



A STUDY ON RURAL WOMEN'S ECONOMIC EMPOWERMENT IN ODISHA'S JAJPUR DISTRICT

Sudeshna Mishra

Department of Sociology, Utkal University, Vanivihar

ABSTRACT

In recent years, women's empowerment has become a major concern. Women's economic empowerment is now considered a prerequisite for national development. Thus, the main goal of this essay is to examine the new developments in rural women's economic empowerment in the Jajpur region of Odisha through self-help groups (SHG) and entrepreneurship. The main data gathered via survey analysis forms the basis of this research. Thanks to SHGs, women in rural areas now have more access to resources and information, providing a broader platform for economic empowerment. Through the SHG movement, women may initiate economic activity. Members of Self-Help Groups (SHGs) were able to describe how their creative activities had expanded beyond just financial support to become their primary source of income. Through the SHG movement, there was social and economic advancement. In this sense, women and financial institutions are increasingly endorsing the SHG concept. SHGs are now a powerful tool for empowering women on a social and economic level, which eventually aids in the general development of rural women. According to this study, financial autonomy, household decision-making authority, freedom of travel, and a better capacity to organise social life are all positively impacted by economic empowerment.

KEYWORDS: *Economic Empowerment, Entrepreneurship, Self-Help Group, Rural Women*

INTRODUCTION

In order to bring about the revolutionary social, environmental, and economic transformations necessary for sustainable development, rural women play a critical role. Nonetheless, among the other difficulties they have are restricted access to financing, healthcare, and education. These issues are made worse by the world's food and economic crises as well as climate change. Given the prominence of women in the global agricultural workforce, empowering them is critical to the health of people, families, and rural communities as well as to overall economic production. When a society raises per capita income, lowers poverty, expands individual economic opportunities, improves education, improves health and nutrition, preserves natural resources, creates a cleaner environment, and fosters a more vibrant cultural life, then its members are said to have reached economic development. By helping the low-income women, the creation of new policies, programmes, and even projects encouraged changes in women's position. In the past, awareness of the needs of low-income women has often coincided with an understanding of their critical role in development. The most modern strategy is empowerment, which tries to give women more internal strength and self-reliance. The government of India started the creation of a self-group to offer enough attention to their economic independence through self-employment, entrepreneurial growth, and well-being, which eventually leads to their contribution, through its policy of empowering women. In terms of both social and economic perspective, the SHGs empower women. The SHG members

engage in activities that provide them with income, and this has a significant positive impact on the lives of rural women. Having one's own business is one way to empower women. Improving the economic productivity of women is a crucial tactic for raising the standard of life for Indian homes who fall below the poverty line. It is well recognised that one of the biggest obstacles to economic progress is the presence of weak women in the political, social, and economic spheres. Initiatives that impact people's financial well-being by utilising financial instruments like loans are categorised as income-generating activities. With the aid of the financing facilities offered by the various financial institutions, the Self-Help Group offers rural women a suitable platform for starting and maintaining income-generating enterprises.

SHGs have been an increasingly effective tool for empowering women in the rural economy and reducing poverty. Through the network of commercial banks, co-ops, regional rural banks, NABARD, and non-governmental organisations, SHGs have been able to further improve their social standing and provide financial services to the impoverished. This method has been mostly driven by supply. SHGs are crucial in this regard for lowering rural poverty, encouraging savings in the area, and boosting meaningful employment. It is a homegrown model for reducing poverty that also strives to better empower and mould the lives of its members. In order to allow members with comparable interests to engage freely in the self-help group, groups are supposed to be homogeneous. India's rural loan



distribution system has undergone a quiet revolution thanks to the self-help groups (SHGs) movement. SHGs have shown to be a successful channel for providing rural impoverished people with loans for socioeconomic empowerment. It is a tool to end poverty and enhance women's financial support and entrepreneurship in India. A self-help group is a small, economically homogenous affinity group of rural impoverished people who voluntarily band together to save a modest sum of money on a monthly basis. This money is then placed into a common fund to cover members' emergency needs and facilitate group-decided, collateral-free loans. Self-help groups improve women's standing as equals in the democratic, economic, social, and cultural domains as participants, decision-makers, and beneficiaries. The creation of Self-Help Groups, women's entrepreneurship, and the economic empowerment of rural women in Odisha's Jajpur district are the key topics of this article.

As was previously said the deliberate process of empowering women to recognise their own identity and potential in all areas of life is known as empowerment. Economic independence serves as the foundation and source of support for the empowerment process, which consists of several interrelated elements. Organising individuals is key to empowerment, especially when it comes to credit and developing financial management skills. The goal is to empower the impoverished to mobilise their own resources through mutual aid, strengthen their financial management skills, and enable them to use external financing. The idea of self-help groups has been discussed in rural areas to assist people live better. It lessens poverty by giving the impoverished household access to chances for skilled wage work and profitable self-employment. As a result, SHGs have been paving the way for women's empowerment and the reduction of poverty that exists in Indian households. Women who are empowered can fully express who they are and participate fully in all aspects of life. The development of women's agency and strategic decision-making in the economic domain, as well as the opportunities this creates for change in other areas of their life, are central to the concept of women's economic empowerment. Considering these circumstances, the current study focused on the sample respondents' perceptions of their economic improvement upon joining a SHG in terms of the factors or characteristics that the researchers had defined as exhibiting the symptoms of economic empowerment.

REVIEW OF LITERATURE

1. In her essay "Economic Empowerment of Women through Self-Help Groups," Manimekalai (2004)

disclosed that the SHGs relied on non-governmental organisations (NGOs) to generate revenue. It is noted that rural women's confidence and self-image have increased after SHGs were formed. According to the survey, bank employees should advise and assist the women in choosing and carrying out lucrative revenue-generating ventures.

2. Shiralashetti, A.S. (2010) discovered that monthly income, a rise in monthly costs, improved savings, an increase in the ability to make decisions for the family, and so forth are all factors in women's empowerment through self-help groups in the Bijapur district. This demonstrates that the SHG movement is moving in the correct way to end poverty among the populace.
3. Does Microfinance Empower Women? is research by Ranjula Bali Swain and Fan Yang Wallentin. Evidence from Self-help Groups in India (2007) found that women are significantly empowered when they challenge prevailing societal conventions and cultural practices in order to better their own well-being. This empowerment also extends to SHG members.
4. In the 2013 research "A Case study on Self-help Groups in North Tamil Nadu," Dr. Percy Bose examined how SHGs helped women gain economic empowerment and discovered that members' incomes rose as a result of joining the groups.

OBJECTIVES

1. To assess the impact of the SHG in enhancing the economic empower of rural women.
2. To eradicate the poverty.

METHODOLOGY

The Jajpur district of Odisha's SHGS is included in the research. Primary sources and conversations with Jajpur SHG members provided the data that was used in the study. Three SHGS are used in a single hamlet where the study is conducted. There are forty-five rural women who are members of the SHGS overall. In 2015, these SHGS were initiated. Members are responders between the ages of thirty and forty-five. It is revealed that most of the women in SHG are quite young. For the study, only respondents who are housewives are selected.

Tool Used for Analysis

It was examined how the socioeconomic factors affected the participants' financial gains. The analysis's findings are displayed in the table below.

TABLE 1
Social status of respondents

	No. of Respondent	Percentage
SC	13	28.88%
OBC	25	55.55%
GENERAL	7	15.55%
Total	45	100%



The distribution of sample respondents by social status is displayed in this table. It is found that 15.55% of respondents are

from the general caste, 28.88% are from scheduled caste, and 55.55% are from backward caste.

TABLE 2
Reasoning for joining

	No. of Respondent	Percentage
For getting loan	20	44.44%
For family support	15	33.33%
For saving	10	22.22%
Total	45	100%

The distribution of sample responses by reason for attending a self-help group is shown in Table 2. It is noted that 44.44% of

respondents joined SHGs in order to obtain loans, followed by 33.33% for family assistance and 11.11% for future savings.

TABLE 3
Benefits after joining

	No. of Respondents	Percentage
Facility of getting loan	25	55.51%
Increased self confidence	10	44.44%
Saving	10	11.11%
Total	45	100%

According to this table, 55.51% of respondents said they could easily obtain a loan, 44.44% said joining a SHG had increased their confidence, and 11.11% said they had a little amount of funds.

advancement in social and economic standing has been a contribution. By enhancing women's income, spending, and saving behaviours, they also empower women.

FINDINGS

Researchers deduced from this study that rural women join SHGs for a variety of reasons, such as the ease with which they may obtain loans at just 2% interest for their children's education, family members' medical needs, and daughter marriage. It is an effective strategy for enhancing savings efforts and reducing poverty. SHGs contribute to the empowerment of women in this way.

CONCLUSION

The current study provided evidence for the larger influence of the socioeconomic factors on SHG membership. As a result of the substantial changes seen in the economic activities associated with women's everyday lives, the process of women's empowerment is conceptualised in terms of these variables. They are able to overcome financial obstacles in all facets of their lives and will have money to spend on their children's education as well as the acquisition of home goods. SHGs have discovered strategies for empowering women and lowering poverty. Their

REFERENCES

1. D.Vengatesan, Santha Govind, "Socio - Economic Status for Women SHG Members", *Emerging Dimensions in Self-Help Groups, Dominant Publishers and Distributors, New Delhi* 21. Ritu Jain, R.K., Kusha and Srivastava, A.K. (2003) *Socio, Economic Impact through SHGs, Yojana*, 2008, pp. 39-49.
2. H.S.K.Tangirala, "SHG is a Tool of Economic Development of Cooperative and its Members" *Kurukshetra, Volume 57, No 2, December, 2008, pp. 22 - 24.*
3. G.S.Kala, "Economic Empowerment of Women through Self-Help Groups", *Kisan World, November, 2004, pp. 25-26.*
4. Mahendra Varman P. *Impact of Self-Help Groups on formal Banking Habits. Economic and Political Weekly. 2005 Apr; 40(17):1705-13.*
5. Sankaran A. *Trends and Problems of Rural Women Entrepreneurs in India. Southern Economist. 2009; 48(4):11-2.* 12. Bali Swain R, Varghese A. *Microfinance Plus: The impact of business training on Indian Self Help Groups. Workingpaper2010:24. Department of Economics, Uppsala University. 2009; 3-13*