

**Recommended Citation :**

Choudhury, S.K. (2015). Empowerment of women through SHG and role of education: An analysis.  
*Pedagogy of Learning*, 3 (2), 96-104

## **Empowerment of Women through SHG and Role of Education : An Analysis**

**Saroj Kanta Choudhury\***

**Abstract :** *Empowerment of women is a big task before the nation. This requires economic opportunity, property rights, political representation, social equality, personal rights and many other rights against exploitation and violence. To improve condition of women in rural and tribal setup needs more strategic and systematic planning. The reality is rural farm women are invisible in statistics, they remain unreached and unattended in planned development efforts and they are with no access and control on the resources. Even this is the situation of women all over the world- in the words UNDP report "While 67% of the world's work is done by women, only 10% of global income is earning by women and mere 1% of global property is owned by women. Access to social security is fundamental human rights. While the country is experiencing faster growth in its Gross Domestic Product (GDP), a major concern is the balanced growth to bridge the gap between rich and the poor. Self Help Groups (SHGs) have become the vehicle of change in rural areas, transforming the lives of marginalized section. In this regard 73rd and 74th Amendments of Constitution of India in 1993 have set landmarks to ensure empowerment of women politically. But our mission to enable this section to enjoy their right cannot be complete without education. Present study throws light on the performance level of women in functioning SHG and role of educational background for making this socio-economic enterprise a success.*

**Keywords :** *SHG, Empowerment of Women, Human Rights, Performance Level.*

### **Introduction**

Women constitute half of the Indian population. But this section of human being is not treated equal with their male counterparts. The principle of gender equality is enshrined in the constitution of India in the preamble and fundamental rights, where by the constitution upholds and grants the equality to women. The National Commission for women was set in 1990 to safeguard the rights and to work for empowerment of women. The 73<sup>rd</sup> and 74<sup>th</sup> Amendments of Constitution of India in 1993 are landmarks to ensure empowerment of women politically. However, political

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\* Reader in Education, Ravenshaw Junior College, Cuttack, Odisha  
E-mail: saroja540@gmail.com

empowerment cannot be achieved in isolation without socio-economic and educational empowerment.

Despite several efforts and measures empowerment of women has not been achieved yet, it has to go a long way. There is no difference in the lives of rural women in terms decision taking and asset making and even in household matters. In rural India women by and large remain bogged down with domestic work, rearing cattle, collecting forest produce and other support works. Even this is the situation of women all over the world - in the words UNDP report *“While 67% of the world’s work is done by women, only 10% of global income is earning by women and mere 1% of global property is owned by women”*

Above statements depicts the worldwide position of women. Now, empowerment of women is a big task before the nation to make them active stakeholder. This requires economic opportunity, property rights, political representation, social equality, personal rights and many other rights against exploitation and violence. The condition of women in rural and tribal setup is deplorable and needs more strategic and systematic planning to address their issues.. The reality is rural farm women are invisible in statistics, they remain unreached and unattended in planned development efforts and they are with no access and control on the resources.

India has the second largest tribal population in the world next to African countries. As many as 573 tribal groups live in different regions constituting 7.76 per cent of the total population. In Odisha 62 scheduled Tribes live out of which 13 are Primitive Tribal Group (PTG) with 22.21 per cent of state population. .The tribal people are characterized by their ethnic sensitivities and distinct socio-cultural and economic practices. Different tribal development program have been launched since first five year plan to bring them to mainstreams. Several committees & commissions have been appointed to assess the performance of these programmes by the government of India.

As a part of poverty eradication schemes and welfare measures government of India has launched many programs such as (1) Self-employment Programme (2) Wage-employment Program (3) Area Development Programme and (4) Social-Security Program. (5) MNREGA

Self-Employment Programme was launched in 1970 by the Government of India and in 1980 the focus was given on Schedule Castes and Schedule Tribes, women and rural artisan’s development. The largest of this scheme was Integrated Rural Development Programme (IRDP). As a change in the programme in 1999 several Self-Employment Programmes were integrated into the Swarnajayanti Gram Swarajgar Yojana (SGSY). The key feature of SGSY is it seeks to promote Self-Help Groups (SHG) that is trained in specific trade on skills so they can formulate micro-enterprise proposals. These projects are based on activities that are identified for each block on the basis of the local resources, skills and markets. These projects are supported by Banks Credit and government subsidy. After the implementation SGSY the programs like TRYSEM, DWCRA, GK Y and MWS are no longer operational.

Apart from government organizations, a good number of Non-Government Organization (NGOs) and International Organizations like UNDP have launched their own programs to ensure sustainable development and poverty eradication. Self -Help Group is a suitable community based program to ensure progress of society in general and women segment in particular.

### **Rationale of the Study**

Odisha is a backward state in the country having 22.21 per cent ST population out of total population 3,68,04,660. In which 38 per cent people are living below poverty line. The state has total 1,55,707 sq.Km land area, which have divided into 30 revenue districts with total 63.61 percentage literacy. Koraput is one of the backward districts of Orissa covered under Koraput , Bolangir and kalahandi ( KBK) districts scheme.

Koraput district is predominately inhabited by the Schedule Tribe (49.61%) and Schedule Caste (13%) people. The district has an area 8,807 sq km with a total population 11,80,637 having a sex ratio of 998 per thousand male.. The district has only 29.64% literacy percentage while only 20.17% is female literacy and in case of rural female literacy is 12.84% only.

Several measures have been undertaken by the government of India and state government to mitigate poverty and uplift tribal and rural poor. Out of several poverty alleviation programme Swarnjayanit Gram Swarojagar Yojana (SGSY) is unique. The efforts are being made under the scheme for formation and promotion of Self-Helf Groups. For making it more popular and to ensure large scale involvement of poor and down trodden women and rural poor government has providing 50% subsidy under this scheme for SC/ST beneficiaries.

The role of SHG is not only confined to economic activities and asset building by the members. There are 10/20 members in each SHG. But it has empowered the women by opening new vision day by day for broadening their activities and extending economic empowerment to socio-political and educational empowerment. Government of Orissa has launched Mission Shakti as a nodal agency to facilitate the growth of SHGs in the state. Under this scheme many tribal/rural women have been socially, economically and educationally empowered in true sense of its term.

In this context a study on the role of SHG in promoting women empowerment particularly role of education is highly relevant to assess the educational requirements above all the attitude of WSHG members towards education need to be evaluated for their improvement for which this study has justification from all aspects.

### **Objectives of the Study**

The following are the objectives of the study:

1. To find out the number of SHGs operating in the district with reference to their activity and products.
2. To examine the role of SHGs in empowering the women in terms of economic condition.
3. To measure the difference in attitude and activities of illiterate and literate members.

4. To examine the relation of literacy with the functioning and achievement of SHG.
5. To study the role of literacy in empowerment of women in tribal pockets.
6. To suggest measures to overcome difficulties of the SHG members.

#### **Scope and Delimitation of the Study**

The present study is limited to Koraput district of odisha and envisages assessing “the role of SHG in promoting women empowerment in this district. An attempt was made in this study to find out the problems and perspectives of women participating in the SHG. The role of SHG was explained as the function or activity of Self-Help Groups. Government and other agencies were playing a major role in formation of SHG as the grass root organization to eradicate poverty.

Koraput is one of the districts of Orissa with an area of 8,807 sq. km with a total population about 11, 80,637 having 134 density of population. This district is coming under KBK districts scheme. This district has 14 Community Development Blocks and three Notified Area Councils (NACs) and one Municipality for administrative purpose. However, administrative and financing agencies and their roles particularly, government agencies, Banks and NGO activities were not taken into the purview of the study.

#### **Methodology of the Study**

The present study was conducted by using descriptive survey method with a view to take into account socio-economic and educational aspects in SHG formation and function.

#### **Sample**

As it was not possible to collect data from all 15,319 SHGs working in the district a sample population was selected on the basis of random strategy. This district constitutes 14 CD Blocks, 3 NAC, and one Municipality. Out of which three Blocks and one NAC were selected on the random sampling basis with a sample size of 100 members. Five members in group have been randomly selected from 5 SHGs under each of the three Blocks and one NAC as the reliable representation of the members and the SHGs working in the district. The three Blocks were Koraput, Similiguda and Nandpur and one NAC - Koraput.

#### **Tools and Techniques**

Keeping in view the literacy rate (12.84%) among the rural women, an interview schedule was developed to elicit the views of the target groups. The Interview Schedule was developed in consultation with the educational experts and workers in the field of SHG and NGOs.

#### **Analysis and Discussion**

Data collected from the target groups from the field, through verification of documents, papers and observations made during visit from different places and analysed with the help of percentage and table. A thorough discussion was also made on each point to make the point simple and lucid in the objectives of the study.

## **Findings**

The following are the findings of the study.

- That, there are 70 percent illiterate and only 30 percent literate members in the WSHGs in Koraput district. Further, 30 percent constitute 3 percent above 10<sup>th</sup> class, 20% below 10<sup>th</sup> class and 7 percent below Class-II education standard. This is because district average female literacy is 20.17 percent and in case of rural female the percentage is further low 12.18 percent.
- That, about 53 percent WSHG was functioning for more than five years while rest of the WSHG was experience for below five years.
- In Koraput district SHG movement was initiated in the year 1999 under SGSY scheme. About 12,500 WSHG organized by August 2006, the number has gone up to 15,319 with an annual increment of 18 percent in average. About 3,02,110 SHG have been formed all over Orissa by Mission Shakti Campaign with a target to increase the number up to 4 lakh.
- That, about 33 per cent members are above 40 years age group and rest of them were young and below 40 years. As per principle of membership of SHG are not less than 18 years.
- That, about 47 per cent women SHGs have more than 15 members and 53 per cent SHGs have less than 15 members.
- That, about 93 percent WSHG members was in the view that their economic conditions have also been changed. However, only 7 percent members were not satisfied with the income generated by their groups. It is found that the SHG were engaged in different activities borrowing credit on the basis of micro-credit system and eligible for subsidy as per the government provision. In respect of SC/ST beneficiaries the subsidy was 50% of the cost of the scheme.
- That, about 93 per cent women in SHG did not face any difficulties in the functioning of group activity however, only 7 per cent members face difficulties in the above matters. These problems are ranging from loan sanction, selection of activity, sensitization and capacity building by the competent agencies.
- That, Koraput district is one of the backward districts in the state but as per the statistics per capita investment in Koraput under SGSY scheme for last two years were constantly higher than the state average and performance of the MNREGA was up to standard.
- Those, about 73 percent members remain silent and dominated by the views of others because they are illiterate; they said education would have helped them put forth their views. On the other hand 27 percent respondents were agreed that their education helped them in performing their SHG activities. They felt they would have faced a lot of problems in absence of their education.
- Those, about 53 percent illiterate members face a lot of difficulties as they were unable to read writes and communicate things in proper way with the officials.

- That, about 27 percent members are doing better and getting better opportunities in different aspects of the activities and management of SHG. They were playing a leading role and most of them acting as president & secretary of the SHGs.
- However, about 63 percent of the members were illiterate and find difficulties, while 10 percent members of them did not find any difficulties although they were illiterate and neo-literate. As they were used to manage works without literacy only through common sense and sharing practical knowledge of others.
- That, SHG members were engaged in various activities like Mushroom cultivation (17%), Animal Husbandry and Bee Keeping (13%), Rice Mill (7%) candle and Bamboo items (7%), Vegetables and Ginger Cultivation (15%), Bricks making (10%) wood sale and other small scale allied business (24%)
- Apart from the above activities SHG were also involved in PDS, MDM, Spices cultivation, Kandul processing for MDM as and when required basis..
- That, almost all the WSHGs have accounts in Nationalized and co-operative Banks, SBI, Koraput main Branch has declared Tuesday as the SHG day for the week. DRDA, Block, NGO officials and workers help in organizing SHG and facilitate advances from the Bank for their activities. New SHGs were opening day by day and some were in the pipeline to get loan as per the principle.
- About 73 percent of WSHG members were unable for reading and writing because of their illiteracy. Each SHG had two to three literate members to conduct the formalities as officers and Bank. Only 23 percent members of SHG can perform their duties in respect of reading, writing and communicating as they possessed formal education and work as the office bearers of the SHG.
- About 73 per cent members were agreed that their friends and co-members could not do banking transactions because of ignorance and lack of exposure. Some of the illiterate members could able learnt alphabets only to put their signatures instead of thumb impression because of persuasion of literate members and other officials during training and capacity building. However, such types of literacy had little impact on their overall activities.
- That, about 83 percent members opined that due to lack of education the members of SHG were unable to transact with Banks. However, 13 percent members were of the view that it was not only education but also lack of exposure and experience and in many cases ignorance was responsible for which they were unable to transact above activities.
- That, as a matter of principle the SHG members were not below 18 years of age. As they were to transact with the Banks and other institutions as part of their course of activities..
- About 73 percent respondents were silent over the utility of education for them. However, 27 percent members expressed its amazing utility for changing mind set, acquiring skill, and understanding formulating broad vision.

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- That, about 70 per cent members of WSHG were agreed to undergo education programme to achieve the literacy skills. They were also ready to attend the classes for their skill improvement and functional literacy. However, 30 percent members were indifferent towards education because of their work pressure and other assignments.
- That, 86 percent members were not aware of the provision existing in their locality for the education of adults. Only 14 percent members knew about the provision made by the government for the adult education.
- That, about 13 percent members did not feel that due to illiteracy of the members marketing products could be done in a better way. But sale of products depend on both quality of products and marketing of items. About 27 percent members remain silent over this matter and did not share their views in this regard. .
- While 60 percent members agreed that there was direct link between education of members and selling of products in Gramyashree and Palishree fairs as well as state level and district level exhibitions.
- That, about 47 per cent members agreed to manage themselves with their income from SHG, while 53 percent found it difficult to manage with the income from SHG activities without the support of other members.
- That, about 93 percent women said that oppression and atrocities against women have been reduced due to empowerment through SHG activities. These activities were not only empowering the women economically but also through exposure to different socio-economic and social service activities. However, 7 percent members were of the doubt about the benefit of SHG groups for women.
- That, about 97 percent WSHG members of various localities expressed satisfaction over the profit, activities and sustainable growth of SHG. They were sure to manage their family and could meet family expenditure and support parents like male members.
- As poverty alleviation programme SHG had done a tremendous impact in overall up grading the standard of living of people in general and women in particular in rural and tribal areas. SHGs empowered women in true sense of its term through different socio-economic activities. The benefit of SHG can be further strengthened if members became literate, educated and exposed to different forums.

#### **Suggestions**

- i. After careful analysis, thorough observations, keeping views on the findings of the study the investigator would like to give the following suggestions:
- ii. That, organization of women SHG in Koraput has ushered a socio-economic movement leading to empowerment of women. But more importance should be given on the modalities, function and continuance of SHGs by the competent agencies.

- iii. In addition to present regular monitoring, grading system should be evolved to spot out the sick and sleeping SHGs and boosting them through intervention to recharge and activate of SHGs functionaries.
- iv. Suitable mechanism for awareness among the women members about the educational provisions for adults existing in their locality and encouraging and ensuring them to attend the classes.
- v. Linkage of literacy drive with micro-credit and subsidy scheme be established as a measure to literate them. In this scheme the members of SHG should be encouraged to achieve 100% literacy for the members to get some extra benefit and subsidy.
- vi. Regular visit of officials to review the progress and short out problems SHG in every panchayat. To give feed back to the active SHGs members and encourage sick and inactive SHG members and units to function.

### **Conclusion**

The condition of women in rural area particularly in tribal pockets need more attention and strategic action suiting to their needs for bringing them to main stream . Govt. of India has launched several programmes in which SGSY is one of the major poverty eradication schemes. Under this scheme the people in rural, tribal and urban slum pockets are to come with groups for self-employment called Self-Help Group (SHG). Illiteracy is a stumbling block but not eliminating factor for SHG ,but the impact of literacy is visible in the success of the SHG activities

In Koraput district has around 15,319 SHG working in different localities and SHG formation is become a common agenda among the rural and tribal poor women. Educated women not only leading their SHG but also creating an other groups and facilitating formation of SHG. They prepare documents, papers and pursue the matter in Banks and other agencies for these activities.

It is also seen some members without formal education have done their activities sincerely with commitment and promise. These women not only involved in economic activity but also social reformation like campaign against alcohol, illiteracy and other forms of exploitation against women and child. SHGs as one of the key organization at the grass root level have been doing tremendous job for empowerment of women.

It is also observed that some of the SHG members are doing their work sincerely in initial years but later on as their SHG grew old their sincerity in sustainable activity became loose and renders members inactive. Empowerment in terms of economic aspects became distant dreams. Women gradually pushed back to her earlier positions.

As the numbers of SHG growing day by day the number of defunct SHGs is also increasing in parallel way. If the members are motivated for sustainable development through SHG by way of asset building and capacity building malfunctioning can be overcome. Once the women are economically, educationally and socially empowered, then the job is to retaining them in the

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process with same spirit and zeal by mobilizing them for sustainable development of the neighbourhood . They turn to become inspiration for others in their locality. Economic independence catches the view of others not only in case of women but also illuminating their family members also .

At last it can be said that empowerment of women is ushering through SHG and role of education is clearly visible for making them empowered forever. The scheme will not empower them, the scheme will offer a way, an avenue to acquire power through the application knowledge, skill and education and empower themselves.

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