



Socio-Economic Profile of SHGS on Women Empowerment: Case Study of three SHGS in Sambalpur District of Odisha, India

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Abstract

The concept of Self Help Group (SHG) has developed from the poverty initiatives. Self help groups bring together people with common experiences. Many people find that self help groups are invaluable resource groups for empowerment. The Self Help generally refers to groups that involve people who have similar needs and are operated on informal and non-profit basis. SHG are affinity groups of rural poor voluntary formed to save and mutually agree to contribute to a common fund to enable the lending of small interest-bearing loans to their members. The study has been selected from three different SHGs of Sambalpur districts of Odisha. For convenience, the paper has four sections. The first section deals with the role of SHGs and the development of rural economy. The second section deals in impact of SHG based microfinance on women empowerment. The third section deals with socioeconomic profile of SHGs and women empowerment and the final section deals with summary and conclusion.

Keywords: SHGs, poverty, resource group, microfinance, common fund, development, micro finance, empowerment.

Introduction

Self Help Group (SHG) is a village-based financial intermediary usually composed of between 10-15 local women. Most self-help groups are located in India, though SHGs can also be found in other countries, especially in South Asia and Southeast Asia. Members make small regular savings contributions over a few months until there is enough capital in the group to begin lending. Funds may then be lent back to the members or to others in the village for any purpose. In India, many SHGs are 'linked' to banks for the delivery of micro credit. SHGs are member based microfinance intermediaries inspired by external technical support that lie between informal financial market actors like moneylenders, collectors, and formal actors like microfinance institutions and banks on the other¹.

A Self-Help Group (SHG) is a registered or unregistered group of micro entrepreneurs having homogenous social and economic backgrounds; voluntarily coming together to save regular small sums of money, mutually agreeing to contribute to a common fund and to meet their emergency needs on the basis of mutual help. The group members use collective wisdom and peer pressure to ensure proper end-use of credit and timely repayment. This system eliminates the need for collateral and is closely related to that of solidarity lending, widely used by microfinance institutions. To make the book-keeping simple enough to be handled by the members, flat interest rates are used for most loan calculations².

Micro finance through SHG has become a ladder for the poor to bring them up not only economically but also socially, mentally and attitudinally. Poverty has been degrading human lives for

centuries. Reductions of poverty will one of the greatest achievements of any economy. As a matter of fact, India's performance in this regard in the recent years has been among the best in the world. The prowess of India in the field of information technology, biotech, pharmacy and various other manufacturing segments etc is being recognized all over the world. According to the National Sample Survey Organization (NSSO), this high growth has led to a decline in the incidence of poverty- from 26% in 2000-2001 to 22.15% in 2004-2005, i.e. the poorer sections of the population reduced from 320 million to 260 millions. In spite of these improvements, most of the health indicators and poverty related education still show disturbing rural-urban gaps and a wide variation across the states³.

Empowerment of women has emerged as an important issue in recent times. The economic empowerment of women is being regarded these days as a Sine-quo-non of progress for a country; hence, the issue of economic empowerment of women is of paramount importance to political thinkers, social scientists and reformers. The Self Help Groups (SHGs) have paved the way for economic independence of rural women. The members of SHGs are involved in Micro-entrepreneurships⁴. Through that, they are becoming economically independent and providing employment opportunities to others. This project deals with empowerment of rural women through entrepreneurship and the advantages entrepreneurship among the rural women. "Economic empowerment of women led to development of family and community".

Entrepreneurship is the only solution to the growing employment among rural youth. It helps to generate

employment for a number of people within their own social system. This is more beneficial for women in rural areas as it enables them to add to the family income while taking care of their own home and livestock centered task. Rural women possess abundant resources to take up enterprises. She has the benefit of easy availability of arm and livestock based raw materials and other resources. (eSS Student papers Sathiabama/Women Empowerment April 2010)⁵

One form of micro-credit, popular in India, is the self-help group (SHG). Promoted by national and state government, and non-governmental organizations (NGOs), SHGs are voluntary groups engaged in collective saving and thrift activities for the purpose of securing credit. The 1990s saw a proliferation of women SHGs across India, particularly in the South⁶. These groups were designed not only as a strategy for poverty alleviation, but also to increase women's access to resources and their power in household decision-making⁷.

Objectives: i. To sensitize women of target area for the need of SHG and its relevance in their empowerment process. ii. To study group feelings and collective decision making among SHGs members. iii. To analyze the confidence level and capabilities of women from study groups. iv. To encourage habit of saving among women and facilitate the accumulation of their own capital resource base.

Data Base and Methodology

In the present study, 36 members belonging to three SHGs have been surveyed from Sambalpur Municipality. As it is not possible to study the entire SHGs of Sambalpur town for an individual, it is decided to select a sample for the purpose of the study. Here the multi stage random sample technique has been used. The data so collected have been analysed and presented in the form of tables, simple averages, percentages and weighted scores have been widely used in the process of analysis.

Impact of SHG Based Microfinance on Women

Empowerment: Approximately 1.2 billion people have to survive with less than one dollar a day (World Bank report 2008). Different studies conducted by Planning Commission of India and other agencies state that more than 42% of Indians earning less than Rs. 45/-per day. The amount of poverty in the world is unimaginably high. The millennium goals drafted by United Nations stress on is to reduction of poverty in the world by 2015. Worldwide all the countries from developing to underdeveloped nations practicing different policies of their choice to cut-down the poverty rate of their respective nation. Microfinance is only successful model reaching the poor to uplift them by providing easy loan to build their business and other practices of self sufficiency, where regular financial services couldn't reach. In India SBLP (Self Help Group Bank Linkage Program) sponsored by NBARD (National Bank of Agriculture and Rural Development) is a successful microfinance model striving towards upliftment of poor⁸.

The poverty alleviation effort, supported by providing credit through small cooperatives or Self Help Groups (SHGs) was introduced in India. Group lending, it was felt, could ensure a much higher level of loan repayment. Self Help Groups are small co-operatives mostly credit co-operatives. This style of group functions initially instituted by Prof. Mohammed Yunus in Bangladesh and funded through Grameen Bank. Successful repayment of loans by poor people and meeting their varied and frequent credit needs are the pivotal of this scheme⁹.

In India, the concept of group lending or small credit co-operatives was brought on a pilot basis through programmes like the "Development of Women and Children in Rural Areas (DWCRA)" and the "Maharashtra Rural Credit Project (MRCP)". Seeing the success of these pilots in terms of repayment of the loans taken and participation by women, the concept was brought in, in the mainstream poverty alleviation effort through the programme, "Swarna Jayanti Gram Swarajgar Yojana (SGSY)", as a substitute for IRDP, the earlier poverty alleviation programme. SGSY is a poverty alleviation programme where in credit by commercial banks and subsidy by the government is provided to groups of rural poor women to undertake any economic activity. These groups can also thrift from their own funds and lend to their members. Credit for consumption purposes is allowed and so is multiple credit, allowing members to take repeated loans.

These small co-operatives, popularly known as SHGs, have now become a popular instrument world over, especially in developing countries for poverty alleviation. In India too, with a healthy repayment of loans, state governments and commercial banks are using this to meet their priority sector obligations. Microfinance in India in this form of small, women's credit co-operatives has increased its outreach in several states. The number of SHGs is increasing rapidly. Some estimates put these at currently 2.5 million SHGs in India (Economic Survey of India, 2005, p.67)¹⁰.

The amount of credit disbursed to these SHGs is increasing. Repayment of loans taken by them is reportedly very good, making rural micro lending a viable proposition for banks. In the past decade, these SHGs have worked well to ensure that repayment of loans is a healthy ninety percent against earlier poverty alleviation program, like IRDP, which has seen that the credit extended to the poor was hardly repaid, causing banks to find it unviable to lend to the poor under such schemes. Hence, SHGs have thus become a workable tool to channelize credit through banks to the rural poor. This is because in programs using SHGs the requirements of all stakeholders, namely the beneficiaries, the government and the banks, are being satisfied. However, it is seen that the number of SHGs that take up economic activities are relatively few and even fewer among them are successful. One problem is that of identifying economic activities that are viable at the rate of interest at which SHGs can avail loans. The women belonging to the SHGs can

now influence decision making in their homes and communities. These are crucial decisions like what type of food the family will consume, regarding schooling of children, decisions pertaining to health, maintenance of the house and similar other things¹¹.

Socio Economic Profile of SHGS and Women Empowerment

Table 1 shows the three groups of SHGs locating at different places of Sambalpur district. Group 1 is Mahashakti SHG group located at Dhankauda. It has been started in the year 2008 having 13 members. Since 4 years Mrs Anjana oram is the president of this group. The Bank account of this group is associated with BANK OF INDIA (BOI). The second group is located at panchgochhia called Ekta SHG group started in the year 2005. The group is having 13 members including president Mrs. Sairendri Rout and vice president Mrs Khirodini Dash. The third group Maa Sarala SHG group is located at Gopalimal. It has been started in the year 2010 having 10 members. Mrs Sujata Naik is the president of this group. The Bank account of both Ekta and Maa sarala group are associated with Agricultural Development Bank, Sambalpur.

Table-2 shows the cast wise distribution of members of the group. In Mahashakti SHG Group out of 13 members the ST women have occupied 84.62% where as OBC and General has occupied 7.69% each. Thus group I signify the dominance of ST

caste over other castes. Similarly in group II out of 13 members the OBC women have occupied 38.46% where as SC has occupied the least number i.e. 7.69%. Thus group II signifies the dominance of OBC caste over other caste. In group III (Maa Sarala SHG group) out of 10 members the General women have occupied 70.00% where as others have occupied very least numbers compare to it. Thus group III signifies the dominance of General caste over other caste. From total SHG members, 41.67% of respondents belong to ST, 8.33% of respondents belong to SC, 19.44% of respondents belong to OBC and 30.56% of respondents belong to General category.

Age distribution of SHG members are given in table 3. In group I there are no members below the age group of 20 and above the age group of 60. The members are in between 21-40 or above 40. The reason is that all the members in these age group are married and in order to assist their family they have joined the SHG group. But in group II there are two members below the age group of 20 and one above the age group of 60. The reason behind the age group of 20 is that, they left their study after matriculation and they had nothing to do with and on the request of President of this group, they joined the SHG and now they are happy at least they can financially help their family every month. The lady above 60 said that previously she was making selling vegetables in the market but due to old age now she was unable to do the business and joined SHG. The members of group III also replied same that the reason being joining SHG is to support their family financially strong.

**Table-1
 Details Profile of SHG Group**

Particulars	SHG Group I	SHG Group II	SHG Group III
Name	Mahashakti SHG Group	Ekta SHG Group	Maa Sarala SHG Group
District	Sambalpur	Sambalpur	Sambalpur
Location	Dhankauda	panchgochhia	Gopalimal
Year of Starting	2008	2005	2010
Members	13	13	10
President	Sangeeta Dash	Sairendri Rout	Sujata Naik
Vice President	Anjana Oram	Khiroдини Dash	Namita Pati
Bank Associates	BOI, Sambalpur	ADB, Sambalpur	ADB, Sambalpur

Source: Field Survey

**Table-2
 Caste wise distribution of SHG Members**

Caste	SHG Group I		SHG Group II		SHG Group III		Total	
	No	%	No	%	No	%	No	%
ST	11	84.62	4	30.77	0	0.00	15	41.67
SC	0	0.00	1	7.69	2	20.00	3	8.33
OBC	1	7.69	5	38.46	1	10.00	7	19.44
General	1	7.69	3	23.08	7	70.00	11	30.56
Total	13	100	13	100	10	100	36	100

Source: Field Survey

Table-3
Age distribution of SHG Members

Age	SHG Group I		SHG Group II		SHG Group III		Total	
	No	%	No	%	No	%	No	%
Below 20 yrs	0	0.00	2	15.38	0	0.00	2	5.56
21-40 yrs	10	76.92	5	38.46	8	80.00	23	63.89
41-60 yrs	3	23.08	5	38.46	2	20.00	10	27.78
61 and above	0	0.00	1	7.69	0	0.00	1	2.78
Total	13	100	13	100	10	100	36	100

Source: Field Survey

In table 4, Educational Qualification of SHG group members are given. 16.67% of respondents have not crossed the school level education i.e. in Ekta Group out of 13 members 6 members are illiterate. The reason behind illiterate is due to lack of family support. In total 41.67% of respondents are below high school level, 11.11% of them are in higher secondary level and the rest 16.67% of respondents are in graduation and Post graduation level. The poor interest among the graduates may be due to low financial assistance and disinterest from family side.

Table 5 shows the income status of the sample respondents. From all 36 sample respondents, 25% of the women entrepreneurs are having income less than Rs 4000. 19.44% of the women micro entrepreneurs is having middle income of below Rs. 4001-8000. 22.22% of them having income between Rs 8001 to Rs 12000. 33.33% of them having income above Rs 12001. Some of the members said that the income is too low in comparison to size of the family. The earning members are only one in all most all the families for which they are interested to join the respective SHGs. This shows that most of the women micro entrepreneurs are from the middle income group families.

It has been observed from table 6 out of 36 respondents, 16.67% of them are motivated by NGOs, 19.44% of them are motivated by SHGs, 8.33% of them are motivated by family members, 16.67% of them are motivated by own decision, This implies that NGOs and SHGs are boosting factors of motivation to join SHGS.

The table 7 shows that 66.67% of respondents agree that improvement of standard of living is more after joining SHG but 33.33% disagrees about improvement of standard of living. It implies that SHGs improved the living of women micro entrepreneurs. But the data show an increasing phenomenon. SHG Group III shows the ratio of 4:6. It is because the group has started recently and financially the group itself has not so strong.

Skill in women entrepreneurs in table 8 is shown that out of 36 SHG women micro entrepreneurs, 47.22% of them are getting finance from bank for business, 25% of them are getting finance from NGOs and 19.44% of them are getting finance from Own funds. Thus it is inferred that majority of SHG women depends

on bank for their business financial requirements. Investment avenues used by the SHG women shows that 52.78% of them are saving in bank, 30.56% of them are self savings and 16.67% of them are in other avenues like LIC, Post office, Chit fund etc. Majority of the SHG members are saving their money in banks this may be due to the compulsory to get financial assistance from SHGs. It also shows that 27.78% of SHG women members require a quantum of loan of less than Rs 10000, 25% of SHG women members require a quantum of loan of Rs 10000 to Rs 20000 for their financial requirement. 47.22% of them require a quantum of loan of more than Rs 20000. It implies that SHG women micro entrepreneur members are having greater financial requirements of their business. 41.67% of SHG women members faced difficulties in getting loans from banks. But it depends upon the group activities that whether the group has able to repay its loan in time or not. 58.33% of SHG women members are not faced difficulties in getting loans from banks. The majority of SHG women micro entrepreneurs do not face difficulties in getting loan from banks due to timely repayment of loans. It is interestingly observe that a Bank never gives loan to a single person in the name of any SHG group, rather loan will be sanction in the name of the group and it is the responsibility of the group to clear the loan timely for further getting loan.

Marketing channel and period of starting type of business is explained in Table 9. Out of 36 respondents 33.33% of them are starts their business before joining SHG and 66.67% of them are start their business after joining SHG. 13.89% of the respondents are established microenterprises in relation to food products, 8.33% of the respondents are engaged in farming activities, 13.89% of the respondents are engaged in labour hired out, 22.22% of the respondents are running grocery shops, 16.67% of the respondents are engaged in Services and 5.56% of the respondents are running handicrafts business. It is inferred that food product enterprises is most favored form of micro enterprises. 66.67% direct selling to consumer and 33.33% of the respondent adopts indirect way of selling to such as sales retailers, wholesales etc. It is conceded that direct selling is convenient channels to distribute produce and services to the consumers by SHGs women micro entrepreneur's members.

Table-4
Educational Qualification of SHG Members

Qualification	SHG Group I		SHG Group II		SHG Group III		Total	
	No	%	No	%	No	%	No	%
Illiterate	0	0	6	46.15	0	0.00	6	16.67
I-VII	2	15.38	3	23.08	0	0.00	5	13.89
VIII-X	8	61.54	3	23.08	4	40.00	15	41.67
Higher secondary	2	15.38	0	0.00	2	20.00	4	11.11
Graduate and Above	1	7.69	1	7.69	4	40.00	6	16.67
Total	13	100	13	100	10	100	36	100

Source: Field Survey

Table-5
Income details of Sample Respondents

Particulars	SHG I		SHG II		SHG III		Total	
	No	%	No	%	No	%	No	%
Below 4000	4	30.77	2	15.38	3	30.00	9	25.00
4001-8000	4	30.77	1	7.69	2	20.00	7	19.44
8001-12000	2	15.38	4	30.77	2	20.00	8	22.22
12001 and above	3	23.08	6	46.15	3	30.00	12	33.33
Total	13	100	13	100	10	100	36	100

Source: Field Survey

Table-6
Motivation to join SHG

SHG details	SHG Group I		SHG Group II		SHG Group III		Total	
	No	%	No	%	No	%	No	%
Own decision	3	23.08	2	15.38	1	10.00	6	16.67
SHG member	3	23.08	2	15.38	2	20.00	7	19.44
Family members	1	7.69	1	7.69	1	10.00	3	8.33
NGOs	2	15.38	2	15.38	2	20.00	6	16.67
Anganwadi Karmi	3	23.08	6	46.15	4	40.00	13	36.11
Others	1	7.69	0	0.00	0	0.00	1	2.78
Total	13	100	13	100	10	100	36	100

Source: Field Survey

Table-7
Improvement of standard of living of SHG members

Improvement	SHG Group I		SHG Group II		SHG Group III		Total	
	No	%	No	%	No	%	No	%
Yes	11	84.62	9	69.23	4	40.00	24	66.67
No	2	15.38	4	30.77	6	60.00	12	33.33
Total	13	100	13	100	10	100	36	100

Source: Field Survey

Table-8
Business skill of SHG members

Business skills	SHG Group I		SHG Group II		SHG Group III		Total	
	No	%	No	%	No	%	No	%
Sources of funds for business								
Own fund	2	15.38	3	23.08	2	20.00	7	19.44
Bank	6	46.15	8	61.54	3	30.00	17	47.22
Money lender	1	7.69	0	0.00	2	20.00	3	8.33
NGOs	4	30.77	2	15.38	3	30.00	9	25.00
Total	13	100	13	100	10	100	36	100
Investment Avenues								
Bank	8	61.54	6	46.15	5	50.00	19	52.78
Self savings	3	23.08	5	38.46	3	30.00	11	30.56
Others	2	15.38	2	15.38	2	20.00	6	16.67
Total	13	100	13	100	10	100	36	100
Expected amount of loan								
< 10000	2	15.38	3	23.08	5	50.00	10	27.78
10000-20000	4	30.77	2	15.38	3	30.00	9	25.00
>200000	7	53.85	8	61.54	2	20.00	17	47.22
Total	13	100	13	100	10	100	36	100
Difficulties faced for getting Loan								
Difficulties for getting loan	5	38.46	4	30.77	6	60.00	15	41.67
No difficult for getting loan	8	61.54	9	69.23	4	40.00	21	58.33
Total	13	100	13	100	10	100	36	100

Source: Field Survey

Table-9
Marketing channel and period of starting type of business

Particulars	SHG Group I		SHG Group II		SHG Group III		Total	
	No	%	No	%	No	%	No	%
Period of starting Business								
Before joining SHG	3	23.08	5	38.46	4	40.00	12	33.33
After joining SHG	10	76.92	8	61.54	6	60.00	24	66.67
Total	13	100	13	100	10	100	36	100
Type of Business								
Food products	3	23.08	1	7.69	1	10.00	5	13.89
Farming	2	15.38	1	7.69	0	0.00	3	8.33
Grocery	3	23.08	3	23.08	2	20.00	8	22.22
Labour hiredout	1	7.69	4	30.77	0	0.00	5	13.89
Service	1	7.69	2	15.38	3	30.00	6	16.67
Handicrafts	1	7.69	1	7.69	0	0.00	2	5.56
Others	2	15.38	0	0.00	4	40.00	6	16.67
Total	13	100	13	100	10	100	36	100
Marketing Channels								
Direct selling	9	69.23	7	53.85	10	76.92	26	66.67
Indirect selling	4	30.77	6	46.15	3	23.08	13	33.33
Total	13	100	13	100	13	100	39	100

Source: Field Survey

Table 10 portrays details of training by women entrepreneur's members. It is found that 52.78% of the respondents are attended formal training where as 47.22% of respondents do not attend any systematic training. It implies that most of the SHG women micro entrepreneurs are formally trained. The members are getting training from Integrated Child Development Scheme (ICDS). Among the

trained micro entrepreneurs, 5.26% of them are trained by banks through agencies, 15.79% of them are trained by NGOs, 73.69% of them are trained by ICDS and 5.26% through other agencies.

From table 11 it is found that 61.11% of the respondents are no difficulty to run business and 38.89% of the respondents are facing

difficulty to run business.72.22% of the respondents want to expand business, 27.78% of respondents are not interested to expand the business. 27.78% of respondents want for the addition of new products, 16.67% of respondents want for the alternation of products, 55.56% of respondents want for the increase in the volume of products.58.33% of respondents are not interested to diversify the business and 41.67% of respondents have in favour of diversification.

Table 12 portrays factors motivation for micro entrepreneurs to start business. From total SHG Group members, 22.22% of the respondents fail to get employment and generate income. 19.44% of entrepreneurs involve in the business activities in order to overcome the financial difficulties that arrives on account of the death of the bread winner of the family or due to other financial difficulties.11.11% respondents are dissatisfied with the previous jobs. 22.22% of respondents start their business for utilizing their

leisure time. 11.11% of respondents utilize technical/business knowledge. However 13.89% of the respondents utilize their business and desire for independence.

77.78% of respondents want to establish business unit independent of SHG financial assistance where as 22.22% of respondents do not want to establish business unit independent of SHG financial assistance. 69.44% of respondent are having opinion that as they possess the entrepreneurial skill and 30.56% of them have not. 52.78% of respondents lack financial capability and only 47.22% have developed their financial capability. The poor financial capability may be due to hand to mouth earnings from the micro level enterprises. 41.67% of micro entrepreneurs expect financial assistance followed by training (30.56%) and marketing facility (19.44%) from government. Only 8.33% of respondents require other facility from government.

Table-10
Training details of the sample respondents

Particulars	SHG Group I		SHG Group II		SHG Group III		Total	
	No	%	No	%	No	%	No	%
Attended training in SHG								
Trained	10	76.92	7	53.85	2	20.00	19	52.78
Not trained	3	23.08	6	46.15	8	80.00	17	47.22
Total	13	100	13	100	10	100	36	100
Trained from								
NGO	2	20.00	1	14.29	0	0.00	3	15.79
Bank	1	10.00	0	0.00	0	0.00	1	5.26
ICDS	7	70.00	5	71.43	2	100.00	14	73.68
Others	0	0.00	1	14.29	0	0.00	1	5.26
Total	10	100	7	100	2	100	19	100

Source: Field Survey

Table-11
Perceptions on problems and business growth

Particulars	SHG Group I		SHG Group II		SHG Group III		TOTAL	
	No	%	No	%	No	%	No	%
Do you face difficulties for running business								
Yes	3	23.08	4	30.77	7	70.00	14	38.89
No	10	76.92	9	69.23	3	30.00	22	61.11
Total	13	100	13	100	10	100	36	100
Perception of growth in business								
Expand the business	11	84.62	10	76.92	5	50.00	26	72.22
Not expand the business	2	15.38	3	23.08	5	50.00	10	27.78
Total	13	100	13	100	10	100	36	100
Mode of expansion								
Addition new product	3	23.08	6	46.15	1	10.00	10	27.78
Alternation of the product	2	15.38	2	15.38	2	20.00	6	16.67
Increase in the volume of product	8	61.54	5	38.46	7	70.00	20	55.56
Total	13	100	13	100	10	100	36	100
Diversification of business								
Diversified	2	15.38	10	76.92	3	30.00	15	41.67
Not to diversified	11	84.62	3	23.08	7	70.00	21	58.33
Total	13	100	13	100	10	100	36	100

Source: Field Survey

Table-12
Entrepreneurial skills of the sample respondents

Particulars	SHG Group I		SHG Group II		SHG Group III		Total	
	No	%	No	%	No	%	No	%
Who motivated to start business								
Failure to get employment	3	23.08	4	30.77	1	10.00	8	22.22
Overcoming financial difficulties	4	30.77	2	15.38	1	10.00	7	19.44
Dissatisfaction with the previous job	1	7.69	1	7.69	2	20.00	4	11.11
To utilize leisure time	2	15.38	3	23.08	3	30.00	8	22.22
To utilize technical/business knowledge	1	7.69	2	15.38	1	10.00	4	11.11
Desire for independence	2	15.38	1	7.69	2	20.00	5	13.89
Total	13	100	13	100	10	100	36	100
Attitude towards indepent of SHG								
Yes	11	84.62	10	76.92	7	70.00	28	77.78
No	2	15.38	3	23.08	3	30.00	8	22.22
Total	13	100	13	100	10	100	36	100
Perception of Entrepreneurial skills								
Yes	10	76.92	7	53.85	8	80.00	25	69.44
No	3	23.08	6	46.15	2	20.00	11	30.56
Total	13	100	13	100	10	100	36	100
Financial capability start to new business								
Yes	7	53.85	8	61.54	2	20.00	17	47.22
No	6	46.15	5	38.46	8	80.00	19	52.78
Total	13	100	13	100	10	100	36	100
Expected assistance from government								
Financial	5	38.46	4	30.77	6	60.00	15	41.67
Training	2	15.38	6	46.15	3	30.00	11	30.56
Market facility	4	30.77	2	15.38	1	10.00	7	19.44
Others	2	15.38	1	7.69	0	0.00	3	8.33
Total	13	100	13	100	10	100	36	100

Source: Field Survey

Suggestion

After the joining the SHG in these village women experienced the difference between pre and post SHG economic freedom. The benefits are more than the economic betterment; the women have experienced a greater betterment in the non-economic spheres of their lives. The way people perceive them has changed.

Economic Improvement

The following are the some of the economic improvements of the SHGs members.

Decision Making Capacity: The behavioral changes experienced by the sample women due to their participation in the SHG program. Now the women members are participating actively in domestic decision i.e. purchasing of consumable goods, sending children to schools and setting small business during non-harvest period rather going as a laborer.

Community Participation: The community participation was there previous to joining SHG. Now with financial strength gave

them an advanced authority while participating in social activities.

Political Activism: In the municipality and assembly elections the SHG members participated actively in campaign to elected Councilors and M.L.A and one member also elected as a councilor in Sambalpur Municipality.

Social Empowerment of Women

The following are the some of the economic improvements of the SHGs members.

Education: Special measures will be taken to eliminate discrimination, universalize education, eradicate illiteracy, create a gender-sensitive educational system, increase enrolment and retention rates of girls and improve the quality of education to facilitate life-long learning as well as development of occupation/vocation/technical skills by women.

Health: A holistic approach to women's health which includes both nutrition and health services will be adopted and special attention will be given to the needs of women and the girl at all

stages of the life cycle. Measures will be adopted that take into account the reproductive rights of women to enable them to exercise informed choices, their vulnerability to sexual and health problems together with endemic, infectious and communicable diseases such as malaria, TB, and water borne diseases as well as hypertension and cardio-pulmonary diseases.

Nutrition: In view of the high risk of malnutrition and disease that women face at all the three critical stages viz., infancy and childhood, adolescent and reproductive phase, focused attention would be paid to meeting the nutritional needs of women at all stages of the life cycle.

Drinking Water and Sanitation: Special attention will be given to the needs of women in the provision of safe drinking water, sewage disposal, toilet facilities and sanitation within accessible reach of households, especially in rural areas and urban slums.

Housing and Shelter: Women's perspectives will be included in housing policies, planning of housing colonies and provision of shelter both in rural and urban areas. Special attention will be given for providing adequate and safe housing and accommodation for women including single women, heads of households, working women, students, apprentices and trainees.

Environment: Women will be involved and their perspectives reflected in the policies and programmes for environment, conservation and restoration. Considering the impact of environmental factors on their livelihoods, women's participation will be ensured in the conservation of the environment and control of environmental degradation.

Science and Technology: Programmes will be strengthened to bring about a greater involvement of women in science and technology. These will include measures to motivate girls to take up science and technology for higher education and also ensure that development projects with scientific and technical inputs involve women fully. Efforts to develop appropriate technologies suited to women's needs as well as to reduce their drudgery will be given a special focus too.

Conclusion

Most women felt that after their participation in SHGs they are more respected in their own families and society in general. Their contribution to the family is valued and the family in turn supports them to undertake activities like these. Previously women never participated in political activities. Now they have chances to win local elections. The accession to credit with flexibility made them financial included by regular banking and financial system. This study shows that the Self Help Group concept not only provides financial services to the rural poor but also acts as a launching pad for livelihood intervention. Therefore, proper capacity building and linkage of SHGs to mainstream organizations has really necessary to succeed in

poverty alleviation and social upliftment. The success of micro enterprises depends on identification of enterprises with local talents and native capabilities of poor rural, extending training to develop in them self confidence, self-esteem, self-reliance and motivation promotion of small savings through micro finance, supply of raw materials, facilities of marketing, technology up gradation and evaluation and assessment. Apart from these weekly meetings, discussions, participation in planning and implementation process of developmental activities and social and cultural activities conducted under SHGs and community based organizations enhance the confidence and capacity of the rural poor. Moreover, thrift and credit operations under micro finance and micro enterprises enhances the economic status of the rural poor in family and society which helps eradicate poverty at the root itself.

Micro-finance interventions are well-recognized world over as an effective tool for poverty alleviation and improving socioeconomic status of rural poor. In India too, micro-finance is making headway in its effort for reducing poverty and empowering rural women. Micro-finance through the network of cooperatives, commercial banks, regional rural banks, NABARD and NGO's has been largely a supply driven recent approach. Micro-finance institutions are other than banks which are engaged in providing financial services to the poor. Rural women play a significant role in the domestic and socio-economic life of the society and therefore, holistic national development is not possible without developing this segment of the society. The review of studies related to credit accessibility to women simply demonstrates that the direct access to institutional credit to rural women is very limited and suffers from the sex bias in extending it to them.

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