workers in the study area.

Income variation is a common phenomenon in the craft sector in Pipili, emerging out of skill gradation system and gender discrimination. Male counterparts get more wages than the female workers from the same work. It has been found that all the respondents (100%) have opined that they always face discriminatory practices in their work field also. It means, the female workers are not equally compensated by the manufacturers, even if they contribute equally in the process of manufacturing which may be a matter of concern. The practice of unequal pay for equal work continues to prevail in the area which runs contrary to Directive Principles of State Policy of the Constitution of India which advocates for equal pay for equal work in article 39(c).

The challenges encountered by SHGs are numerous. To begin with, one, financial constraints prevent SHGs from creating new income generating activities and expanding appliqué work business. Two, due to scarcity of funds these SHG members do not receive big orders. Three, numerous roles performed by women at domestic level prevent them from contributing significantly to SHG work, expand their living and become active in SHG functioning. Four, the promotion of women's appliqué work suffers significantly owing to government's apathy to creation of facilities such as weekly market, storage and insurance. Five, prevalence of patriarchal prejudice often limits women in terms of their access to recognition, training and outer exposure. Six, the communication diversion by road (the newly constructed short-cut road from Bhubaneswar to Puri bypassing Pipili) prevents passengers, passers-by and tourists of their opportunities to view appliqué product on display in roadside shops in Pipili market, thereby causing a major obstruction to wider scale and promotion of appliqué product.

Overall it may be concluded that there are mostly positive findings to the question whether participation in SHGs contribute to socioeconomic empowerment of women. SHG is a viable organized set up to disburse credit to women for the purpose of encouraging them to enter into entrepreneurial activities. The membership in SHG has lessened monetary pressure in meeting expenditures which are integral part of daily expenses on food, clothing, and schooling etc. To study the economic impact of the SHGs on members, factors like value of assets possessed,

levels of income earned by them, expenditure pattern of members and level of savings before and after taking the members of SHGs have been analyzed. Participation in economic activities has helped women for developing her confidence and status. It has enabled her to make investments in her children's education and assist her to build up household assets. It has helped her in meeting expenditures which are integral part of daily life. Now, women are heads of their households. They are simultaneously looking after their family members and participating in income generating activities. They are hemmed in by duties and responsibilities which bound their capability to make independent choices that are fundamental to their lives as well as future. Their participation has been recognized as a supplementary mechanism for providing credit support to the rural poor. It creates awareness among them to live in a sound hygienic environment and pursue a better living. Now the spirit for social and economic upliftment of women has become a significant contribution of each and every SHG. Besides, it may be concluded from the findings that SHGs have also created better understanding between the members of SHGs belonging to different religions. This is a welcome change to have understanding and tolerance towards the members of other religions particularly in a country like India where there is a diversity of religions and castes.

It may be summed up that the achievements women have got are in terms of feelings of independence, well being and self sufficiency, over and above the income gains. It promotes women's inherent strength and enables them to face any difficult situation in household matters. They have got new individuality through the SHGs. It has aided women to move from an inactive state to being dynamic agent and work for their own change. They have developed a sense of self-worth as they understand that self-empowerment comes from within. Thus, it is assumed that members of SHGs have improved a lot regarding decision making on household matters since joining the SHGs. Women have gained a measure of freedom from irrelevant customs, traditions, practices and prejudices. However, it has not led to complete improvement of their social status. The status of women still remains subordinate to that of men not only in the family but also in the society. One thing is very clear: empowerment cannot be imposed from top. Rather, it is essentially a bottom-up process, as women must empower themselves. However, they need assistance and facilitation from above.

Empowerment means working from a portion of enforced powerlessness to one of power. It promotes women's inherent strength and positive self-image, which enables them to face any

difficult situation. For women in the whole, the increased work signifies an enhancement in their welfare because of improved earnings, better access to facilities and service, enhanced social status and greater self-respect. However, women are occupied concurrently in child bearing, looking after family members, children and elders as well as participating in income generating activities, thus spelling a great strain on their wellbeing.

Suggestions and Policy Implications

Based on the study, the researcher makes certain pertinent suggestions that may help in strengthening SHGs such as training in literacy (numerical, legal)/ skill development/ product designing/ new technology, extending bank credit, procedural simplification for microfinance, insurance, creation of facilities for periodical exhibitions of products, weekly market.

Changes in the social domain in Indian social system have mostly been revolutionary, reformative or persuasive in nature; it has hardly been revolutionary in nature. This is more so in the domain of gender. Most of the changes in the status of women and their lives have been pioneered in India through persuasive and reformative means: be it the issue of abolition of sati, promotion of widow re-marriage, prevention of child marriage or promotion of girls' education. In other words, the journey of women's liberation in India has never been revolutionary in nature; instead, it has been a gradual process. This explains the reasons why figures like Raja Ram Mohan Roy, Iswar Chandra Vidya Sagar, Keshab Chandra Sen, Swami Dayananda Saraswati, Swami Vivekananda and Mahatma Gandhi are eulogized by the people of this country. Similarly, the SHG case in Pipili is indicative of a similar journey; a journey that has just begun; a journey that is marching gradually and marching ahead; a journey that conveys a story of women's empowerment; a journey that tends to unite women; a journey that tends to mobilize them for working together; a journey that enables rural women/illiterate/not so educated women/poor women/ to fetch some kind of earning without working in outside market; a journey that inculcates among them the principle of "earning while learning"; a journey that is replete with resistance, discrimination, disparities and challenges; a journey

that enables women to recognise their challenges; a journey that enlightens women to learn how to raise their voices; a journey that teaches women the art of resistance and a journey that perpetually empowers them and enables them to march ahead amidst challenges.

Lines for further Research

In the present study, the researcher has not got the opportunity to investigate the constraints and problems of these women. Hence, this aspect should be explored. As expressed earlier, the route to empowerment is manifold. The study restricts itself to only one route: that is, SHG. Therefore, any research on empowerment must encompass study of all other routes leading to empowerment. Besides, separate research may be conducted at a higher level covering a wide range of SHGs located in different regions. In addition, a series of studies may be conducted on SHGs engaged in different activities other than appliqué.