

CHAPTER – 8

MAJOR FINDINGS AND CONCLUDING REMARKS

The major finding of the study that describes about different level of empowerment of women achieved through SHGs in a comparative framework is presented below. The study is focused on two districts of Orissa with high socio cultural variation and difference in spread and performance of SHGs i.e. Sundergarh: one of the tribal district and Jagatsinghpur: one of the Non-tribal/Coastal districts. The finding of this comparative study comprise of six sections. Section- 1 deals the situational analysis of Odissa, Section-2 deals with the Socio-economic profile of the respondents, Section- 3 describes about the impact of SHGs on Women in a comparative framework. Section-4 discusses about factors Influencing Empowerment of Women through SHGs and Section-5 deals with the relevance and implication of SHG with Professional Social Work and Section-6 deals with the suggestions and recommendations. The major findings are as follows:

8.1 SECTION-I ORISSA: A SITUATIONAL ANALYSIS

Bounded by West Bengal in the northeast, Jharkhand in the North, Andhra Pradesh in the South, Chhattisgarh in the West, the State is open to the Bay of Bengal on the East. Orissa has a population of 36,706,920 (census, 2001) and ranks 7th in population and 9th in area in the Country. The decadal growth rate of Orissa at 16.25%, according to 2001 census is far lower than the Country average of 21.54%. Orissa is known for its high level of rural poverty. Amongst the 15 major states of India, the HDI for Orissa was the fifth lowest in 1981, fourth lowest in 1991, and again the fifth lowest in 2001, occupying the eleventh overall position. About 23 per cent of the population comprises the indigenous tribal population, mostly concentrated in the north-western and south-western districts of the state. The population belonging to Scheduled Caste constitutes a little more than 16 per cent of the state's population.

Sundargarh is one of the tribal districts with abundant mining potential. Because of this undulating, hilly and sloping nature of landscape, the area is subject to rapid runoff leading not only to soil erosion but also to scarcity of water for both agriculture

and drinking purpose. The district was a very inaccessible tract having no proper communication. The tribal people living in the area used to subsist for the most part of shifting cultivation which resulted in denudation of forest. In tribal region, the main reasons of poverty are the shortage of education and infrastructure, their geographical isolation, displacement and failure to take advantage the potential of forest to the full.

The another district under study is Jagatsinghpur, which is one of the Coastal/non-tribal district is situated in the south-eastern part of the undivided Cuttack district. The population growth is 1.31 annually averaged over the decade of 1991-2001. The major reason of poverty in Non-tribal area (Coastal belt) is structural exposure to recurrent climatic shocks like cyclone, flood etc.

Poor infrastructure, unavailability of cash and lack of access to credit fuel their hopelessness and leads to indebtedness which further leads to extreme poverty. The needs of the poor people in terms of credit and the issue of access to credit is a major issue in both tribal and non-tribal area. The efforts at formation and continuation of SHGs have proved as an alternate mechanism to reduce the vulnerability of poverty, traditional orthodoxy etc. more specifically of the women in both the tribal and non-tribal area.

8.2 SECTION-II SOCIO-ECONOMIC PROFILE OF THE RESPONDENTS

Personal Profile

The members who represent SHGs were mostly young adult women (66%) from the age category of 25 – 40 .Of them, a majority (89%) were married, who are directly burdened with the various difficulties of running a household, caring to the education of the children, etc. The numerous hindrances and hurdles faced by them are diversified. They form the major portion of women who are receptive to the interventions aimed to empower them. A majority of (77%) among the respondents in the tribal area were of the age group of 25-40, 55% of the non-tribal respondents were from the same age group.

43% of the total respondents were found illiterate during the study. The rate of illiteracy is higher in the tribal district (63%) than in the non-tribal district (23%). Among the total respondents 18.50% were able to read and write, 25% of them had access to primary level of schooling, 10.5% of the women under study were fortunate

enough to reach upper primary level and only 1.5% each of the respondents were uniquely privileged to go up to high school or higher secondary school.

Social Composition

In the coastal district the joint family system still features in the society but in tribal area the majority of the families are nuclear in nature. Only 18% of the respondents in the tribal district belonged to the joint family, while their counterparts in the non-tribal district formed 81%.

A majority of (78%) the total women members were from the communities having low socio-economic status. Among them, 43.5% were from Scheduled Tribes, 12.5% from Scheduled Castes and 22% from Other Backward Communities. Only 22% of the respondents are from general category. 71.5% of the total number of respondents are Hindus, 24% were believers in Christianity and only a negligible 4.5% of respondents are practicing Animism. The spread of structured religion into the tribal region (that is reflected in the reduction of Animistic practitioners to 4.5% and the influence of Christianity on 48% among the respondents) has not substantially contributed to empowerment of women.

Personal Occupation

The study found (45.50 %) i.e. 91 women were housewives. While only 4% among the respondents from tribal district were housewives, (do not go outside for any economic gain) as compared to 87% in the coastal districts, which indicate to the undermining level of socio-economic dependency of non-tribal women.

Along with their domestic burden, 35% of the tribal women were collecting forest products for their livelihood. 18% were daily labour, 12% were mine/factories for worker and rest of them were working either in the agricultural field, managing their petty business, doing traditional occupation, managing their livestock and other occupation. But, in Non-tribal coastal district, as the culture is so orthodox, restricts independent social mobility where only 3% were daily laborer and 4 % involved in petty business.

Main Occupation of the Family

While 41% of the tribal families had to opt for daily labour and 36% had to depend on farming or agriculture, most of the non-tribal families (36%) depend on farming. The tribal people are deprived of their traditional means of occupation, due to various reasons. Only 11% non-tribal respondents had to depend on their traditional occupation.

Land Holding Pattern

33.5% of the total respondents' family owned less than 1 acre and 30.5% of the respondents reported to own up to 2 acres of land. The landless respondents (21.5%) were found more socio-economically vulnerable. Landlessness is not restricted to either tribal or non-tribal regions, rather it is seen as equally distributed. While 7% had 2-3 acres and another 7 % had 3-5 acres of land among the tribal respondents, 4 % and 11 % respondents among the non-tribal expressed that they possess 2-3 acres and above 5 acres of land respectively.

Income status of SHG Members

The income status did not depict substantial difference between the tribal and non-tribal households. While in 8% among the respondents in the tribal area had average monthly income of above Rs.2500/-, 27% among the non-tribal respondents had the same income range. The rest were from low income groups having average monthly income of below Rs.2500/-, found in both the areas.

Expenditure Pattern

The monthly average expenditure in items like food, clothing, medical needs, education, festive occasions etc., most of respondents reported to be spending less than Rs. 500.Comparitively low expenditure pattern under different heading was found than their non-tribal counterparts.

8.3 SECTION-3 IMPACT OF SHGS ON WOMEN

Duration and Membership Portfolio

A majority (69.5%) of the SHG representatives reported that they are members of the group since more than three years. While comparing both the area under study, it is interesting to note that most of (87%) among the SHGs in the non-tribal area were started before three years but 48% in the tribal areas started within the previous three years. It means the SHGs in the coastal area were older than of the tribal area. It takes a continuum for the tides of development to reach the socially excluded and alienated tribal regions. Besides, one important reason for early intervention by the NGOs in the coastal belt can be credited to the after super cyclone response.

Structural composition of SHGs

The majority of the groups studied in the tribal area were found homogeneous while most of them are heterogeneous in the non-tribal area in terms of their social status. But all the groups are homogeneous in general in terms of their economic background and comprised of 10-15 member on an average. In some cases it has exceeded up to 17. All the respondents have come from low economic strata in both the districts.

Each SHG have the office bearers like president, secretary and treasurer; rests are the member participants. The office bearers are either unanimously selected or elected. Together they prepare their bylaws, memorandum and other applicable norms related to their participation, withdrawal, penalties and other aspects of their functioning. Ideally, they adhere to the democratic functioning because of the strong animating process as revealed by most of the respondents.

Capacity building

Systematic training was given to SHG members in the preliminary stage by the concerned NGOs. 67% among the respondents in tribal area and 73% among the non-tribal had received training related to various SHG activities. The training sessions included various aspects of Self Help Group activities like the importance of group, group management, managing various Income Generation Programmes and other

group activities, record keeping and documentation, opening and managing bank account, inter loaning and various leadership role and practices.

Regularity, Participation and role played in the meetings

An overwhelming 89.5% of the total respondents said that the frequency of SHG meeting is once in every month in both the areas. 81.5% of the SHG members reported that they regularly attended the group meetings. The slight increase in the attendance level of the tribal SHG members noted. Though the formation of the groups in tribal areas was comparatively a new phenomenon, their attendance level is better (85%) than the 78% of attendance among the respondents in Coastal district. The high level of attendance of women cannot be simply ignored. Challenging their traditional boundaries to come out from the four walls to participate in the meeting regularly it proves the virtuous beginning of their empowerment. However, there was no significant difference found in their participation and role played in their respective SHGs in both the districts. This shows capacity building learning inputs and the high motivation level augmented their participation and the role they played in the SHGs. For the role like record keeping, documentation and the following up of defaulters has got very less responses in both the areas under study.

Involvement Level

While (75%) among the respondents in the tribal district take active involvement in the group meetings, 70% among the respondents in the non-tribal district were involving actively. It was found that majority of the members who regularly attend the meeting do take interest to get involved in SHG's activities.

Involvement in Planning & Decision Making

In thrift and credit management, implementation of government programmes and community development activities, the tribal respondents were observed to be faring better, while, in management of IGA, conflict resolution and issue based activities, the non-tribal respondents were found to be faring better as expressed by the respondents. The women of both the areas seems to have sensitized about their own, family and community development and showed their active involvement in different matters of planning and decision making.

Consultation and External Influence

While only 6 % among the tribal respondents consulted the male members of the family, 65% among the non-tribal respondents consulted the male members of the families in SHGs activities. This was an evidence of the women's not having independency in decision making related to important activities. Again, while 45% among the respondents in the tribal district consulted other SHGs in the community, only 21 % of the non-tribal respondents responded for the same. It indicates the level of interaction and bonding in the tribal communities.

A majority (79.5%) of the respondents expressed that consulting others would favor the group benefits. Amongst them, again, 78.5% respondents revealed their consultation would facilitate community development. A significance difference between two study area (5 %in the tribal district and 38% in the non-tribal district) was seen in the response of benefiting their own self out of their consultation to others.

Thrift and credit in the Pre SHG phase

87.5% of the respondents did not have any saving in the pre SHG phase. While in the coastal district 20% of the respondents had the saving habit before Pre SHG period which was limited to only 5% among respondents in the tribal district. If they saved, all of them in the tribal area saved as cash in hand, while 60% in the non-tribal saved in hand as cash and rest in the post office. The tribal women did not have saving more than Rs. 500. The non-tribal women showed comparatively better saving habit than the tribal women. In any case, the saving was not more than Rs. 1000.

The trap of debt

Poor economic condition as the major factor preventing 87.5% of the respondents from saving. 67 % of the respondents expressed that they were not able to save as they had to repay the loan availed to recover from an unexpected economic emergency. However, there is no significant difference was found in reasons of not having saving except the reasons like not having independency in handling money(71.25%) and lack of awareness (58.75%)which are high in coastal district. In the male dominated orthodox coastal society, the women do not have even

independency to handle money. In contrast, the tribal culture is so liberal for its women. None of respondents in the tribal area revealed about not having independency in handling money.

Trap of Money lenders

The major source of credit in the pre SHG phase was money lenders for majority of respondents (86%) and (72%) both in tribal or non-tribal district respectively. The interest rate of 5% was charged by most of the money lenders (60.75%) and 3% being charged by very few of them, in both areas under study. If the emergency the rate of interest is intense, the interest rate would increase up to 10%, as reported by 27.84 % of the total respondents. No significance was seen between both the areas under study. Very high rates of interest, asking for mortgage, high risk, cheating of various sorts etc. were the main problems faced by the respondents from money lenders.

Thrift and Credit in the SHG phase

In the SHG era, a majority of women reported to turn to their respective self-help groups, if some financial emergency emerge. The group form the basis for mutual help, cooperation, more specially of saving and inter loaning with hardly 2-3 per cent interest, unanimously decided, depending open their paying capacity.

While 75.5% of the total respondents in the SHG phase manage their emergency financial situations by taking loan from the group, only 2.5% of the respondents still rely on the money lenders in both the study area. Seeking help from friends (11.5%) or neighbor (10.5%) is a comparatively less preferred option in both the areas in SHG phase.

All most a common trend is seen in both tribal and non tribal area in regard to their way of managing emergency financial situation. 79% among the tribal and 72% among the non tribal respondents depend on their respective SHGs for the same. The SHG has given them relief from the trap and modalities of both formal and non formal sources of loan. From both area the money lenders are almost out of their business because of the introduction of the SHGs.

Financial Assistance by SHG

Relying on the SHGs in which they are members, the respondents reported to have been much relieved from the burden of financial needs. 79% respondents in the tribal area and 72% in the non tribal area has expressed that they have taken loan from SHGs. It points to the fact that economic relief is the important reason for which the respondents have joined the group. Majority (43.04 %) of the respondents have taken loan of an amount in the range of Rs 1000 – 3000, while 29.80 % of the respondents availed loan of Rs 3000 – 5000, only 27.15 % of the respondents took loan for amount equal or less than Rs 1000. The pattern of loan taking is almost same in both tribal and non-tribal district. A common trend was seen in availing credit and loan amount in both the area under studies.

Access to income and resources

An overwhelming of 90% of the total respondents have their own houses. Amongst rest of 10% women who revealed to have no houses, few were widows and living in the parents family, another few revealed about their broken houses by the natural disasters which hits in frequent intervals specially in the coastal Orissa 78.5% of the total respondents stated about having their own land. When 87% of the tribal women had livestock owned in their households, only 34% of the non-tribal women reported to own livestock. Livestock production upholds a major economic security for the tribal households. When 68 % of the non-tribal respondents said to own valuable jewelry, only a negligible 15% of the tribal respondents reported to own them. These differences in ownership of both livestock and jewelry highlight the cultural variation in the groups of study. All tribal women reported to have ownership over their existing resources, only 48 % of the non-tribal women had ownership which was not found in the pre-SHG phase. Stastically, a significance difference is found in ownership over resources while comparing both the areas under study. This depicts a steady progression in the empowerment process of women in Coastal Orissa.

Personal Earning and its Management

A significant difference is found while comparing both area in the matter of personal earnings. When 96 % of the tribal respondents had personal earning, only 30 % of the non-tribal respondents expressed to have personal earning. This can also be seen

positively that the said 30 % women have adopted any source to generate income in the process of participating in SHG which was an affair of male domain in the coastal society. It is important to note that all the tribal women had independent control over their personal earning. It was also a surprising achievement that almost half (46.7%) of the non-tribal women, who had income, had independent control over what they earn. Rest of them revealed that either they control jointly or control by male person (husband/father-in-law) of the family.

Decision making and leadership

The majority of the respondents were actively involved in the decision making processes in the SHGs. When 75% of the tribal respondents reported to actively participate in decision making in SHG activities, 70% among non tribal respondents reported the same. However there is no significant difference found while comparing the involvement level in decision making and leadership to work smooth functioning and development of SHGs in both the districts. It was noted that relatively more number of tribal women respondents had exercised their leadership skill than the non-tribal women.

Effective participation in decisions in the SHGs and decisions related to the growth of family were chosen by a majority of the respondents' i.e.92.25% and 82.39% respectively. An area which needs special attention is that of less preference for the managing of income generating activities in both the area under study. The fact that women feel confident in deciding matters related to the development in their own households is to be considered as one of the important achievement. No major difference is seen among the two areas under study in the matters of decisions on which SHGs have contributed in self-confidence and capacity among the members.

Decision making in the household

The study finds that decisions are jointly taken in the family by more than half of (54%) respondents. when 25% of the tribal women were able take major decisions independently in the family, there were only 4% in the non-tribal area were doing the same. But, a major shift was observed i.e.49% of the respondents in the coastal district were able to take major household decisions jointly along with their male counterparts. The male dominance in the decision making was seen restricted only to

39% households which were cent percent in Pre SHG phase. Though gradual, but upward change is seen after intervention of the SHGs in the study areas.

The matters in which they involve in decisions were construction of house, purchasing of assets, loan recovery, choosing of bride/bridegroom and marriage expenses, agricultural needs. Majority of the respondents amongst whom who involved in decisions were highlighted the fact of construction of house and purchasing of household assets. Decisions taken in Children's education were comparatively less expressed. It points to the low exposure and knowledge about the educational perspectives. However, no significance difference was found in matters in decision making process.

Decision making and Leadership in the community

While a majority (69%) of the respondents in the tribal area was able to take decision in the community matters only 46% among the non tribal respondents expressed about the same. This shows a significance difference between two districts compared in the same aspect. The comparatively more participation shown by the tribal women in such matters which can be associated with the relatively better independence in social mobility enjoyed by them. While 62% of the tribal women reported that they take up leadership role in development works in their community where as 46% of the non-tribal respondents reported about the same. Again a significant difference was noted between these two districts compared in taking leadership in community development work. Of those who participate in Community development works, a majority of (90.43%) respondents expressed they have participated conflict resolution and 97.37% also have involved in facilitating justice to the exploited women in both the areas.

Here the tribal women were found to be more involved in leadership of community development activities. Community issues like liquor banning, taking of PDS (Public Distribution System) activities on their hand, taking contract for building and repairing of existing community roads, ponds and other infrastructures, monitoring of village anganwaries and schools were taken more by the respondents of tribal district where as issues like conflict resolution and facilitating justice to the exploited women were taken up more by the respondents of non-tribal districts.

Networking among SHG members

Relationship with the fellow group members before joining the Self Help Groups was better among tribal women than the non-tribal women. However, observable change in networking was seen among the peer group members of the same Self Help Group, after they joined the group and started working actively. The improvement in networking skill among non-tribal women was gradual but progressing. Networking has given women the extra strength to stand for common cause. For many of the respondents, participating in the SHG related activities has only permitted social freedom by their family, for others SHGs have helped them to fight financial inadequacies.

Networking with other members in the Community

Though there have been social barriers hindering the involvement and networking of non-tribal women, there is a slow progress in the participation was reported. While a major share among the tribal women (91%) maintained networking with other members of the community, 48% among non-tribal women expressed the same. While comparing between both the area under study a significant difference was noted in networking with other community members. By challenging the socio-cultural boundaries, the non-tribal women, though not a major share, have improved their social interaction and mobility, was a commendable progression in their empowerment level.

Cooperation and SHGs

Among the respondents, who keep social interaction and networking, 89.92%, including both tribal and non-tribal, have extended cooperation to the community. The restraint on social mobility of coastal women has always inflicted into relatively low level of networking and cooperation with other community people as compared to women in tribal area. 77.19% of the tribal respondents have cooperated others in joint cultivation while not even a single non-tribal respondent expressed the same. The women in the coastal belt do not work outside in the agricultural field. 41.2% among the non-tribal respondents network and cooperate with other community women during their socio economic needs. The other areas of cooperation among tribal respondents includes almost all areas of tribal living like agriculture and farming,

community ceremonials, family issues, community development works, solving social issues etc.

Networking with other SHGs at various levels

Networking in the community with other SHGs is effectively done by the 74% of the total respondents. While 86% of the respondents in the tribal area have networking with other SHGs in the community, only 62% of the non-tribal respondents have the same. A majority of (62%) respondents in the tribal area have expressed about their networking with other SHGs at the G.P./block level while only 40% of the non-tribal respondents have the same. However, the Chi Square test resulted in significant difference in networking with other SHGs at the community, G.P./block level. Gaining united strength ,joint action, getting moral strength, keeping social relation and recognition were the reasons for their networking.

Purposeful Leaving

Setting objectives for one's own development is part of the training schedules provided by the NGOs which initiated the emergence of the SHGs. 61% of the total number of respondents clearly mentioned that they had set objectives for their own development. When 67% of the tribal mentioned that they had set aims in life to achieve, only 55% of the non-tribal respondents agreed to the same. Stastically,no significant difference was noted in the same while comparing both the districts.Though the SHG activity began earlier among the non-tribal women than the tribal women, aspiration to move forward is shown more among the tribal women. More than half of women in coastal district reported to have found purpose in their lives by overcoming the vicious of dependency.

Self-reliance

Regarding the confidence in managing one's own affairs, majority (50.5%) of the respondents gave the affirmative reply, while 22% of them reported that they were gradually developing the confidence necessary to manage their own affairs and 27.5% gave the response in negative. In other words 72.5% of the respondents are either enjoying the confidence or in the process of building it up. Tribal respondents were found more confident in managing own affair than their non-tribal counterparts.

Matters related to family, issues on reproductive health, financial issues and the matters related to the education of their children were felt to be addressed independently by the respondents. While 48% of the tribal respondents were confident in addressing issues independently, only 32% of the non-tribal respondents felt confident in doing so.

Confidence in approaching resource agencies

The low level of social exposure has limited the awareness and thus, perpetuated comparatively low confidence in non-tribal women. Though relatively less in no., 43% of the non-tribal respondents have experienced confidence in approaching the agencies for the facilities as compared to 55% among the tribal respondents. The regular social interaction, participation and involvement in the process of SHG's functioning, has gradually boost up their confidence level. It indicates towards the empowerment revolution being taking place with the introduction of SHGs in the areas under study.

Attitudinal Change of the Family and Community

Women empowerment is not only about women transforming themselves but it is equally about transforming the attitude of the society, by bringing better awareness with the help of the activities done. SHG activities have been able to bring about the much desirable effect. 69.5% of the respondents reported to have experienced changed attitudes of family members in many aspect of their family living. While 68.5% opined that there is a change in the attitude of the community as a whole. Low variance was observed in the responses on the same while comparing both the area under study.

Interdependence

Gender equality is center to the empowerment of women for sustainable development. Women which comprise half of the world's total population have a key role to play in the establishment of an inclusive society, but it is not at the cost of excluding the other half. Interdependence is mutual complementing of two potentially independent realities. Seeking support from male members and living with mutual cooperation is practiced by most of the respondents (70%). While 66% of the SHG representatives in

tribal district were living with interdependence, 74% of the non-tribal representatives expressed the same. In some aspects of decisions, male dominance was found but in many other important matters they were seek support from male members and mutually cooperating each other in their family. This practice should not be counted against women empowerment; rather it is a healthier way of family living, especially in the Indian context.

8.4 SECTION- 4 INFLUENCING FACTORS

1. Framework for introduction of SHGs by the State and NGOs

After independence, Govt. has lunched several programmes with gender contents to facilitate improvement in the status of women. But the programmes with individual approval could not yield the required benefit. The faulty beaurocratic approach and male dominance in every front could not let them stand for their empowerment. Since the credit need was seen as major factor for their economic dependency target was shifted to link micro-credit to the poor women to deal directly with the poverty and to bring improvement in their status. In this context, the group strategy gain momentum to facilitate freedom and confidence in their socio economic affair. By regular saving and inter loaning, not only they are able to manage their emergency economic crises, but also facilitate access and control over the income and resources. They get individual strength out of their group strength and can fight the exploitation and imposed upon them. Taking learning form agencies like SEWA in India, and Garmin bank model of Bangladesh, govt. and NGOs have started introducing SHGs of women in the rural areas.

The focus on empowering women is not only of current agenda. The perspective of gender justice and improving the status of women was inherent in the Indian Constitution. The Millennium Development Goals (MDGs) also has given overwhelming focus on promoting gender equality and empowering women. It was in the line of achieving MDGs, the Govt. and international funding agencies are working directly and through providing funds to the NGOs for working with the women with SHG approach. The NGOs who are closely in touch with poor women are well sensitized about their needs and strength. The group strength can be mobilized to fight against socio economic issues. The development agencies have also realized that the

SHGs can help creation of human and social capital in the communities. As expressed by concerned govt. and NGO functionaries, the another noted reason for spreading the SHGs in Orissa was the free flow of funds from the International agencies,RBI's guideline to the banks for linkage and importantly interest shown by the local public and private banks to provide microcredit to the group and to the individual SHG members.

2. Influencing Factors

Influencing factors for joining SHGs

As the respondents both in tribal and non-tribal districts were of low income group, getting economic security, either in terms getting economic benefits out of group activities and savings or aspiration of getting direct loan or linking of with the loan, was the prime motive of a majority of (55.5%)members representatives behind joining in SHG in both the areas. Where as 36% in the tribal district had the motive of getting economic benefit out of the group activities, 29% respondents in the non-tribal district shared the same. Expectation of getting loan from the SHGs was found high (30 %) among coastal women in comparison to respondents in tribal district (16%). 48 %(in composite) respondents in tribal district have joined SHG for getting group strength and to empower other women where as 41% in the coastal district reported the same reason.

Motivating factors

Efforts aimed to bring social change and empowerment among women in Orissa was primarily animated by some NGOs, at least in the initial phase. 72% of the respondents said that they were motivated by NGO animators. The women who were self-motivated and motivated by fellow group members were 6.5% and 21.5% respectively. It needs to be noted that not even a single respondent was motivated by any government official, which points to the negligence shown by concerned the govt. officials. Comparing two groups studied, 29% of the tribal women responded to be motivated by group members; while their non-tribal counter parts' response to the same was limited to mere 14 %. It highlights the level of social interaction and concern for the fellow women which is a more intrinsic feature in tribal communities.

Regularity in the meeting and the inhibiting factors

Majority of the members in both the areas were convinced about the importance of regular attendance in meetings. All most all the members who keep regular attendance revealed that regular attendance provides them frequent social interaction and better understanding of the SHG process. The study reveals that 15% respondents in the tribal area and 22% in the non-tribal area were not regular in the meetings. The common reasons they expressed are heavy work burden at their domestic front. In Coastal district, restriction in their social mobility was the major reason which constrains their regularity in the group meetings.

Factors inhibiting their Involvement

Among the reasons for not able to involve in the meetings, domestic burden, again, was pointed out by majority of the members in both areas under study. Though most of SHGs in coastal district were of more than 3 years old, still facing social restriction as revealed by 46.7% of the non-tribal respondents who do not involve in the meetings, while none of their tribal counterparts revealed about any kind of restrictions. The tribal women, though burden with total household responsibilities, enjoy free social mobility and interaction in their community. The economic need and their free social mobility facilitate good level of attendance, participation and involvement level in the SHG.

The tribal women (87.5 %) felt that they were squat of the necessary confidence to get involved in the process of decision making. The non-tribal women, majority (82.97%) of whom felt that the decisions were usually taken by the male members. These are the factors which inhibits their effective participation in SHG.

Inhibiting factors for non-Involvement in Community development activities

Though all the respondents were aware about the importance of participation, the burden of domestic workload was the major reason for most of the respondents for not able to participate in Community development activities. Nearly half of the non-tribal women reported about the restriction imposed by their family members, while no tribal respondents had similar experience. Very few of the tribal women were unaware about the existence and activities of Gramasabha.

Factors influencing networking

Majority of the respondents, who maintain networking with other SHGs, expressed that they are truly benefited from the process of networking i.e. they were able to get united strength, act jointly against social evils, could think of solving social problems. Many of them could get social recognition in this process. The possibility of establishing social relations beyond their own community level was another benefit. Most of the respondents (93.91%) opined that they gained necessary psychological strength and could have addressed different issues on community infrastructure, conflict resolutions, and initiation of income generating programmes, addressing family issues, proper implementation of welfare facilities and creation of employment opportunities. Of the addressed issues, creation of employment opportunities was given less priorities.

Self Help Groups, as the strategic intervention, has brought changes in the life of women which was revealed during the study. Though gradual, but notable improvement was observed in their capacity, confidence, attitude and self-worth in their life. The SHGs provide platform for regular interaction which strengthen mutual trust, cooperation and networking among them. It in turn helps in building and bridging of social capital in communities. In the aspects like participation, decision making, confidence, networking the changes/improvements are seen comparatively high among tribal women than their non-tribal counterpart. However, the achievements of the non-tribal women cannot simply be ignored. By challenging their socio-cultural barriers which restrain their social mobility and progress, the commendable improvement among them were brought through the intervention of the SHGs. Both in tribal and non-tribal region the SHGs have made greater impact in changing the life perspective of women and their inclusion in the mainstream.

8.5 SECTION-5 : RELEVANCE AND IMPLICATION OF SHGs FOR PROFESSIONAL SOCIAL WORK

Social work as a professional practice assists people for their empowerment with the self-help approach. As a popular strategy in social work practice, empowerment is conceptualized as a process through which individuals, families, group or communities gain power for the solution of their problems (Parsons, 1995; Gutierrez

et al., 1998)²⁵¹. The benefits of empowerment practice often include changes of the individual in personal qualities, such as outlook on life, personal ability, emotional control, and knowledge about society, all of which are conducive to more effective decision making and handling of problems (Cheung et al., 2005)²⁵². These changes in the personal qualities can be classified into three levels, namely, “intra-personal empowerment,” “inter-personal empowerment,” and “extra-personal empowerment.”

Intra-personal empowerment refers to changes in personal qualities that can enhance more positive attitudes towards life, greater confidence in solving problems, and greater emotional control. Inter-personal empowerment includes changes in attitudes and skills in interacting with other people, such as appreciation of other people’s merits, willingness to seek help from others, and eagerness to care for others. Lastly, extra-personal empowerment refers to a better understanding of the society, including the rights and obligations of citizens and the availability of social services. Affirming the values of community, caring, self-reliance, self-determination, anti-elitism and anti-expertism in cooperative and non-bureaucratic mutual aid (Gartner & Riessman, 1998; Kurtz, 1997; Riessman et al., 1993)²⁵³, self-help is realized as effective in engendering empowerment at the personal level (Berger & Neuhaus, 1977; Schulz et al., 1995; Rappaport, 1987; Zimmerman & Rappaport, 1988)²⁵⁴.

It is in this context, The Self-help groups (SHGs) have proved as an effective strategy in empowerment initiatives. Such groups, in rural areas, have emerged as a popular method of working with people in recent years. As a movement, it takes a lead with the backdrop of people’s desires to meet their needs and determine their own destinies through the principle “by the people, for the people and of the people”. Generally ‘self-help’ refers to aiding to own self. This process helps the people specially the poor and marginalized women to get self-reliance and inclusiveness by mobilizing their internal strength/resource. The self-help groups facilitate changes in the pattern

²⁵¹ Parsons, R.J. (1995). Empowerment based social work practice: A study of process and outcome. Paper presented to the *Annual Program Meeting of the Council on Social Work Education*, San Diego, CA.

²⁵² Cheung, Y. W. et al. (2005). Personal empowerment and life satisfaction among self-help group members in Hong Kong. *Small Group Research* 36 (3), 354-377

²⁵³ Gutierrez, L.M., Parsons, R.J. & Cox, E.O. (1998). *Empowerment in Social Work Practice: A Source Book*. U.S.A.: Brooks/Cole.

²⁵⁴ Berger, P.L. & Neuhaus, R.J. (1977). *To Empower People: The Role of Mediating Structures in Public Policy*. Washington, DC: American Enterprise Institute for Public Policy Research.

of social interaction which help the marginalized people to assume new status and play new roles in the community. It helps bring changes in the material aspects of life as well as in the ideas, values and attitudes. It empowers the women in various dimensions in life.

The concept and process of SHGs has greater relevance with Professional Social work practice. Self-help stands on the base of Social work practice while the self-help is the core concept and process of SHGs. The core values and philosophical foundations of social work upholds with human dignity and worth, human rights social justice, and competence. Social Work as a method play vital role in intervening with the people in problems. The professionals in this field have been practically trained in establishing rapport, entering into professional relationships with the poor, disadvantaged and vulnerable and understanding their problems and capacities to help themselves. They help the clients to explore experience and exercise their inner strength to confidently deal with their helplessness.

Hence, self-help groups are seen as important platform for bridging the inner-strength of members as uncovered in the mutual help process to the potential power for social change (Gartner & Riessman, 1998; Riessman et al., 1993)²⁵⁵. Self-help is often recognized as a stage in the process of political engagement, in which the inner strengths of group members are mobilized to form an advocacy stance to demand changes in the external environment (Riessman et al., 1993)²⁵⁶. Couto (1993)²⁵⁷ identified two different realms of self-help groups – the first realm emphasizing the potential inner strength of the individual, group and community, whilst the second realm extends from the inner-strength realm to enable coordinated action to produce new initiatives, legislation, and infrastructure on social issues related to their common concern. Optimistic proponents believe that the inner-strength realm of self-help can leverage members to larger social involvement and political action (Gartner & Reissman, 1998; Reissman et al., 1993)²⁵⁸. The social work profession, also, in its

²⁵⁵ Gartner, A. & Riessman, F. (1998). Self-help. *Social Policy* 28 (3), 83-86 .

²⁵⁶ Riessman, F. B., Bay, T. & Madara, E. J. (1993). The politics of self-help. *Social Policy* 23 (2), 28-38.

²⁵⁷ Couto, R. A. (1993). What's political about self-help? *Social Policy* 23 (2), 39-43.

²⁵⁸ Gartner, A. & Riessman, F. (1998). Self-help. *Social Policy* 28 (3), 83-86.

practice, foster exploration and realization of inner strength which help alter in the social environment for their empowerment.

Though they are trained in and possess skills on group formation ,development and management; programme monitoring and evaluation, networking, advocacy, problem analysis, communication, awareness generation, resource mobilization, counselling, , etc. which help them in facilitating empowerment of women through the group strategy.

Professional social worker believe that the poor and underprivileged who are in need of help and assistance could be made capable through proper orientation and training to lead a life with dignity and self-reliance. Building specific skills and capabilities can foster strengthening of human capital among the marginalized sections and facilitate their inclusion in the mainstream. The SHGs in its process turns the group strength into individual strength. The mutual trust, build up through regular interaction among the members, used as “social collateral” to receive credit for starting income generating activities and ensure economic security that will lead to their financial and social inclusion.

As a task of making a decision within a group should follow rational problem solving process – identity the problem, generate proposed solutions, weight the merits and shortcomings of proposed solutions and select the alternatives with fewest risk and the greatest chance of success. In which, the professional social workers in the concerned area of practice are well trained.

Being a facilitator and observer, Social worker allows more meaningful interaction in the discussion and decision making process. Each group members brings not only his or her objective knowledge and expertise to the decision making process but also his or her subjective experience, unique attitude, feelings, biases and interests . There will probably not be expressed in the meetings but will be triggered in the course of ensuring discussion. As decision making process continues, there is an increase tendency for individuals to allow their reactions to one another to interface with objective thought. With using the peer participating and Professional expert model, the Profession facilitates the group members to democratically participate; and to provide supplementary resources like consultation, training and support to the groups respectively for better functioning of the group.

The participatory and integrated approaches in various methods of social work curriculum helps professional social workers to analyze the micro and macro perspectives of the problems presented before them and seek solutions that are people initiated and sustainable. Another important implication of Self-help groups is that they are the vital part of the network of community resources. While working, the social workers use the network of resources in facilitating empowerment in the group members and in other clients.

8.6 SECTION—6 SUGGESTIONS AND RECOMMENDATIONS FOR EFFECTIVE FUNCTIONING OF SHGS

Suggestions are put forth below for effective functioning of SHGs.

- Efforts should be made to raise the awareness level SHGs on different issues and facilities.
- It is essential for the govt. to strengthen its functioning in the implement level. They should reach to women in the remote areas.
- More no.of SHG federations should be developed at various levels to build their strength and enhance their joint venture.
- The SHG meetings should be at least twice in a month so that the members can have more regular interaction and they can be more connected
- Training and record keeping and documentation should be more emphasized as the majority of them lack confidence in such aspects
- They should be given refresher trainings on managing IGP s and motivate to take IGP s
- Training should be provided according to their individual standard
- Adult education should be provided to the illiterate SHG women in order to enhance their effective functioning
- SHGs achievement should be given well recognitions and incentives, so that others can also be motivated
- Efforts should be taken to reduce the external influence in the SHG activities.

8.7 CONCLUSION

Achieving participation of Women in the national development is not merely a question of providing some special concessions or launching of some special programmes for them, rather facilitating their collective action on issues of relevance for their empowerment is sought to be the key factor around which every women movement and empowerment practice has to be organized and directed. In this context SHG as a strategy has been proved to be an effective alternative not only to facilitate women to realize and exercise their inner strength but also to directly address rural poverty. The group serves as a basis of mutual help, cooperation and joint action. The members, gradually, in the process of SHG's functioning gain confidence to turn their group strength into individual strength to deal with their marginalization and vulnerability. The groups facilitate them to take part in the decision making process and taking ownership and control over their resources and life situations. The SHGs as the people's organization with stronger peer interaction helps in creation of social capital and power pockets in the local communities. Therefore to achieve sustainable development the SHGs has to be more strongly animated and facilitated.

The study being done in a comparative framework attempted to see the level of changes in the socio economic status of the rural SHG women. Self Help Groups, as the strategic intervention, has brought definite changes in the life of women which was strongly revealed during the study. Though gradual, but notable improvement was observed in their capacity, confidence, attitude and self-worth in their life. In the aspects like participation, decision making, confidence, networking the changes/improvements are seen comparatively high among tribal women than their non-tribal counterpart. This can directly be correlated with their socio cultural liberty and independency. Another important reason for taking the participation seriously by the tribal women is of shouldering of their family economic burden. They find the SHG catering to their basic socio economic requirements and helping accumulating small capital as their security. Though the social interaction and community bonding happen to be a inherent features of the tribal community, the SHG members instinctively assume their civic and community responsibility and therefore they come forward to initiate and participate in community development activities.

Though relatively less, but the achievements of the non-tribal women in participating in SHG's activities cannot simply be ignored. By challenging their socio-cultural orthodoxy and barriers which restrain their social mobility and progress, though gradual, but the commendable changes among them were brought through the intervention of the SHGs. A majority of the coastal women do involve in decision making process in the SHGs and in their families, which was of the male domain earlier. They, together, not only deal with their social issues but also approach the resource agencies for making avail of their facilities. Majority of them have been able to turn their dependence into interdependency and living with a content family life.

The study cannot overrule of the fact that along with the motivating factors (like getting economic benefit in terms of easy and timely loan, accumulation of small capital by the way of regular saving, raising income level by taking up some feasible IGP, getting united strength,

Psychological strength, dealing with individual and social issues etc.), there are some inhibiting factors which restrict the active participation. These are heavy domestic burden (in both the areas), Social restriction in their mobility (especially in the non-tribal area), lack of personal motivation etc. Despite of the negative circumstances a majority of the SHG women have strongly determined to move forward. In this direction the role of concerned NGOs in strong animation and facilitation process can always be praise worthy. It was to be noted that in both the study areas, none of the SHGs taken under study were animated by the Govt. agencies. It may directly access to the failure of the govt. machineries in reaching the remote coastal and tribal regions in Odisha.

Finally, cross cutting of every odd, both in tribal and non-tribal region, the SHGs have made greater impact in changing the socio-economic status and life perspective of women and their inclusion in the mainstream. They revealed to be experiencing the changing attitude of family and the society towards them. The SHG has facilitated the women a new life with justice, equality and dignity. As they revealed, today they are the proud member of the SHG living with a purpose.