

**EMPOWERMENT OF WOMEN THROUGH SELF  
HELP GROUPS: A CASE STUDY OF PURI  
DISTRICT OF ODISHA**

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# **CHAPTER - V**

## **SUMMARY AND CONCLUSION**

## **CONCLUSION: SUMMARY FINDINGS**

In most of the developing countries today, more and more emphasis is laid on the need for women's active participation in the mainstream of development process. It is also widely recognized that apart from managing household, bearing children, rural women bring income with productive activities ranging from traditional work in the field of working in factories or running small and petty business. They have also proven that they can be better entrepreneurs and development managers in any kind of human development activities. Economic progress in any country whether developed or under developed could be achieved through social development. The social development on the other hand is based upon the active participation of women in developmental activities. Women empowerment cannot be ignored while devising various policies for rural and socio-economic development programmes providing micro-credit to rural women through an organized step to make them enterprising women.

In this regard the Self-Help-Group (SHGs) can play a vital role in the socio-economic upliftment of women. The SHGs is viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes. They enhance the equality of status of women as participants, decision maker and beneficiaries in the democratic, economic, social and cultural spheres of

life. Since long the SHGs has played a major role in the awareness creating and economic upliftment of women.

Odisha is one of the poorest States in India where people suffer from starvation. According to the latest estimate of Planning Commission, highest percentage of the people is living below poverty line. The purpose of this study is how to improve their economic, social and political conditions. The economic conditions are measured by using before and after the survey of this study.

The study has been carried out in the District of Puri which is one of the costal districts of Odisha. The presence of extreme poverty and inadequate scope for employment exacerbates the deteriorating livelihood condition of poor family. Another poverty salivation scheme is SHG based approach has already been implemented in the region. In this district SHGs-Bank linkage programme NABARD has been introduced and also SHGs-based work, the DRDA, Puri National Rural Livelihood Mission are also working in this district NGOs operating in this district have also implemented their own SHGs-based programmes.

In order to analyze the role played by SHGs in empowerment of women in creating social, political, cultural, financial and others awareness the present study has been undertaken. It has been measured up to what extent the Self-Help-Groups have been successful to inculcate the quality of

self dependence, leadership and entrepreneurship qualities among women. The study is limited up to Puri District of Odisha.

The present study has proved major hypothesis that the SHGs are playing important role in the socio-economic welfare and upliftment of the women. Study has also proved that the participation in SHGs has enhanced various skills among the women and has made them more self-dependent.

Self-Help-Groups are formed with members of poor and very poor family. Homogeneity shall be considered as vital aspect in forming the groups. The members of a group shall have similar experiences of poverty and also similar living conditions and the same kind of livelihood. The SHGs shall maintain minute books, saving, loan registers, member's pass books, training of the members is important for proper function of the SHGs. The SHG President, Secretary or Treasure members shall be trained on basic mathematics, writing books, scheduling of meeting, social aspect like women empowerment and basic lending money, borrowing and repayment.

However, small may be the amount, the SHG shall save money. Their savings have to regular and continuous. Saving is the first credit letter' should be the motto of every SHG members.

The savings shall be used loans for members and also purpose of improvement of their business for income generating which shall be decided by the Group itself, this group shall keep proper account and also financial transactions that they know all about.

The members of SHGs enable to obtain loans from bank and repayment the same. The positive aspect of SHGs is that they take the group activity very seriously 60% of the members are attending the meeting continue one week a month or monthly 90% of the member attending the meeting 2 to 3 hours. Every member actively participates in the meeting and after the proceedings they become vociferous. The tendency of somebody is acting the leading and other members are participating and express thesis their opinions and also argued on the points of defence. The opinion the leader is taken as the opinion of any other ordinary members. This is a positive sign, because they ensure participation and involvement which is always the democratic nature of the activity.

Most of the members 169 out of 250 Respondents constituting 67.8% are relatively young. They belong of the age group 25-45 years. Given the enthusiasm and guarantee of financial benefits, they can use the group activity as a schedule social programme. What they need is an intimate supervision advice, guardians of the extensive administrative

network; it is the pre-condition to achieve the social and economic empowerment, the estimate goal of the programme.

It is found that most of the Self-help-Groups are social affinity group. Most of the respondents are of other backward caste category (OBC) 45% they are also economically or socially poor caste is very important factors for women empowerment. Out of 250 members, 58.8% members are women are belonging to below poverty line, they are also very poor. Their economic status has also not improved. Other factor is education, these factors are playing vital role among women for their economic or social empowerment. Around 75% women respondents are literate. They are also trying to make their economic conditions better.

In this study all of respondents are belong to Hindu Religion but they work in unity. That is the sign of social empowerment. This study is finds that maximum women respondents are married i.e. 78.4%. Another factor is very important, that is family size, and it is improved by social empowerment. Majority of the respondents are told that they stay in joint family. Their family size is more than 7-10 members staying jointly like Husband, wife, children, mother, father and unmarried brothers, sisters and relations. They are also encouraged to join the Self-help-Group as they support it.

After joining Self-Help-Groups 65.5 percent poor rural women have felt that a lot of positive changes have taken place in their life style.

After joining the SHGs the income level is increased by respondent members have increased the income. SHGs programme is supervision of the other previous anti-poverty programme because it has helped the rural poor to cross the poverty line and to get full time work in productive activities like dairy, Mushroom cultivation, making Agarbattis packing, Bodi or pampad, tailoring, handloom work and making carpet. These are the most suitable to rural poor women because most of them have come from agriculture back-ground.

SHGs programme has been playing a master role in micro-finance because it has included saving habits among the rural poor women and has also paved the way to micro-credit 90 percent women members have found their saving level increased after joining the SHGs. 50 percent of the SHGs have availed bank loans. The SHGs have been giving loan for both productive and unproductive activities.

After joining SHGs the income level of the large number of members improved much so that they have purchased household gadgets like electronic also furniture accessories. Their spending on education and medicine on other health care has also increased much. There is an improvement in the standard of living of 40.2 percent members of SHGs.



More participants SHGs are agriculture labourers and cultivators of the women respondents and few members are unemployed household workers. After joining SHGs have gained profits borrowed loans from SHGs and banks members got their personal problems solved by the SHGs effort the members of the SHGs have felt that their institutions are working satisfactory and sustainable their family members have intend their full co-operation to SHGs business transactions and routine activities.

After joining SHGs the members decision making power at the family and village level increased much. It indicate that the SHGs Programme also empowered and rural women socially, economically and to some extent politically empowered.

The growth of SHGs in selected Puri District areas has registered. Growth rate is 5% per annum. The Govt. women and Child Development Department promoted SHGs number, increased much more than the number SHGs of the other promoters.

The SHGs have developed micro enterprises in rural areas. 70% of SHG have undertaken production at small scale.

### **Key Findings of the Study:**

- ❖ The membership of SHGs is in fluctuating trend. The fluctuations coming in the membership of SHGs is because of the people coming under BPL category on getting job are removed from SHG membership.

- ❖ The massive number of younger strata is more active in the participation of SHGs in the age group of 21-40 years rather than elderly people.
- ❖ It is observed that most of the 50 percent respondents were having education up to matriculation.
- ❖ Keeping the age profile of the respondents it was expected that the incidence of marriage is bound to be more and majority in the marital status of the women working in the self-help-groups (SHGs).
- ❖ Most of the women of puri district were earning maximum respondents Rs. 4000 to 600 per month and were having an experience of about 6 years and above in self-help- groups.
- ❖ Most of the women were introduced by itself with self-help-groups and most of them have considered it beneficial for all social, financial and domestic needs.
- ❖ Social security is the main motive of the members of self-help-groups behind joining self-help groups.
- ❖ Majority of decisions were taken by the women itself alone. It has positive sign that women have relied less on their husband & other family members in domestic decision-making.
- ❖ After joining the self-help-groups the majority of members have started taking financial decisions of their family up to some extent.

The majority of members of SHG have got the social and financial benefits after joining the SHGs.

- ❖ To conclude the general observation, 72 percent respondents mentioned that it was not the SHG leaders but the SHG member who asserted its influence in making the members coming together and striving for self and economic development.
- ❖ Most of the women members of puri district in odisha have stated that they are aware about the local amenities after joining self-help-groups.
- ❖ Majority respondents expressed that there was a more positive change in sharing of opinion.
- ❖ Self-Help-Group plays an important role in order to generate more employment to its members financial assistance of loan provided by SHGs has leaded member from unemployment to self employment and expansion in employment position.
- ❖ After joining self-help-groups majority of women have considered that they have enhanced all communication, management and confidence skills.

### **Suggestions for Better Functioning of SHGs:**

On the basis of present study, a few suggestions are put forward for the agencies and department that are involved in the formation and smooth working of SHGs in Odisha.

- ❖ The group members should collectively utilize the benefits of different government schemes so as to enhance their living standard.
- ❖ The group members should be made insight that self-help-group are not only means of taking easy loan or credit; rather it provides the opportunity to improve their socio-economic conditions.
- ❖ Self-help-groups should extend the area of their business and try to reach to local markets for their home making products.
- ❖ Senior women should also be encouraged to participate in the programme as they have good experience of making different sort of things.
- ❖ It is essential to literate the illiterate members in a minimum time frame. So that those members can take part more effectively in the working of SHGs.
- ❖ The bank should be advised to ask for minimum documents for accessing loans by SHGs.
- ❖ The banking system can and must improve its functioning by working with local government and voluntary organization.
- ❖ There should be regular evaluation and monitoring of SHGs through different useful agencies like government, bankers, NGOs, etc.

- ❖ There is need for recurring and increased finance to SHGs. The bank should recognize the Members requirement of money at the right time for appropriate income generation activities.
- ❖ Enhance the ability of group to address local development needs/issues.
- ❖ More and more training programmes on income generation and self employment should be provided. This would enable the SHGs members in getting access to credit, get out of low paying occupation and earn more money.
- ❖ Training programmes should be conducted from time to time not only for the group leaders but also for the group members. To enhance the participation of all the members, exclusive membership education programmes need to be conducted.
- ❖ Marketing of the products has emerged one of the major problem faced by SHGs. Efforts should be made to provide marketing facilities through cooperatives and government outlets.
- ❖ All members of SHGs need to be imparted a leadership training and eventually there has to be rotation in leadership to ensure functioning of SHGs on more democratic basis.
- ❖ Media can encourage the people to become member of SHGs. Media should emphasize on publicity about the benefits of the SHGs by this more people will involve in the SHGs.

- ❖ Members of SHGs, who sell their products in the market, face many problems regarding price of the product, storage of products. If government will give proper facility for marketing, proper space for products and better price for the products of SHGs than group will work more effectively.
- ❖ There is need to accept that women's need is not only for self-employment. The programmes should be designed on the basis of the needs of women at the micro level. Planning for self-employment for women needs a multi-prolonged strategy.
- ❖ The participation of schedule caste women members should be increased. There is also need to provide more official positions to them. More official positions are required to be provided to women belonging to other categories also for that special interventions are required to be taken.
- ❖ The SHGs should be made financially very strong because it is the easy source of raising finance for the women. Easy finance on easy terms should be provided to the women members of SHG.
- ❖ There is need to streamline the procedure for applying, seeking and releasing of credit from the banks. The procedural difficulties are one of the major impediments, which have denied women the financial benefits of the banks. Therefore, the procedure for credit access to women should be made more easy and simple.

- ❖ The factors responsible for poor performance of functioning of SHGs should be investigated, examined and analyzed scientifically to resolve the emerging problems, difficulties and challenges being faced by them.
- ❖ The key elements in the survival and sustainability of the SHGs should naturally be built on those elements that have brought the group together. SHGs have to evolve as sustainable village institutions for taking active role in development and governance
- ❖ A fully mature group is one that achieves competence to independently handle issues of its internal practices both financial and non-financial. The group should be able to handle its leadership, problem solving and conflict resolution successfully with minimum help. It should also be positive to maintain its records and other books of accounts independently or through other arrangement.
- ❖ A coordinated & integrated effort, timely and periodic appraisal, extensive awareness & motivation would no doubt go a long way to inculcate confidence in the minds of women to empower them. What is required a great approach roles, responsibilities, resources, risks, and response & rewards.

To conclude, women are the most important tool to ensure development the society or nation. But gender based discrimination has

arrested their development as an individual. Their empowerment and essential to ensure them to have control over their own life as an individual irrespective of rural and urban, in India, a woman need to be empowered. The SHG provides an qualifying to empower in the society.