

# **Chapter 9**

## **Summary**

### **and**

## **Suggestions**

## 9.1 SUMMARY

In the context of current emphasis on inclusive growth and integrated development, rural development assumes special significance. It is recognized as a *sine qua-non* to faster economic development and to minister the welfare activities for the masses. Rural development is not merely development of rural areas but also the development of quality of life of the rural masses into self-reliant and self-sustaining communities. Rural development is, therefore, development of the rural areas in such a way that each component of rural life changes in a desired direction. Besides, rural development also encompasses structural changes in the socio-economic situation in the rural areas so that human welfare is secured at the earliest. Rural development, thus should embrace all the objectives of enrichment and betterment of the overall quality of rural life through appropriate development of man-power resources, infrastructural facilities and provision of minimum needs and livelihood opportunities.

The full benefit of development can only be realized with full participation and the role of women cannot be isolated from the total framework of development as they constitute nearly the half of the entire population. A review of the economic roles played by women in India reveals that the traditional village community of India consisted of the cultivators, the artisans and those performing menial services, in which women played a distinctive and accepted role in the process of earning a livelihood for family. In spite of all the burden of farm (productive responsibility) and family (domestic chores), her economic contributions are not given due recognition. In addition to this, rural women have a much greater, positive influence in factors governing sustainable development as they play a direct and in many cases, exclusive role in child and family care; general health and sanitation; agriculture, horticulture, forestry, animal husbandry, food, fuel and water. Even

today, despite a number of programmes carried out by the different organizations, women form no more than "a safety valve for labour market" in India.

Therefore, the first exercise is to acknowledge the women's role in rural development by doing away with the discriminatory practices and undue traditional hazards and pressure. Their contribution to the both family and farm should be recognized as the potential track to development. Countries that hope to be in the vanguard of economic development and social change should accord equal status to women at the par with men to enable them to play a complementary role in the progress of the nation.

The policy makers and development experts should take sincere effort to find out the invisible factors impeding the process of rural development and to look what the women in rural areas do and define their functions properly and precisely. Keeping these views in mind, intellectual thrust and cognitive stress on the subject matter, the present study was undertaken to establish the fact, evidences and ground reality and the unexplored empirical findings by questions and quarries on women SHGs and their participatory role in rural development in two selected blocks of Khurda district of Orissa.

Since time immemorial, women have been performing the prime responsibilities in community development. Their role in various walks of life has greatly contributed to the addition of values which led to all round progress of the society at large. But the status of the women is affected by certain micro forces such as economic development, political participation and ideological overtones. In spite of their constructive and prime role in society, they are accorded a negligible status which impedes the values of their human rights. Women have been unrecognized and unacknowledged contributors to the sharing of the duties and responsibilities of maintaining the daily life in their families on equal terms with their men folk. The traditional male chauvinistic thinking that scars the human values of women by considering them as the

'weak', 'inferior' and 'voiceless' is no more persistent in the current decades due their increased roles and responsibilities even more than the male counterparts. Since inception of self help policy of NABARD in the early 1990s, women are organized in to different groups for self employment and income generation and livelihood opportunities.

Participatory rural development through self help groups is thus the outcome of latest review and restructuring of anti-poverty programmes. SHG aims at establishing a large number of micro-enterprises in the rural areas and building upon the potential of rural poor. A number of rural development programmes have been taken up by the government to eradicate poverty and unemployment in rural areas with a lot of dynamic strategy envisaged for implementation.

Specific objectives of the study are to assess the impact of SHG in promoting participatory rural development with regard to their organized effort in regular meeting and decision making for saving credit activities, bank linkages, assets creation , business promotion through micro-enterprise and involvement in different community organizations and units of local governance for participatory planning and action.

This study on empowerment of women through SHG assumes a special significance in the context of modernization and economic development. The process of empowerment is basically a collective effort of all members in a particular community.

Specific objectives of the study are to understand the variable of the respondents such as education, caste and income and its impact on the life style and status of the respondents, to assess the role NGO in SHG promotion and management, and to study impact of SHG on participatory rural development programme with multidimensional roles and responsibilities, to study the leadership style, group dynamics and decision making in SHGs and

to study how gender matters in development in both family and communities and to assess the indicators of empowerment of women through SHG and also to assess the knowledge of rural women about different rural development programmes and their participation in these programmes, to study the opinion, perception of rural women towards the development programmes and their nature of participation, to explore the invisible contribution of women in home and farm as well as non-farm operations, to examine role of women in electoral politics, quality of participation and dynamics of development in rural sector, to study the nature and extent of rural women's role in family and other related decisions, to assess the extent of exposure and the magnitude of changing interpersonal relations as well as changing values of rural women, and to examine the working performance of SHG in terms of providing help, support services to poor rural women and to their families and also to study the programme in relation to empowerment process of rural women, to make a comparative analysis of the variation of the SHG respondents and their participation in the process of development and to suggest measures for integration of women in the development process.

In the present study, every effort was made to select a homogeneous group but still there was significant difference between the respondents with respect to education, annual family income, present occupation, main occupation of the family, type of family, size of family, type of house, land holdings, possession of livestock and technological assets, exposure to mass media etc.

In the present study independent variables like age, sex, income, marital status, educational background, caste and religions of the respondents of the both block have been thoroughly discussed and comparatively analyzed. It is found out that independent variables are homogenous in nature. Women belonging to the age group of 29- 38 years constitute the highest percentage 38.7% in Baliantha whereas in Balipatna, the age group belonging 39- 48

constitute the high extent participation of women in SHG activities. SHG members above 60 years of age are very less in both the block in comparison to other age groups. Women of 18- 48 years are actively engaged in SHG because of their ability, energetic spirit and willingness which lead to a significant participation in SHG movements.

Determining the marital status of the respondents is also equally important in the present study because of their physical existence in regular SHG activities in a particular village. Marriage signifies a state of customary migration of women from one place to another as per our social norms. In this case SHG constituting any unmarried member (girls above 18 years) is in a state of instability in general and constituting office bearers in particular. It is found out that 90% of the respondents were married in both blocks. Unmarried respondents were 7.3% and 3.3% in both Baliana and Balipatna respectively. The percentages of widow respondents were very less in both the block.

Selection of the respondents was made first from the list of the members of SHGs, it was found that 100.0 % of the respondents were Hindus in one block whereas and it is 97 % in Balipatna only 2 % were Muslims in Balipatna block. None of the selected SHGs belong to Christianity.

As it is evident from the study that amongst the respondents in Baliana block, the highest percentage of the respondents belong to General Caste and the lowest one is the ST category. That is 41.3% and 2.0% respectively. In Balipatna, women respondents of Scheduled Caste are highest in number. Respondents of ST category are lowest in percentage that is 40.7% and 3.3 % respectively. It is observed that in Baliana more women respondents belonging General Caste dominates over Scheduled Caste population in the field of SHG activities because of their numerical strength and there is reversal of this trend in Balipatna block where SHG respondents belonging to Scheduled Caste population dominates over General Caste because of their numerical strength in involvement of SHG activities.

The study also highlights on the literacy and educational standard of the respondents. Majority of the respondents are literate in both blocks and more number of the respondents of SHGs are literate up to primary level. The number of illiterate respondents is 13.3% in Baliana and 15.3% in Balipatna block. The respondents having graduation degree is very less in both blocks such 4.0% and 2.0% in Baliana and Balipatna block respectively.

The annual income of the respondents' family of the both blocks has been observed corresponding to their main sources of income. The families where agriculture is the main source of occupation, the annual income below Rs.20,000/- is 7.0% of the respondents, 12.67 % belong to above Rs. 20000/- and below Rs. 35000, 23.33% belong to level of Rs.35000/- but below Rs. 50000/-. And families having annual income above Rs. 50,000/- is only 20.67%. In case of wage labour, it is 3.33%, 4.0%, 3.66% and only .66 % respectively. Families having annual income below Rs. 20,000/- is 2.33%, 4.67 % in case of annual income level is Rs. 20000- and below Rs. 35,000, 7.66 % of the families belong annual income level of Rs. 35,000 and below Rs. 50000 and 21.66% of the families belong to income above Rs. 50,000 in case of trade and business as the main source of occupation. Similarly the percentage of annual income of the family above Rs. 35,000 but below Rs. 50000/- and Rs 50,000 and above is 1.33 % and 1.66 % respectively in case of salaried jobs which is much lower than others. In the study area agriculture is the dominant occupation as well as main sources of income of the families of the respondents followed by trade and business in which the level of income is highest.

Due to rapid expansion of SHG movement it is clear that self employment of women has increased to the maximum extent. The percentage of self employment is significantly high in both blocks. Majority of the women are self employed in different type of micro enterprises most particularly in agriculture and allied activities. The percentage of respondents belonging to tertiary occupation is very less. Women are employed in productive and remunerative

form. The percentage of self-employment of women is 79.66 % in different type of micro-enterprises, agriculture and allied activities. As the respondents are associated with SHG and engaged in different micro-enterprise activities, the percentage of self-employment of women has increased to the maximum extent. The percentage of the respondents having wage employment as their occupation is 14.66 % and this due to the existing farming and non farming activities and shortage of adequate male agricultural labours and salaried occupation of the is negligible and that only 3 respondents . The percentage of the respondents without having the occupation of their own is 16%. They are engaged in house work only.

In the present study, the researcher has tried to study the family structure of the respondents to analyze the impact in group activities. The extent of participation of the women in SHG activities largely depends on decision making in family. In the present study a wide variation between joint and nuclear family is found in both the block. Out of total 300 numbers of respondent's family, 30.0 % is nuclear, and the percentage of joint family is 70%. The researcher, hence, tried to acquire information regarding who the head of the family is, to know the level empowerment and participation of women in various fronts –domestic as well as social. The majority of the respondents of both blocks had husband/ father in laws as the head of the family.

As far as the head of the family is concerned, the percentage of male headed family is 70.33 %, where as the percentage of the female headed family is 29.67 %. In case of female headed family, 19.67% of the respondents themselves are the head. 8.33% belong to mother-in-law as the head, and it is only 1.67% where mothers are the head the family in case of unmarried respondents of the groups. In case of male headed family, 33.66% are the husband as the head and 33.0 % are the father- in-law as the head and it is only 3.67% where fathers are the head of the family in case of unmarried

respondents. Here, it is pertinent to mention that 16 no. respondents were unmarried out of 300 respondents of both Baliana and Balipatna block. It indicates that the respondent's decision making in family mainly depends upon their roles and responsibilities as the head of the family.

In rural areas the size of the family is equally important to determine their functional role in community life. The size of the family means total number of member of the family. 21 % of the respondent's families are having 2-4 members, 68% belong to 5-8 members and 11.0 % belong to the families having more than 8 members.

Another significant observation is possession of assets and households technology in the respondent's family. Respondent's families possessing livestock and technological assets which reads as 22.33% of the families are livestock holder, 41.67% are technological assets holder, 33.67% of the respondents families are having both livestock and technological assets and the families without having any livestock and assets is recorded as 2.33 %.

It was found that majority of the houses of the respondents are Pucca made in both block that is 86% in Baliana and 82.7 percentage in Balipatna. It is due to implementation of Indira Awas Yojana as more number of respondents are coming under BPL category, they have become the beneficiaries of the IAY programme. The type of house indicates the economic status of the family. Land ownership status which is one of the criteria to become BPL cardholder was also covered in the study.

Exposure of respondents to mass media is also a matter of concern to assess their awareness and level of knowledge on general social and economic aspects of the society. In a democratic country, newspaper plays an important role in furnishing information to the public. Realizing the importance of the matter, it was highly essential to know as to whether the respondents read newspaper and frequency of reading newspaper to access information and to

improve their knowledge on different national and international issues. The responses of the respondents were taken in this regards. 79.67 % of the respondents never read any news paper. Only 7.67 % of the respondents read news paper daily, 9.33 % read weekly and only 3.33 % read newspaper fortnightly. So far as the frequency of listening is concerned, about 85.0% of the respondents don't listen radio daily. The frequency of listening radio fortnightly is 1.33%, weekly is 5.0% and daily is 8.67%. It is evident that 95.67% of the respondents watch TV, and the percentage of the respondents not watching TV is 3.3% only.

The role and significance of Non Governmental Organizations (NGOs) has been studied and assessed from different angles of their intervention at the community level by taking the different aspects of community empowerment in to consideration.

Empowerment of the rural community in Baliana and Balipatna block has been possible by the collective effort of all NGOs for promoting participatory rural development by mainstreaming all poorest groups of rural community. NGOs in the study area have played an instrumental role in SHG formation and management. Out of 1439 existing SHGs in Baliana, the NGOs have formed 340 nos. (23.62%) of SHGs and provided them with capacity building training on different issues for smooth management. In Balipatna block, there are 1080 SHGs, out of which 864 (80.0 %) of SHG s are formed by NGOs and 72.59 % are provided with capacity building training. The percentage differs proportionately as the total number of existing SHGs has been taken which are not of equal numbers in both blocks. Out of total cumulative SHGs of both block, 1204 (47.79 %) of total SHGs have been formed by NGOs and 1124(44.62 %) of the total nos. of SHGs have provided with capacity building training by NGOs. It shows that NGOs have a very prominent role in SHGs formation and capacity building in both blocks.

In the present study, the respondents are taken from the SHG who have been formed by different agency in an independent mode but later on some of them are provided with capacity building training and support services in a convergence mode. Out of 300 respondents 28.0% of the respondents expressed ICDS as the promoting agencies of their groups, 61.33 % of them said that NGOs as the promoting agency, 2.67% of the respondents said that MFI as the promoting agencies, 4.0% of the respondents said that bank as the major promoting agency, 4.0 % expressed that women groups are self-promoted. The responses indicate that, ICDS, NGO, BANK and MFI all promoting agency were closed with the community members in which the role of NGO was found to be important.

The bank linkages of SHG were taken in a group mode. In the present study, 47.79 % of the totals SHGs were linked with different banks for financial transaction with the hand holding support of NGOs and the percentage of SHGs promoted by NGO for micro enterprises is 43.82 %. Promotion of micro enterprise for SHG has been the principal target for which many NGOs have started intervention independently and on convergence mode.

In this study NGO's mode of working in SHG promotion in both Baliana and Balipatna block was critically observed. Out of different promoting agencies in Baliana, NGOs have formed 340 SHGs. Out of 340, 8.75 % of SHGs are promoted independently where as 14.87 SHGs are promoted by convergence mode. Similarly number of SHGs formed by NGOs in Balipatna block is 864 in number, out of which 25% of SHG are promoted independently whereas 55% of SHG are assisted by convergence support. The total figure of both blocks correspondingly shows that 47.78% have been formed by NGOs. Out of which 32.89% are promoted independently and 67.11% are promoted by convergence support. It found out that all Panchayat of both blocks are having SHG federations. There are 15 no. of SHG federations in Baliana and

14 no. of SHG federation in Balipatna formed by NGO. All G.P level SHG federation consists of more than twenty SHG groups. The President and Secretary of each group represents in the GP level SHG federation.

It is generally agreed that the SHGs who follow the five golden principles are performing the best and in that case the group dynamics has been observed. In this chapter the level of awareness of SHG respondents was studied on the response. 70.67 % of the respondents in Balianata and 78.67% in Balipatna block were positive where as the negative opinions of the respondents were 21.33 % in Balianata and 5.33% in Balipatna block. The percentage of the respondents, who could not say anything about five golden principles of SHG, was 8.0% and 16% in both Balianata and Balipatna block respectively. The total percentages of positive respondents were 74.57% and percentage and the negative responses were 13.33% and 12% of the respondents in total figure could not reply anything. It proves that working performances of SHG in term of group dynamics is extremely good in both blocks. Regarding the group dynamics, 71.23% of the total SHGs of both block promoted by NGO don't need hand holding support in their activities. It indicates that the groups are self driven, where as 28.73 % of the SHGs need regular hand holding support from the NGO in order to function properly.

Gradation of SHG has been analyzed on the basis their functional capacity of the group. It is evident from the study that the percentage of well operational SHGs in aggregate was 70.76 %, the percentage of grading under manageable category was 29.24. No sample group was defunct promoted by NGOs.

Realizing the urgent need of the livelihood promotion through SHGs in the villages, the NGOs have taken initiative for self employment of the SHGs and thereby promotion of their livelihood. Out of 1204 SHGs promoted by NGOs in both block, 50.24% SHGs are covered under business development plan for micro enterprise activities, 46.01 % of the respondents have taken grants from ICDS facilitated by NGOs, The percentage of SHGs support

with Revolving fund under SGSY programme is 13.20% , 74.25 % of SHGs are facilitated by NGO for market linkage.

In the present study, it is found out that NGOs have followed a proper monitoring system like daily, weekly, monthly and quarterly to observe the activities of the SHGs. Generally these groups are formed by the NGOs. it is found out that out of the total no of SHGs promoted by NGO, 8.80 % needs daily monitoring, 39.53 % of SHGs require weekly monitoring 51.67 % of SHGs promoted by NGO require monitoring every month because most of the groups seats once in a month for financial transaction where it is possible to see the record of the group in SHG meeting. Similarly NGOs also call review meeting once in a month and monitor over all activities of the SHG federation.

The discrimination against female members in a family is an impending factor for human development in general and in rural community in particular. In a family, male child is accorded relatively more care and amenities than the female child. Daughters in traditional rural families are neglected in various forms. The present study shows the extent of discrimination in family life of the respondents before and after marriage and also a few respondents who are yet unmarried but associated with self help groups. The extent of discrimination of the respondents after their marriage is higher than the before marriage in both block which stand as 41.33% and 16.0 in Baliana 56.0 % and 30.67 % in Balipatna block respectively.

The respondents who have faced discrimination at dual stage both as a daughter and daughter -in -law in both Baliana and Balipatna block is recorded as 4.67 % and 2.67 % respectively. The data represented above indicates that the discriminatory practices against rural women are prevalent in their family life.

The present study also gives clear picture of the extent of discrimination faced by the SHG respondent's particularly in rural community. 30.67 % of the

respondents in Baliana 35.33 % of Balipatna block have experienced the incidences of discriminatory practices and attitude at the community level out of which 27.33 % and 29.33% of the respondents before joining in SHG in both Baliana and Balipatna block respectively.

The percentage of discrimination after joining in SHG is significantly lowest which stands at 3.33 % and 6.0 % in both blocks respectively. The percentage of women who have not faced such type of discrimination in their community life is 69.33% and 64.67% in both Baliana and Balipatna block respectively. It proves that due their association in self help groups, the practices of discrimination have been reduced significantly.

The study describes incidences of drudgery faced by women in their families. 96.0 % of the respondents in Baliana and 92.0 % in Balipatna block face drudgery in domestic work. Considering this factor drudgery reduction strategy has been chalked out and financial assistance has been provided to SHGs to buy the agricultural equipments in order to lessen the work hazards of women in producing, processing and preserving the agricultural out puts at the domestic level.

The group is expected to consider each other unavoidable personal problems in order to expedite the activities in a trust worthy and conducive environment. 97.33 % in Baliana and 92.0% of the respondents in Balipatna block were positive in their response.

The objective of this empirical research was to find out promoting and inhibitive factors in SHG promotion and management and how the dynamics of the group contribute to play an instrumental role in participatory development. Out of 300 respondents of both blocks; 4.66% admitted the existence of partial misunderstanding and trust crisis in financial transaction in their groups. 77.67 % totally denied the existence of factor and 17.67 % of the respondents could not reply anything. The reason of asking this question to the respondents was to

assess the level of respondent's perception on group financial activities which is an important component of SHG Management.

Women's social relationships change significantly in terms of their participation in the major decision-making processes. In this study the respondents were asked 'who takes the major decision in their families' to assess their real position in family life. This question put the respondents in a state of self analysis and their position in families. Out of total respondents in Baliana Block, 7.3% of respondents take the decision of their own, 8.3% of the respondents replied their father in law takes decision and 3.3% only replied that their mother in law take decision in family. Majority of respondents replied their husband take their decision which stands at 31.0% in Baliana block whereas the percentages of respondents as the own decision makes is 8.3 per cent in Balipatna block and as the decision makers husbands dominates wife and the percentage is slightly lower in Balipatna block in comparison to Balinata.

Decision making in SHG is vital for its survival. It is highly essential as the groups require functioning with different activities. The important factor is that how the decisions are taken in group? This question was asked to the respondents to know the decision making process of the group. The study clarifies that of the total respondents of both blocks 13.67 % of the respondents were of opinion that the decisions are taken as per the suggestion of the outsider's means who are not involved in the group. 34.67 % of the respondents said that decision making was in the hand of the group leaders, 4.67 % were in favor of voting and 47.0% of the respondents were in favour of group consensus method for taking decision for the group.

The attendance level of the respondents in SHG meeting in both blocks is quite satisfactory. It stands at 98.0 % in Baliana and 100% in Balipatna block. As it is discussed earlier, only a few members (only 3.0 %) especially in Baliana occasionally fail to attend group meetings due to sickness and

unavoidable domestic responsibilities. The rest 98.0 % of the members were very regular in attending group meetings. There was no member who never attended any group meeting. Thus the participative record in attending group meeting is very high. Those who are not very regular in this respect were only not able to attend due to other compulsions. Thus low participation was involuntary.

Respondents in both blocks participate in the group meeting very actively. Highly active participation of the respondents in both blocks exceeds 90.0% and there is no passive participation in either block. Similarly respondent's participation in both block in training and exposure visit programme is also significantly high. This is due to effective arrangement and high effort of NGO sector in SHG capacity building programme. The extent of sharing of experience and participatory learning amongst the SHG members is also very high in both blocks. This is 90.97 % and 94.67 % in Baliana and Balipatna block respectively.

The credit decisions in groups are taken through group consensus. All the members decide (in case of active participation) or agree (in case of passive role) whether to give loan to all the applications who seek loan or to prioritize in case of more applications from members for loan than funds available. The percentage of the respondents who very actively participate in credits decision is 80.0 % and 20.0 % of the respondents participate actively in Baliana block. In Balipatna block, it is 69.34 % and 21.33 % with regards to the respondent's very active and active participation in credit decision respectively.

In case of credit decisions, the percentage of respondents' participation is quite high i.e 80.0% in Baliana and 90.67 % in Balipatna block. Financial transaction in the group constitutes an important part of decision making so the respondents participate very actively to expedite the credit function. There are no passive participants in SHG in matters of credit decisions.

The SHG leaders (office bearers such as President and Secretary,) are selected through group consensus. 62.67 % of the respondents in Baliana and 69.34 % in Balipatna block participate very actively in selecting group leaders and the extent of passive participation of the respondents in both blocks is very less i.e 1.33 % and 4.0 % in this process.

The extent of frequent supervision of the group by the government official is recorded as 84.0% and 78.66 % in both Baliana and Balipatna block respectively from the respondent's point of view. It shows the concern and accountability of the officers for SHG and their financial inclusion under the different programmes.

It is also important to note that the mean cumulative savings with the SHGs is Rs. 5435 in Baliana whereas it is 4856 in Balipatna block. And the cumulative loan from SHG is Rs. 15380 and Rs. 16486 respectively.

The move from the domestic sphere to a public sphere of engagement is reflected of a very important aspect of empowerment in its behavioural dimension. It is reflected from the present study that 14.33 % of the total respondents are members in Mahila Samities of their localities out of which 4.67 % are office bearers while 9.67 are members. Of the total members of Mahila Samities, 4.67 % are involved very actively, 7.0% of the respondents participate actively and 2.67 % of the respondents are somewhat active in Mahila Samities. 9.33 % of the respondents are in NGOs of out of which 1.33 % of the respondents are office bearers and 8.67% are the members and the quality of involvement in NGO sectors runs very active and active respectively. In School Committee and Health Committee, their membership is recorded as 9.67 % and 10.67 % respectively where as in Business group, Youth Clubs and ICDS; the percentage of membership of the respondents is 0.67 %, 14.0% and 1.67 respectively. Membership of the respondents in the form of office bearers as well as the members in the above mentioned community organizations

signifies the extent and degree of involvement in participatory process of development in rural sector.

The study shows the year of joining of respondents of both blocks in SHG starting from 1991 to 2014. 6.66% of the respondents had joined during the period 1991-1996, 58.67% of the respondents had joined during the period 1997-2002, 28.67% of the respondents joined during 2003- 2008, and 6.0% of the respondents joined during the period 2009-2014.

In the process of empowerment, more number of the respondents was confident of achieving financial freedom. Regarding improved social status of the respondents 88.67 % were confident of improvement of their social status.

Regarding improved political participation of the respondents, 81.33 % of the respondents were confident of achieving improved political status in terms of participation. Regarding the improved skills and capacity 60.0% of the respondents were confident of skilled and capacited to themselves free from drudgery in both family and farm.

When asked the question about the trend in their personal savings after joining the SHGs, all of them replied that they have started savings on a regular basis. 90.67 % in Balinata and 84.67 % in Balipatna block, the respondents reported an increase in their personal savings since joining SHG, whereas 12.33 % of both block say that their savings has remained the same. No respondents say that their personal savings has decreased after joining the SHGs. It indicates that existing personal savings of the respondents is a determining factor of success of SHG initiative.

In Baliana Block no respondents did agree with the question that rural women have no role in community development that means all the respondents agreed that women play a vital role in community development, it signifies SHGs have significant contribution by involving in different community development activities. However, it slightly differs in Balipatna Block where

2.66% respondents only agreed with the question. This may be due to that instructional participatory role in SHG activities. Above all, 98% of the respondents of the both Blocks strongly viewed that rural women play a meaningful role in community development.

Participation of women in politics in general and participation of rural women in politics in particular has been a significant factor for political process. The present study aims at stimulating the response from the respondents to know their level of awareness on their political rights. Keeping this view in research aspect, respondents were asked as to whether women should participate in politics. As a whole the figures both block represents, 75% of the respondents were in favour of the women participation in politics and 25% were reluctant in favour of the matter.

Women leadership especially in PRIs from SHG background shows greater enthusiasm, outlook and participatory representativeness with improved skill and capacity of representation. This has become possible due to the constant effort of all Govt. agencies, NGOs and SHG federation for enhancing group dynamics and leadership by different capacity building programme. The aggregate percentage of both blocks state that 27.33% of the respondents are presently representing the panchayat as ward members, 2.0% of the respondents elected to the post of sarapanch. 1.0% of the respondents representing Panchyat Samiti and only two members of SHG back ground from the sample representing as the member of Zilla Parishad.

As a whole in aggregate of 300 respondents, 59.33% of the respondents of both block vote in election on their own decision, 5.33% of the respondents vote in election on the basis of group influence, 24.67% of the respondents vote in election on the basis of family influence, 9.66 % of the respondents vote in election on the basis of influences of the candidates. During election, especially in rural areas, different factors influence the voting behavior of the people.

62.67 % of the respondents in Baliana and 59.33% in Balipatna were aware of reservation policy of PRIs. The percentage of unaware respondents was 37.3% and 40.67% in Baliana and Balipatna block respectively. The aggregate percentage of both block stands for 61.0% aware of the reservation policy for women and 39.0 % were not aware of the policy. It proves that the more of respondents were aware of the reservation policy of the government in both blocks.

In this present chapter, voting behavior of the respondent was studied. In Baliana all the respondents vote in election where as in Balipatna 2.0 respondents don't participate in election due to their personal reasons. In Baliana those respondents vote in election on the basis of their own decision , their percentages are 58.67%, those respondents vote in election on the basis of their group infrequency, their percentage are only 4.0% , those who vote in favour of family decision , their percentages are 29.33%, and those who vote being influenced by candidates, the percentage are 8.0% . In Balipatna block, 60.0% of the respondents vote in election on their own decision, 6.67 % are influenced by the groups, 20.0% of the respondents are influenced by family influence, and 11.33% are influenced by the candidates. As a whole in aggregate of 300 respondents, 59.33% of the respondents of both block vote in election on their own decision, 5.33% of the respondents vote in election on the basis of group influence, 24.67% of the respondents vote in election on the basis of family influence, 9.66 % of the respondents vote in election on the basis of influences of the candidates. During election, especially in rural areas, different factors influence the voting behavior of the people.

Knowledge of the respondents on quorum in Gram Sabha was assessed in order to know their level of involvement in Gram Sabha, the decision making body of the panchayat. 78.67% of the respondents in aggregate of both blocks were aware of quorum in Gram Sabha, and the percentages of unaware respondents were 21.33%. However, this level of awareness was highly

significant. But an assessment was conducted to know the exact knowledge of the respondents on quorum in Gram Sabha. Out of aware respondents (78.67), 60.67% of the respondents said that one tenth members are required to make quorum in Gram Sabha, the rest respondents could not give the right response. The basic intention of the researcher was to assess the level the authentic knowledge of the respondents about the quorum in Gram Sabha.

Regarding the respondents view on identification of beneficiaries, of the total respondents of both block 23% of the respondents were of the views that selection of the beneficiaries was politically bias, 47.67% of the respondent's answer had not accepted this notion. And 29.33% of respondents could not reply to the quarry.

The present study represents the respondents view whether there are political conflicts in SHG. Based on this query 17.33% of the respondents in aggregate of both block said that political conflicts was observed in their groups. Whereas 61.33% in aggregate denied this factor, 21.33% of the respondents could not reply anything about the factor of political interference in SHG.

The study shows the SHG members' participatory behaviour extends beyond the household and the self-help-groups to different other organizations. Even if the degree and nature of participation varies, we found that in health committee, religious associations and youth clubs their membership was quite significant and their involvement significant. But in the school committee and in business or trade groups, respondents' membership was very low. Participation in the programme helped the members to develop the habit of saving. Among the poor households, the capacity for saving is remarkable and testifies their skill in efficient utilization of resources and also their ability for thrift even at extremely low income levels. The concept of "savings first" has a much more decisive impact on the members than anything else in the process of empowerment. The first step for poor people on the path out of poverty

cycle is social and economic security. Appropriate savings contribute significantly to such security.

We found that the respondents spent more in economically productive activities such as the expansion of business/enterprise, adding new products and improving quality of their products.

In the present study we have examined how the poor women get empowered through their participation in income generating activities as beneficiaries of the development programme. As an essential part of their membership, the poor women develop the habit of saving. A rising spiral increase in their savings gives them greater access to credit. The members use their credit money for meeting their consumption needs, productive needs as well as developing enterprise activities.

The SHG members moved out of home without being accompanied by other male members. They were engaged in activities outside the home, went to the market places, and interacted with outsiders and public officials. All these speak of the self-confidence, assertiveness and capabilities to talk and deal with outsiders as well as to overcome the traditional social norms which severely limit women's ability and social interactions. They are able to generate and use money and interact freely with public officials in public institutions and offices. Thus we find that economic empowerment opens up the ways for social and political empowerment of women. SHGs are seen as having the potential to develop and strengthen women's support networks and access to information outside the home; to provide a basis for collective action around both community and gender issues; and provide a basis for wider level advocacy and lobbying in defense of women's interest.

Women's access to credit enables them to make a greater contribution to household income either through their own economic activity or becoming a channel for the flow of resources to household economic portfolio. This

contribution is recognized and valued by other household members which leads to increased household well being. This added legitimacy to women's increased role in decision-making relating to loans. Participation of the respondents in the SHG has provided them with self-employment and livelihood opportunities. All these contribute to the enhancement of overall status of the respondents.

The SHG envisages greater involvement of the banks as credit is the critical component of SHG Management. The banks are to be closely involved in planning and preparation of project report, identification of activity cluster, infrastructure, planning as well as capacity building and choice of activity of the SHGs. The study signifies that the poor rural women have gained the capacity to contribute to their household economy, that their previously hidden and unpaid work for the household are now being recognized in society and it must be an important indicators of their effective participation in developmental activities.

Though the performance of all the household chores was the responsibility of females, males, children and other members of the family were also found to be participating in some of these chores such as fetching water, bringing fuel, washing clothes, care of children and shopping. Fuel gathering was another domestic activity where in other members of family contributed their labour in cutting, binding, collection of fuel wood, fuel stick, cattle dung and other fuel biomass. Full participation was observed for this activity in case of housewives and women in business & trade. The next major self-labour participation for this activity was contributed by wage-labourers, women in salaried job and agricultural labourers. Thus housework was compulsory for women whether she went outside the home for work or not, and it was not considered to be productive. This housework is taken as unpaid work by the society, whereas a woman puts a lot of her time on this.

While estimating the time use pattern in the present study, every effort was made to know the possibility of carving out some time for income

generating activities as envisaged in the SHG programme. It observed from present study that more number of respondents is engaged in domestic work for 4-8 eight hours for devoting household responsibilities where as more number of respondents are engaged per day in SHG and related activities for 0-3 hours including SHG management, business promotion, financial transaction, market linkages and other community development responsibilities. These multiple responsibilities of the SHG respondents in different activities starting from domestic chore to community responsibilities that promotes dynamics of participation in rural development.

This finding is supported by studies on time use pattern by *Kaur (1987)<sup>1</sup>*; *Singh et al (1987)<sup>2</sup>* and *Agarwal (1988)<sup>3</sup>* which have revealed that women generally work more than 12 hours in a day in different activities.

The participation in SHG has helped rural women in conceptualization, formulation and implementation of the special provisions for women. It was encouraging to discover in present investigation that mass media communication has already started reaching the hearts of villages. The media both print as well as electronic has played an impressive role in creating awareness among the rural women. To study the awareness of rural women about the benefit of collective perception, collective decision-making, and collective implementation of programmes for common benefits, the respondents were asked about the implementation of the developmental programme.

The poor women, when empowered, no longer become passive recipients of benefits of charity or behave as helpless victims of an oppressive structure, but become active participants in the process of their own developmental and restructure their own lives. These activities show how women after their participation in the SHG have come out of their limited household and domestic activities to take part in community development activities.

Bringing women to positions of political power is just the first step in social transformation. The participation and involvement of women in the political process is considered as a pre-condition for any developmental effort. A significant correlation between participation in the developmental programme and more awareness of political right was thus found.

Although the beneficiaries of the development programme were finally selected by the Gram Sabha, their level of knowledge regarding some basic issues of Gram Sabha was not found to be of satisfactory level. Neera Desai aptly observes that mobilization of women at the grassroots has to be coupled with intervention at the levels of policy and decision-making, in order to effect change.

A series of legislations have been enacted from time to time to provide protection to women against social discrimination, violence etc. To judge their extent of legal awareness, when the respondents having either higher or medium level legal knowledge were asked to name some laws relating to women, most of the respondents talked about anti-dowry law, law against second marriage, property inheritance Act, , rape law etc. This level of knowledge was found to be more prominent in case of the beneficiaries of the programme as once released from the structure of constraint that confine the women into the domain of private sphere of the household, a process which begins with their participation in the SHG. Not only do the members achieve economic independence with their enterprise/business activities, but also they do take interest in social and cultural activities in their communities. When the members of SHGs come out of their limited household and domestic activities and take part in community development activities, they become acquainted with the law of the land and the rights given to women. Thus a strong correlation between participation in the programme and realization of actualization of the legislative measures granted for women was found.

While analyzing the self-perception of the respondents it became evident that more women considered their contribution to their household economic portfolio to be significant. A significant difference was also found between the members of both blocks regarding their own perception of their contribution to the community and role of women electoral politics.

The study indicates that rural women need more employment oriented training as well as capacity building projects under various development programmes. However majority of the beneficiaries through their participation in SHGs have got involved in income generation, savings and credit activities, did not feel themselves inferior to men biologically as well as intellectually. This can be termed as a significant step in the process of empowerment.

As we know, empowerment has multiple dimensions that are interrelated viz. social, economic, political and capability development. The empowerment process encompasses several mutually reinforcing components but begins with and is supported by economic independence, which implies access to and control over production resources. A second component of empowerment is knowledge and awareness, the third is self-image and the final is autonomy (Joshi, 2004) <sup>4</sup>.

In order to assess the process of empowerment, an essential element to sustainable development the respondents were asked whether they enjoyed equal socio-economic status with men in every walk of life. The study shows that though several constitutional safeguards and legislative measures have been enacted by the Govt., women, in practice, have not been able to take full advantage of these and have not come on par with men.

In the present study we also focus on the empowering process among women through improvements in their material conditions of living. The material pathway to empowerment has been examined in terms of some important indicators such as income, assets, satisfaction of basic needs such as

access to health and education, enhancement of their earning capacity and potential etc.

A further probing into the field situation revealed that SHG reduces the economic dependence of the poor women by creating opportunities for them to generate income and build a financial base of their own. As a result, the age-old problem of "invisibility" of women gradually begins to change, and they become more and more "visible" actors in the economy. This is the first step in the process of empowerment.

In the present study we examine how improvement in the economic well being of the poor women serves as the material pathway to their empowerment. Membership in SHG results in an increase in the household income of the members. This improvement in economic standard and participation in collective activities empower women to take decision on their own and gain better control over the resources and their lives. They acquire more and more productive assets such as improving the house, landed property, equipments, livestock, consumer durables etc. and make improvement upon their living conditions.

Women SHG have enhanced the status of rural women. *Hanumappa and Sujatha (1984)*<sup>5</sup> and *Grewal et al. (1985)*<sup>6</sup> had also observed an increase in their status as a result of the training undergone by the women. Grewal et al. (1985) further reported that IRDP raised the social status of women because previously they went to the houses of the farmers to ask them for work at their fields but after the training other people came to their houses for giving them sewing work and with request for getting their work done. Our study follows these earlier studies.

Participation of women in different anti poverty programmes had enhanced their status and moulded their opinion favourably for higher status. This study is supported by various studies already done by *Awasty (1982)*<sup>7</sup>

*Kaur (1983)*<sup>8</sup> *Khan (1985)*<sup>9</sup>, *Rahman (1987)*<sup>10</sup> and *Mann (1987)*<sup>11</sup> who have reported the prevalence of the traditional practices such as preference to the male child, the superiority of the males, the observance of the purdah, the inheritance of the property by the males and the low age of marriage as indicators of the lower status of the women in different cultural contexts.

In SHG, the beneficiaries are organized into groups, their needs are assessed, their income generation activities are initiated their women groups are organized for exposure visits, necessary trainings for capacity building are coordinated and this intervention results in enhanced participation of women in developmental activities and management of resources which ultimately builds confidence in them to participate more effectively in decision-making process in the household. This fact confirms that the SHG has proved useful for raising the status of women in the family. *Dhillon (1980)*<sup>12</sup>; *Rani and Bhawe (1981)*<sup>13</sup> *Devi (1982)*<sup>14</sup>; *Singh and Singh (1987)*<sup>15</sup>; *Kanhere (1987)*<sup>16</sup> and *Sobha (1987)*<sup>17</sup> also observed that women played important role in simple decisions pertaining to the household and agricultural operation and her participation was found to be greater when she was an earner. That is also evident from the present study.

Respondents' political participation at various levels of PRIs is covered in our study. It was found that they not only do exercise their voting rights but also they attend political meetings, discuss political issues with other group and community members and participate in political campaigns. The degree of political participation and representation at three tier structures of PRIs has increased significantly due to persistent involvement in SHG and community development activities. Thus significant correlation between participation in the developmental programme and more effective participation in political activities was found. We find that economic empowerment opens up the ways for political empowerment of women. SHGs are seen as having the potential to develop and strengthen women's support networks and access to information

outside the home; to provide a basis for collective action around both community and gender issues; and provide a basis for wider level advocacy and lobbying in defense of women's interests. It brings a positive self-image to the members. They have developed a new identity as the decision makers in local governance.

Political participation and voting behavior of the rural people in general and rural women in particular is an important issue for electoral politics of Panchayati raj. (Panda 1996)<sup>18</sup> in her study of Villages Panchayats in Orissa found that women entered in to politics due to mandatory provision of reservation. There is a need for building the capacity of elected leaders of Panchayat through education and training.

In another study by (Panda, 1999)<sup>19</sup> brought out an interesting point in her field study that there prevails strong caste feelings and women belonging to upper caste have not come forward to represent the panchayats. This has provided an opportunity to the women from labour and lower caste to emerge as a potential force in village politics. Our present study corroborates such earlier studies.

(Mohanty, 2002)<sup>20</sup> conducted study on the impact of 73<sup>rd</sup> Amendment in Orissa through filed experience and analyzed that about 80-90 % of women attend the Panchayat meeting regularly. Even if women representatives depend on relatives, the power relations between husband and wife has already changed due to the reservation for women, the women's husband gets a chance to come to the public sphere because of the wife and particularly monolithic structure is no longer seen in family relations.

(Manikyamba 1989)<sup>21</sup> found that socio-economic backward in general and political participation in particular are important determinants of shaping the nature and level of participation of members in political institutions. The participation of the poor women members is mostly found insignificant.

### **HIGHLIGHTS OF THE MOST SIGNIFICANT FINDINGS:**

1. Feminization of poverty has been significantly reduced due to SHGs intervention in micro-enterprise activities.
2. Feminization of development approach for reduction of rural poverty through SHG is found to be more significant.
3. The extent and style of participation of rural women in decision making and action programme has become more transformational than instructional due to their increased participatory role in community development.
4. There is a paradigm shift in rural community development through 'engendering development process' from mere 'gender in development'.
5. The women of rural community have accomplished the right to development and gender justice. Discriminatory practices in family and community against women has been significantly reduced due self help mechanism.
6. The development approach of multiple agencies has created an enabling atmosphere for participatory rural development through women self help groups.
7. The degree of involvement of rural women in electoral politics has enhanced their quantity and quality of representation in PRIs.
8. Women have now greater awareness regarding their roles, responsibilities and civil, economic and political rights. Through participation in the development programme they have been able to create more and more opportunities to generate income and build a stronger financial base thereby reducing their vulnerabilities arising out of economic dependence.
9. Participation of women in SHG has opened avenues for availing of opportunities and exposures previously non-existent. Participation in group meetings, trainings and exposure visits has led to confidence building and self-esteem amongst women.

10. The culture of silence has broken down and self denial mode of poor rural women for participation has been converted in to self motivation and dynamics of participation not only in saving-credit activities but also in every phase of rural community development.
11. The feminist empowerment paradigm in rural development has led to social, economic, political and technological empowerment of rural women.

## 9.2 SUGGESTIONS

Based on the empirical findings of the study, some measures are suggested as under, for proper integration of women in participatory process of development as well as to make rural development a success.

Some measures are also needed for making full and efficient use of potentials and skills of rural women for proper integration of rural women into the development process as well as to make SHG more relevant:

1. It was observed that women spent a large part of her day's time in doing household chores. The work of the rural women from morning till evening consists of chores that involve a large element of drudgery but not much attention has been given to reduce this drudgery in a sustainable manner. It was found that level of household technology was lower among the respondents as majority of them belonged to BPL households. Furthermore, the women whose working outside was essential for survival were not having improved household technology, thus, making their plight miserable. There is a need to devise low cost appropriate technologies for reducing the drudgery of rural women.
2. Best means of helping rural women should be such which will reduce drudgery, time and energy devoted in fetching water, bringing fuel, cooking, cleaning and maintenance of house. For saving the time devoted in bringing fuel, appropriate rural technology can be such as solar cooker and go-bar gas

plant can be popularized which will reduce the health hazards caused by smoke.

3. When the training is imparted to womenfolk, who perform dual role, the timings for imparting the training for skill development should be adjusted as per the work schedule of specific group. The present practice of imparting training to all groups at one time does not help many of them to attend the training. Calendar wise operation of activities of the rural community should be kept in view.

4. The present study revealed that a good number of respondents were engaged in a number of activities related to agriculture. Women should be provided training in performing these tasks efficiently. Agricultural development programmes, require refocusing to take account of women's contributions, needs, constraints and potential. But there is a need of increasing efficiency and effectively for what the women is already doing inside and outside the home and extending what she is doing to include activities which have an economic return.

5. Information and training services should also be directed to include women in areas of dairy and allied agricultural activities.

6. Another important effort required for real empowerment of rural women is to bring about an attitudinal change in both men and women. The feeling that women are meant for household activities and rearing children needs to be replaced by a feeling of equal partnership of women and men. To inculcate this, they may be imparted education for bringing about social and political awareness among both.

7. There should be increased emphasis on ensuring the participation of women in the group meetings of various developmental programmes at all the levels. This is needed to promote and enhance their leadership qualities and

self-confidence. To ensure their participation in the meetings, attendance of all members must be made compulsory.

8. Since the poor women members find it difficult to forgo their wages for attending training programmes, these must be organized at their door steps.

9. Some successful women's organizations can also act as catalytic agents for encouraging women's participation in developmental activities. The government should provide finances and infrastructure to some of the successful women organizations.

10. Federation of SHG should be accorded highest priority in all most every village of the block, there are existences of SHGs, and they should be linked to the federation for smooth functioning of groups. So the federation structure should be made with certain means and modalities to work collectively and effectively.

11. Universalization of Primary Education should be effectuated in all rural regions to accomplish the objective of our constitution. National Literacy Mission and other organizations engaged in the Sarva Shiksha Abhiyan should also be assigned the responsibility of educating the rural masses in general and the rural women in particular regarding the significance of their role in all spheres of nation-building activities.

12. The curriculum for the students at the primary, secondary and higher secondary levels should be so modified as to promote gender sensitivity among the students. There should be chapters on gender issues and Women Empowerment in all the classes at the school level.

13. Training Need Assessment should be conducted by the training agencies to make the training more useful and effective for the community. A specific Capacity Building Calendar including nature and objective of training, duration of the training programme, and thematic areas and training budget should be

prepared by the agencies for this purpose. The level of training- whether it is village level, block level and district level should be clearly mentioned. For effective learning, ToT 'training to the trainer' should be organized by the specialized agency. The trainees should be provided with 'Teaching-Learning Materials' for clear understanding of the subject matter. It would be quite useful to prepare audio-visual training units in vernacular language to explain the process of 'group dynamics' and participatory role of SHG in rural development. In training programme, group discussion should be encouraged among the SHG participants in spite of formal delivery of talk on the subject and feedback should be properly recorded. An assessment should be conducted to ensure the impact of training on the rural women and in case of necessity follow-up programme should be rearranged.

14. The selection of the beneficiaries should be made impartially and strictly according to the guidelines. Any interference by way of helping the undeserving cases should be resisted.

15. As the BPL list is not up dated regularly, identification and selection of beneficiaries of rural development programmes should be made on the basis of 'WBR Exercise' (well Being Ranking analysis of DFID concept). WBR analysis for selection of beneficiaries was applied by WORLP (Western Orissa Rural Livelihood Project during project period 2002-2009) in four districts of Orissa- Bolangir, Bargarh, Kalahandi, and Nuapada for selection of Watershed Development Programme. On this basis Revolving Fund and Grant was distributed to the SHGs/FIGs/CIGs and other users group. Presently this model is replicated in all IWMP (Integrated Watershed Management Programme) districts in the state of Orissa. The rural women should participate in village meeting to place their opinion about economic standard of the community members on the basis of 'poor', 'very poor', 'marginal' and 'well-off' families of the locality through the process of consensus in a common platform. This

will clarify the real picture of actual economic standard of the people for their inclusion in process of development.

16. To promote participatory development is a collective responsibility of all concern, there should be strong coordination and convergence between different administrative units of the government, between government and civil society organizations, between community organization and PRIs with full transparency and accountability.

17. Regular monitoring of group activities by govt. officials is of paramount importance for proper implementation of development program. It is essential that senior Government officials at the district i.e. District Magistrate, Chief Development Officer, etc. are allocated specific targets for interaction / Evaluation of, say at least 5 SHGs per month. RMS- Rapid Monitoring System should be introduced to deploy the government officers to conduct regular monitoring of ICDS and Panchayat office and the agencies provided with financial support from the Govt. to promote SHG.

18. Though SHGs were gradated on certain parameters, all parameters adopted by the agencies are just remaining provisional than actual. Improper grading has been some where the causes of conflicts. So the grading should be conducted on the basis of an evaluative method. The grading should be conducted on the basis of five golden principles of SHGs such as regular meeting, regular saving, maintenance of record, smooth promotion of internal lending and repayment of loan.

19. There should be a proper evaluation method to assess the groups. Evaluation methods should include Participatory Assessment, Individual Discussion, Record Verification, and group self analysis etc. Participatory assessment is required to evaluate the SHG and activities by themselves which is self explanatory in nature. It will show the managerial capability and functional efficiency of SHG groups who are promoted and provided with

support by the external agencies. Group Self analysis will strengthen their base and knowledge to further up action.

20. SHG federations should be institutionally and financially viable. The three tier structure of SHG federation should be strengthened. There should be media advocacy and policy influence of SHGs and their participatory role in rural development.

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