

# ECONOMIC EMPOWERMENT AND GENDER EQUALITY OF WOMEN THROUGH SELF HELP GROUPS IN GANJAM DISTRICT OF ODISHA – SOME MAJOR ISSUES AND CHALLENGES

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## Abstract

This paper focused on the economic empowerment and gender equality of women through Self Help Groups. Women empowerment is a process in which women challenge the existing norms and culture, to effectively promote their well being. The participation of women in Self Help Groups made a significant impact on their empowerment economical aspects. This study addresses women empowerment through self help groups in Ganjam District of Odisha state. Gender equality and women empowerment are core development objectives, fundamental for the realization of human rights. Self help group is a village- based financial intermediary committee usually composed of 10-20 local women or men. In India, many self help groups are linked to banks for the delivery of Micro-Credit. Women empowerment has become a significant topic of discussion in development and economics. Women's economic empowerment refers to the ability for women to enjoy their right to control and benefit from the resources, assets, income and their own time as well as the ability to manage risk and improve their economic status and well being. The objective of this paper highlights the major issues and challenges of economic empowerment women and gender equality through SHGs in Ganjam district of Odisha. SHGs have become a significant movement in India. The Self Help Group movement in India has been working in the right direction in empowering women and eradicating poverty in the rural and urban areas. Women of today want more economic freedom. Further, many women have proved that they are more efficient than men in contributing to the growth of the economic. This study is based on both primary and secondary sources of data and taken some case studies. The results of the study revealed that the SHGs have had greater impact on economic aspects of the beneficiaries.

**Keywords:** women empowerment, gender equality, Self Help Groups, Human Rights and Micro- Credit.

## INTRODUCTION

The economic impact of achieving gender equality in India is estimated to be US\$700 billion of added GDP by 2025. The IMF estimates that equal participation of women in the workforce will increase India's GDP by 27 percent. The Government of India's MUDRA scheme to support micro and small enterprises and direct benefit transfers under the Jan Dhan Yojana seeks to empower women. Women entrepreneurs account for about 78 % of the total number of borrowers under MUDRA. The importance of gender equality and women's economic empowerment, is at the core of UNIDO's mandate. Enhancing the role of women as drivers of poverty reduction, promoting female investors and entrepreneurs, and recognizing the link between gender equality and safeguarding the environment all promote inclusive and sustainable industrialization, and directly contribute to SDG 9 on industry, innovation and infrastructure, and to SDG 5 on gender equality. Women empowerment through Self Help Groups constitutes an emerging and first growing trend towards social and economic development of the nation. Self Help Groups are one of the innovative and much needed schemes to accelerate the women entrepreneurship, women's self employment and women empowerment. This concept was successfully implemented in Bangladesh and now in India. It has become the wise tool to improve the social and economic development. Government also provides various financial and non-financial assistance to promote the Self Help Groups are becoming one of the important means for the empowerment of poor women in almost all the developing countries including India. Education has been an important part of Indian social and cultural life. A great deal of evidence is there in Vedic literature about the satisfactory status of women's education. There existed extensive and wide spread child education systems irrespective of gender in the country during earlier days. But gender disparity is prevalent these days both in urban and rural areas, though recently the female literacy rates have increased faster than the male literacy rates for the decade.

## ENTREPRENEURSHIP DEVELOPMENT OF RURAL WOMEN THROUGH SELF HELP GROUPS

women comprise half of human resources they have been identified as key agents of sustainable development and women's equality is as central to a more holistic approach towards establishing new patterns and process of development that are sustainable. The contribution of women and their role in the family as well as in the

economic development and social transformation are pivotal. The rural women are engaged in small-scale entrepreneurship programme with the help of Self Help Groups. Through that they were economically empowered and attaining status in family and community.

Self-Help Groups formed through out the country, successfully handling complicated matters like micro financing, are potential target groups to be addressed for education for sustainable future. These are the groups close to nature, depending directly on the natural resources for their livelihood. Most of these are women groups comprising a majority of illiterate women. NGOs at different levels are involved in building the capacities of these groups with the main focus on saving and micro credit.

### OBJECTIVES

1. To examine the role of SHG in developing socio economic status of rural women.
2. To alleviate rural poverty and increase employment opportunity.
3. To promote income generating activities in rural household women.

### REVIEW OF LITERATURE

**Monkman (1997)**, states that empowerment of women through different strategies are: (i) integrated development , (ii) economic development, and (iii) consciousness raising. And her integrated approach specifies poverty, lower access to health care, education etc. as the reasons of women's powerlessness.

**L. Moyle (2006)**, studied the empowerment of women by addressing two dimensions: economic empowerment and personal empowerment. One hundred women aged between 16 and 65 years, participated in Self Help Groups from two rural Indian villages in North-West India took part in the study. Both quantitative and qualitative data were gathered through self- report surveys and interviews, with the analysis yielding contradictory findings. The quantitative data found that working women reported moderate to high levels on collective efficacy, proactive attitude, self-esteem and self-efficacy with no significant reporting of psychological distress. In contrast, examination of the qualitative data revealed positive appraisals of self-worth, purpose and independence and negative appraisals of pressure, challenge and stress.

### UNIBF ACTIVITIES

1. UN Women highlighted the Women's Empowerment Principles. Among these was the Gaps Analysis Tool, an easy way to benchmark where an organization stands in terms of gender equality and take care corrective steps.
2. Best practices within the industry were shared to leverage existing platforms to educate the industry on the benefits of gender equality in the workforce and identify role models to "grow the tribe".
3. Create ways to increase brand\ PR value for organizations that encourage women in their workforce.
4. Identify mentors who can lead other organizations in their sector to adopt gender equal policies.

### WOMEN'S ECONOMIC EMPOWERMENT AND GENDER EQUALITY:

Women's economic empowerment as the process by which women increase their right to economic resources and power to make decisions that benefit themselves. Investing in women's economic empowerment sets a path for poverty reduction and for equality between men and women. We empower women to build better livelihoods, earn more income, and create business that provide jobs and boost local economics. The disadvantages and discrimination faced by women and girl's severely limits women's and girl's ability to lift themselves out of poverty. As a result, women are more likely to work in informal, low-wage jobs with exploitative and unequal working conditions, and have restricted access to affordable, quality financial products and services, like a savings account or small loan.

Gender equality is a human right, but our world faces a persistent gap in access to opportunities and decision-making power for women and men. Guaranteeing the rights of women and giving them opportunities to reach their full potential is critical not only for attaining gender equality, but also for meeting a wide range of international development goals. Empowered women and girls contribute to the health and productivity of their families, communities, and countries, creating a ripple effect that benefits everyone. The word gender describes the socially constructed roles and responsibilities that societies consider appropriate for men and women. Gender equality means that men and women have equal power and equal opportunities for financial independence, education, and personal development. Women's empowerment is a critical aspect of achieving gender equality. It includes increasing a women's sense of self-worth, her decision-making power, her access to opportunities and resources, her power and control over her own life inside and outside the home, and her ability to effect change.

**SELF-HELP-GROUPS IN INDIA**

Self help group is a voluntary association of poor people, preferable from the same socio-economic background who come together for solving their common problems through self-help and mutual-help. It is informal and homogeneous group of not more than twenty members. SHG promotes small savings among its members. The self-help groups in India, have come a long way since its inception in 1992. At present, it is widely used as an instrument to empower women socially and economically thereby leading to overall development of women. The self-help groups are the viable pathways for empowerment of women.

**Table No: 1**

Sl. No.	Variables	Division of Variables	Members	Percentage	Total
1	Age	Young age (25-34),	15	30%	50
		Middle age (35-54),	30	60%	
		Old age (55-above)	05	10%	
2	Community	General	16	32%	50
		OBC	14	28%	
		SC	15	30%	
		ST	05	10%	
3	Marital Status	Single	05	10%	50
		Married	35	70%	
		Unmarried	00	0%	
		Widow	10	20%	
4	Religion	Hindu	35	70%	50
		Muslim	05	10%	
		Christian	10	20%	
		Others	00	0%	
5	Education	Illiterate	10	20%	
		Primary	15	30%	
		Secondary	15	30%	
		High School	05	10%	
		Higher Secondary	05	10%	
6	Occupation	Agriculture	20	40%	50
		Daily Workers	26	52%	
		Social Workers	04	08%	
7	Income	High	04	08%	50
		Middle	10	20%	
		Low	36	72%	

**Age**

The age wise classification of the members is given in Table No-4.1 show that i.e. 30 percent and belong to the age group of 25-35 means young age and majority 60 percent belong to middle age group of 35-54, and 5 percent belong to old age group of 55-above. Those women who belongs to middle age they are interested to join the SHGs because they have sufficient time to engage in the group for empowerment. Those women who belong to old age they are not interested to join in the SHGs because they have no time to engage in this group. Out of 50 SHGs member 15% members have interested to join in the SHGs.

**Community**

Table-4.1 also shows that out 50 members 16 members belongs to General, 14 members belongs to OBC, 15 members belong to SC and 05 members belongs to ST. Table 1 reveals that majority of the respondents i.e 70 percent have married women. Married women, many often in the poor family are subjected to domestic violence and they are mostly dominated by their husband in respect of financial matters. In this content microfinance programme, popularly known as SHGs Bank linkage programme, can play a great role in economic empowerment of these women by providing them the opportunity to participate in economic activities there by reducing the frequency of domestic violence against them as they caused earn income and hence treated as asset of the family. The Programme is also important to the widow and single and unmarried women, because these women in some society particularly in the poor segment are considered as burden to the family. From Table 4.1 it is evident that SHGs have been playing a great role towards economic upliftment of

the married women. Majority of respondents 70 percent are married and 10 percent are widow and 05 percent are single and 0 percent unmarried.<sup>5</sup>

**Religion**

Table No-4.1 reveals that majority 70 percent belong to Hindu religion and 10 percent belong to muslim and 20 percent belong to Christian and no one belong to others.

**Educational Status**

The most important benefit of the microfinance programme is the opportunity that both illiterate and literate women can participate in the programme. The poor women who are generally illiterate or merry literate take the opportunity of becoming a member of SHGs and three by can become an economic agent. Table 4.1 shows that 20 percent are illiterate, 30 percent are primary, 30 percent are secondary, 10 percent are High School and 10 percent are Higher Secondary.

**Occupation**

The government of India initiated the SGSY Scheme to provide micro finance services and renders, training and skills development services with the help of SHGs approach. The majority 26 (52%) are Agriculture, 20 (40%) are Daily workers and 04 (08%) are social workers.

**Income**

Income generation is the only way to break the vicious circle of poverty. Table reveals that majority 36 (72%) belongs to Low income, 10 (20 Percent) belongs to middle and 04(08 percent) belongs to High income.

**Table No: 2**

Sl. No.	Family	No. of Family Type	Percentage
1	Nuclear	28	56%
2	Joint	22	44%
<b>Total</b>		<b>50</b>	<b>100%</b>

Table No: 2 shows that 28 (56%) of the women respondents have Nuclear family system whereas 22 (44%) have joint family system. This trend shows that joint family system has been losing its importance even in rural areas due to changing socio-cultural system. The joint family system is the system that protects everyone in the family, irrespective of their age and income.

**Residential House**

**Table No: 2.1**

Sl.No.	Residential House	No. of House	Percentage
1	Own	42	84%
2	Rented	08	16%
<b>Total</b>		<b>50</b>	<b>100%</b>

Table No.2.1 shows that majority 42 (84%) respondents have own house and 08(16%) respondents have rented house.

**Nature of House**

**Table No: 2.2**

Sl. No.	Nature of House	No. of House	Percentage
1	Hut	07	14%
2	Pakka Concrete	30	60%
3	Tiled	03	06%
4	Thatched	10	20%
<b>Total</b>		<b>50</b>	<b>100%</b>

Table No: 2.2 shows that out of 50 members 07 (14 percent) respondents have Hut house and 30 (60 percent) respondents have Pakka / Concrete house and 03 (06 Percent) respondents have tiled house and 10 (20 percent) member have thatched house.

**Income and Expenditure**

**Total Income of the family (per annual)**

In family the head of the family is father and all members are dependent over him. SHGs emerged as powerful instrument for poverty eradication and empowerment of the poor in the new economic era.

Table No: 2.3

Income of the Family		Frequency	%
Head of the Family	Spouse	05	10%
	Self	25	50%
	Father in Law	20	40%
<b>Total</b>		<b>50</b>	<b>100%</b>
Other family members	Son	25	50%
	Daughter	10	20%
	Husband	15	30%
	<b>Total</b>	<b>50</b>	<b>100%</b>

This table shows that about their total income of the family. It is observed that out of 50 respondents 05 (10 percent) members. Income of the family is spouse and 25 (50 percent) members income of the family through self and 20 (40 percent) members income of the family is husband. It is also observed that out of 50 respondents 25 (50 percent) members income of the family from other members like son and 10 (20 percent) members income of the family through daughter and 15 (30 percent) members income of the family through her husband.

**Approximate Family expenditure for the following items (per month)**

Empowerment in income was positively associated with cohesion transparency, accountability, co-operation and interdependence, unrelated to equality. The family expenditure has been increased due to positive change in the SHGs members' income. The incremental incomes not only enhance the expenditure of the family but also promote the savings of the family after they join in the SHGs. This is a achievement of the women SHGs in the study area.<sup>6</sup>

Table No: 3

Sl. No.	Name of the Items	No. of members for Before				No. of members for after joining SHGs (5,000-15,000)					
		3000 - 10000	%	10000 - 15000	%	5000 - 7000	%	7000-10,000	%	10000 to 15000	%
1	Food Items	19	38%	05	10%	10	20%	15	30%	15	30%
2	Cloth	19	38%	10	20%	12	24%	05	10%	06	12%
3	Education of Children	19	38%	10	20%	05	10%	13	26%	10	20%
4	House Rent	17	34%	05	10%	05	10%	05	10%	07	14%
5	Medical Treatment	11	22%	10	20%	07	14%	07	14%	07	14%
6	Electricity/ Fuel Charge	9	18%	05	10%	08	16%	03	06%	05	10%
7	Repayments of Debit	6	12%	05	10%	03	06%	02	04%	05	10%
<b>Total</b>		<b>50</b>	<b>100%</b>	<b>50</b>	<b>100%</b>	<b>50</b>	<b>100%</b>	<b>50</b>	<b>100%</b>	<b>50</b>	<b>100%</b>

Table No: 3 shows that about their monthly family expenditure for different items. It is observed that expenditure of women through food items Rs. 3000 to 15,000 before joining to the Self Help Groups and after joining to SHGs the member's expenditure per monthly for food items Rs. 5,000 to 15,000. Therefore, it can be concluded that after joining the SHGs the members have improved their status in family become helpful in family finance and sometimes helped others.

**CONCLUSION**

The economic progress of India depends on the productivity of both male and female workforce. A final area of focus in attaining gender equality is women's economic and political empowerment. In India, in early period, women were confined within the four walls of their houses and were dominated by males. Women constitute around half of the total population, therefore, they are regarded as the better half of the society. They are confined to the four walls of the houses performing household activities in the traditional societies. There are millions of women who silently suffer injustices, violence, abuse, exploitation just because they are born as

women. According to one estimate there are as many as thirty specific forms of violence against women have been identified.

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