

Impact of Self Help Groups on the Development of Rural Women in Odisha

SWAGATIKA DAS

Adm. No. 14EE/15

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DEPARTMENT OF EXTENSION EDUCATION
COLLEGE OF AGRICULTURE
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Impact of Self Help Groups on the Development of Rural Women in Odisha

A

**THESIS SUBMITTED TO THE
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SWAGATIKA DAS

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Dr. B.P. Mohapatra
Associate Professor
Department of Extension Education
College of Agriculture
O.U.A.T., Bhubaneswar-751003, Odisha

Bhubaneswar
Date:

CERTIFICATE-I

This is to certify that the thesis entitled “**Impact of Self Help Groups on the Development of Rural Women in Odisha**”, submitted in partial fulfillment of requirements for the award of the degree of **Master of Science in Agriculture (Extension Education)** to the Orissa University of Agriculture and Technology, Bhubaneswar is an authentic record of bonafide and original research work carried out by **Swagatika Das**, under my guidance and supervision. No part of this thesis has been submitted for any other degree of diploma.

It is further certified that the assistance and help received by her from various sources during the course of investigation has been duly acknowledged.

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ADVISORY COMMITTEE**



CERTIFICATE-II

This is to certify that the thesis entitled “**Impact of Self Help Groups on the Development of Rural Women in Odisha**” submitted by **Swagatika Das** to Orissa University of Agriculture and Technology, Bhubaneswar in partial fulfillments of the requirements for the degree of **Master of Science in Agriculture (Extension Education)** has been approved/disapproved by the students’ advisory committee and the external examiner.

Advisory Committee

Chairman

Dr. B. P. Mohapatra

Associate Professor

Department of Extension Education

College of Agriculture, O.U.A.T., Bhubaneswar

Members

1. Dr. B. Parasar

Former Professor and Head

Department of Extension Education

College of Agriculture, O.U.A.T., Bhubaneswar

2. Dr. R. K. Mishra

Professor and Head

Department of Agricultural Economics

College of Agriculture, O.U.A.T., Bhubaneswar

External Examiner

(Name and Designation)

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Dated:

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ABBREVIATIONS USED

SHGs	:	Self Help Groups
NGO	:	Non-governmental Organization
ST	:	Scheduled Tribe
SC	:	Scheduled Caste
OBC	:	Other Backward Classes
F	:	Frequency
%	:	Percentage
VLW	:	Village Level Worker
VAW	:	Village Agricultural Worker
AAO	:	Assistant Agriculture Officer
AO	:	Agriculture Overseer
BVO	:	Block Veterinary Officer
FIG	:	Farmer Interest Group
CIG	:	Common Interest Groups
FPO	:	Farmer Producer Organization
GP	:	Gram Panchayat
BPL	:	Below Poverty Line
APL	:	Above Poverty Line
SRI	:	System of Rice Intensification

ABSTRACT

This study was conducted to advance a new understanding on “**Impact of Self Help Groups on the Development of Rural Women in Odisha**” in context to Kandhamal District by taking 120 SHG beneficiaries. The study was carried out under five objectives i.e. 1) To analyze the profile of the rural women beneficiaries of the SHGs under study, 2) To find out the social impact of SHG on the rural women beneficiaries, 3) To study the economic impact of SHG on the rural women beneficiaries, 4) To study the impact on knowledge gain by the rural women beneficiaries, 5) To identify the constraints faced by the SHG rural women beneficiaries. Keeping in view the objectives, Multistage random sampling technique was adopted to select the blocks, panchayats, villages and respondents. The research study comes within the purview of survey research mainly of "Ex-post-facto" in nature. Out of 12 blocks of Kandhamal District two blocks namely Kotagarh and Tumudibandha were selected randomly. Pre-testing of the schedule was made at random with 5 percent of the total sample to be interviewed for the study.

To examine the profile of SHG rural women beneficiaries, 12 variables were identified. The findings revealed that, the research study was based on the opinion of the rural women mostly in the age group of 40-54 years, qualification up to primary standard, practicing farming as primary occupation, belonged to nuclear family, tribal community, Christian religion, no other participation except SHG, having earning members up to two and belonged to BPL category. Regarding social impacts, findings revealed that, SHGs were running in good condition, moderate to high level of social impact on the women's life, lesser impact in the field of political decision, low to moderate level of impact in the field of home management, very much empowered in the matter related to children and moderate to high level of impact on legal issues. Study on Economic impact of SHG on the rural women beneficiaries revealed that, there was moderate impact on livestock management, in the field of agricultural management and labor use and allocation where as the respondents well empowered in money matters in their respective families and were improving their credit potential by repaying the loan timely. Study on Impact on knowledge gain by the rural women beneficiaries indicted that maximum respondents had taken training in different agricultural activities but overall impact was low in the other areas of farming. Respondents were having low to moderate level of knowledge on different technologies as well as formation and management of groups. Regarding Constraints faced by the SHG Rural Women Beneficiaries in-adequate banking facility, less initial profit, delay in execution of programme were the major constraints associated with SHG under study.

Based on the finding of the study it can be concluded that, the SHGs in Kandhamal district have yielded some economic and social impacts in the lives of SHG woman beneficiaries but in the field of knowledge gain a lot has to be done.

INTRODUCTION

1.1. The Concept of Self Help Groups (SHG)

In the post independent era a lot of initiatives have been experimented pursuing with the constitutional goal to reduce gender inequalities. Even after 70 years of independence, the population under poverty line is as high as 48%. To manage the rural poor, a Nobel idea has been inverted in terms of Self Help Groups (SHGs). In 1986 – 87, NABARD took up the concept and came into action promoting SHG. The core concept of SHG is that one has to help himself or herself. The concept has taken shape and is now very much familiar in rural areas of the country.

One has to believe that the progress of any nation is inevitably linked with social and economical plight of women in that particular country. Women are a vital part of the Indian economy both at the national and the house – hold levels. They constitute 48.46% of total population and one third of the national labor force in India as per census data 2011. The World Bank Report (1991) has observed that “women are central to success of poverty alleviation efforts in the short and medium as well as in long run.”

Since Independence, government’s policy on women’s has taken varying types of emphasis, from the initial welfare oriented approach to the current focus on development and empowerment. The Ninth plan Document (1997 – 2000) also laid emphasis on the participation of people in the planning processed the promotion of self – help groups. Empowerment of women was one of the nine primary objectives of the Ninth plan.

1.2. Structure of Self Help Groups:

The SHG is an association of 10-20 people belonging to similar socio – economic characteristic, residing in same locality. The SHGs are voluntary associations of people formed to attain some common goals. These are groups which have similar social identity, heritage, caste or traditional occupations and come together for a common cause and manage resources for the benefit of the group members. They agree to save regularly and convert their savings into a common fund. The members of the group agree to use this common fund and such other funds that

they may receive as a group through a common management. It is self employment generation scheme especially for rural women who don't have their own assets. It is especially because women can be instrumental in initiating and igniting the spark of development of a country. SHG at this juncture provides a ray of hope to the rural women. (Mohapatra, 2015).

SHGs are presently promoted by governments, development banks and voluntary agencies, with focus on social and economic issues, mainly thrift and credit programmes. Among the various programmes launched for poverty alleviation, the Swarna Jayanti Gram Swarozgar Yojana (SGSY) in 1999 was a central Sponsored scheme and the self-Help-Group (SHGs) are formed under this programme.

1.3. Impact of SHG

In the past time women are not ready to undertake works, jobs, business activity due to shyness, fear, gender discrimination and male dominance in the society however of late Indian women have come out of the four wall of the kitchen and shown their willingness to take up entrepreneur activities.

Over the last few years “people’s participation” and “empowerment” has become the buzz words in rural development and local planning. In this context, Self Help Group (SHG) has emerged as the most successful strategy in the process of participatory development and empowerment of women.

SHGs in many parts of the country have achieved success in bringing the women to the main stream of decision making. In fact, what she cannot achieve as an individual can accomplish as a member of group with sufficient understanding about her own rights, roles, privileges and responsibilities as a dignified member of society. Several factors and strategies have been provided by the SHGs that have made a positive Contribution to the empowerment of women. These are balancing family and business responsibilities, leadership, experience in decision making and discussions on social issues. As a result, the numbers of SHGs have been increasing day by day. The women who were associated with this process started thinking and doing things differently and their world views were different from the non-member women.

Narasaiah (2004) in her study mentioned that the change in women’s contribution to society is one of the striking phenomena of the late twentieth century.

Self-help groups (SHGs) Movement has triggered off a silent revolution in the rural credit delivery system in India by providing a viable organized set up to disburse micro credit to the rural women and encouraging them together into entrepreneurial activities.

1.4. Self –Help Group in Orissa

The state of Orissa has been the focus of attention of the Indian Map primarily to its pro-active government and significant strides made by its SHGs. SHGs are playing an important role in optimization of natural human resources through people's participation and achieving the goals of vision 2020. Development agenda of the state in the last few years of placing the people especially women in the fore front has enabled the formation of large number of self help groups (SHGs) throughout the state where women were saving one rupee per a day. The state government is making efforts to assist SHGs by providing revolving fund under various programmes. There are about 3,31,850 women Self Help Groups in Orissa, covering nearly 36,54,757 of rural poor women (2017). Orissa alone has about half of the Self Help Groups existing in the country.

1.5. The Title of the Research

“Impact of Self Help Groups on the Development of Rural Women in Odisha”

1.6. Specific Objectives of the research study

This study aims to advance a new understanding on Impact of Self Help Groups on the Development of Rural Women in Odisha in context to very remote tribal Gram Panchyats of Tumudibandha and Kotagarh Blocks of Kandhamal District. In Kandhamal tribal farming families, women perform over 60 per cent of on-farm activities and almost all off-farm activities. Besides this the SHGs working here are involved in multifarious activities which is the reflection of traditional integrated farming of local tribal's.

The study carried out with the following objectives:

1. To analyse the profile of the rural women beneficiaries of the SHGs under study.

2. To find out the social impact of SHG on the rural women beneficiaries
3. To study the economic impact of SHG on the rural women beneficiaries.
4. To study the impact on knowledge gain by the rural women beneficiaries.
5. To identify the constraints faced by the SHG rural women beneficiaries.

1.7. Scope and Importance of the research study

- A. The present investigation is a rare effort in studying the performance of Self Help Groups. Hence, the findings will find applicability in identification, selection of beneficiaries with the appropriate development interventions in making various development programmes more effective through SHG.
- B. The findings of this study will help the extension workers, social scientists and policy makers to reorient the approach of socioeconomic development of the rural women through SHG.

1.8. Limitations of the research study

Though the present study assumes great academic and practical relevance but it has the following major limitations:

- A. Like other social science/ extension research, the findings are based on the ability and honesty of the respondents to recall and express their opinions. Hence, the prejudices and bias in their responses are not ruled out.
- B. Study suffers from usual limitation of time, money, and other resources as it being the student's research.
- C. Although care is taken to include all the relevant variables for the study, still it cannot be ruled out the missing of some of the important variables. Nevertheless, it is hoped that this study will provide a better insight to understand the impact of SHG on the rural women.
- D. The present investigation was confined to Kandhamal district of Odisha State. Hence, the result may not reflect the entire situation of the state.

REVIEW OF LITERATURE

Review of literature is the preliminary task in social research after the topic is finalized. It provides guidance to proceed in terms of methodology, research result and drawing of interfaces. The present study on impacts of SHGs in Kandhamal District of Orissa was conducted out of consideration of needs for the basic social organization for income generation. The review of literature relating to present study or in relevant areas were collected. The collected reviews have been presented on objective basis.

2.1 Profile of rural women

Chottopadhaya (2005) opined that nearly 90% of women worker in rural areas are unskilled. All poor women have to perform domestic duties and also supplement to family income.

According to Suresh and Tendulkar(2009) Committee report although the work participation rate of women in poorer category, ST and SC households are relatively much higher than the state average, they continue to live in distress condition. Owing to illiteracy and social barriers coupled with excessive alcoholic habits of the male members the women in ST and SC households are more vulnerable to poverty despite their hard labour. In such an environment, it is found that the WSHGs that are formed either with state or NGO initiative to alleviate poverty and to empower the weaker section both economically and socially by undertaking various gainful economic activities have so far generated very limited effects on the life of poor women and their households.

As per the 2011 census out of the total population, 87.75 per cent are living in rural areas and the female rural population is 51.14 per cent. These women especially from the small and marginal farming families perform over 60 per cent of on farm activities and almost all off-farm activities. It is also noticed that the poorer tribal families, the greater is the dependency on women's economic productivity.

Meenakshi (2011) observed that the majority (58.33%) of the respondents were wage earners. Less than one-fifth of the respondents (16.67%) were observed to

be farmers cum wage earners. Less than one-tenth (7.50%) of the respondents were found engaged in farming alone. Further it is reported that 11.67 per cent of the respondents were found without any employment. Only 5.83 per cent of the respondents were doing their own business.

Alam and Nizamuddin (2012) revealed that out of 480 respondents selected for the study, 2.32 per cent of the members are below 20 years of age, 27.3 per cent of the members are in between 20 to 30 years, 35.33 per cent of the members are in the age group of 30 to 40 years. 26.80 per cent of the members are in the age group of 40 to 50 years, 7.50 per cent of them are in the age group of 40 to 50 years and 0.70 per cent of them are above 60 years.

Das (2012) found that the majority (60.50%) of the respondents belonged to the age group of 30-40 years.

Naik *et al.* (2012) revealed in their study that majorities (54.16%) of the women in SHGs were belonged to middle age group and 39.17 per cent of the members belonged 20 to the young age group. The women of middle age were more efficient and responsible than their younger counter part.

Jeba (2012) revealed that majority (75.00 %) of the respondents have been with nuclear family type, three to five members (55.90 %) in their families followed by more than five members (23.60 %) category. With the rest are in joint family system.

Sarmah and Das (2012) found that 117 respondents have medium size family (4- 6) representing 46.80 per cent, whereas only 19.20 per cent have small size family members.

Meena and Singh (2013) reported that nearly 50 per cent SHG members had primary level education. About one-fifth (22%) members were illiterate followed by matriculates (12%), graduates (8%) and holding master's degree (4%).

Swetha (2013) revealed that majority of the respondents had primary school education (35.83%), followed by high school (33.33%), illiterate (22.50%), intermediate (5.00%), under graduation (1.67%) and post-graduation (1.67%).

Dhiraj and Pushpa (2013) studied the effectiveness of SHGs in empowering women and concluded that most of them were from nuclear families (56.4%) with the spouse as the head of the family and having 4 members.

Shirisha (2014) found that the educational status of SHG household indicated that 40 per cent of the population was illiterate, followed by 22 per cent had high school education, 19 percent had primary school education, 7 per cent had college education, 5 per cent had intermediate education and 6 per cent of them were below five years, some of them attending anganwadi and one per cent of them were literate to sign.

Bhagyasree (2014) noticed that majority (68.89%) of the members of the Women Self Help Groups had medium family size, followed by large (13.33%), small (12.22%) and very large (5.56%) family size. Little more than half (53.33%) of the members of the Women Self Help Groups belonged to nuclear family type and the remaining belonged to joint (46.67%) family type.

Kondal (2014) conducted a study on SHG and revealed that 57 per cent of respondents were involved in agriculture followed by 32 per cent were involved in caste based services and 11 per cent were involved in other sources. Thus, the occupations of the most of the respondents were agriculture.

2.2 Social impact of SHGs on rural women beneficiaries

Hartwig (2000) opined that the growing number of self help groups and Women's organizations over the past 25 years is a sign that women want to improve their social and economic status.

Happer (2000) stated that a large group is more likely to be influenced by existing social and economic structures within a community, rather than by the poverty alleviation agenda of the financial intermediary. This influence can be begun but is perhaps more likely to be oppressive.

Purushottam (2001) revealed that the poor were highly vulnerable to economic dis-location and distress in regions of high poverty, unemployment illiteracy and social infrastructural backwardness. The most effective and sustainable modes of

intervention is networking the poor for Micro-Enterprisers and building synergy through linking of the self help groups (SHGs) with public programs. It was also shown that it has the potential to help the SHGs and development managers to collect, process and disseminate very quickly and efficiently business information pertaining to individual members, the SHGs and networks of the SHGs. It is suggested that closing the technology gap should be the top of the national agenda for poverty alleviation.

Narendranath (2001) stated that to build effective people's organizations, requires effective strategies and high quality input on the part of the promotional agency. Different NGOs have focused on deep understanding of organizations and how to build them. They emphasizes three key group values for SHGs to function effectively. These includes equal opportunities, sharing responsibilities peer lending and influencing, confrontational trust norms, financial discipline mutual help, risk taking and autonomy (independence, self help and exercising choice).

Harper (2002) revealed that SHG system reflects the independence and diversity. It allows people to save and borrow according to their own time, not as the bank required self help groups can play a part in a whole range of social, commercial or other activities. They can be the vehicle for social and political action as well as for the financial intermediation.

Fisher and Sriram (2002) stated that social intermediation as commonly understood as a means to enable the delivery of a technical solution organizing poor people around concrete activities. Micro finance and others has much wider goals in mind of building assets and ownership of developing opportunities capacities and skills of empowering marginalized people.

Banerjee (2002) in his evaluation study of "self help group in Tamil Nadu" expressed that few women members of the groups got elected in panchayat bodies and pressurized the authorities in laying of roads, getting electric connection and providing drainage, borewell and constructing community halls which would definitely go a long way in improving the quality of life of the members.

Jain (2003) explained significantly increases the status of women as participants, decision makers and beneficiaries in different developmental aspects of life.

Sahu and Tripathy (2005) in their edited book viewed that 70 per cent of world's poor are women. Sel-help-groups (SHGs) have emerged as the most vital instrument in the process of participatory development and women empowerment.

Selvam (2005) revealed that the concept of SHG turns women in to responsible citizen of the country achieving socioeconomic growth. Involvement of women in all stages of both family and community affairs has been an added significance to them, women led SHGs in many parts of the country have achieved success in bringing the women to the mainstream of decision making. They are empowered in so extent that they are being consulted in all the decision making like education and marriage of their children, owning property, expenditure, taking loans etc. In many cases the women have proved themselves to be as active agent in the community development.

Pillai and Harikumar (2006), in their research, observed that SHGs are highly relevant to make the people of below poverty line hopeful and self reliant. SHGs enable to increase their income, improve their standard of living and status in society to the main stream ultimately, the nation reaps the advantages of socialism.

Darshana and Padia (2008) reported that one of the remarkable qualities after joining SHGs was empowerment. Almost 83 per cent of respondents were agreed. The most outstanding was the increase in confidence levels and courage to discuss issues and speak openly. Almost 88 per cent affirmed this trait.

Anuppalle and Reddy (2008) observed the greater improvement in social, economical, political and health conditions of the rural women after joining in the SHGs in India particular at Andhra Pradesh compared to the other countries like Africa and Indonesia.

Srinivasan (2009) found that, the past occupation of the members, loan use pattern and local politics have a great bearing on the employment status of the group members.

Palanichamy (2011) reported that SHG enhanced the equality status of women as participants, decision maker and beneficiaries in the democratic, economic, social and cultural spheres of life.

Meenakshi (2011) conducted a study on participation and empowerment of rural women SHG and found that the respondents had perceived better planning in family maintenance, joint decision making at all levels, better linkage with local institutions, active involvement in addressing social issues and problems, awareness about socio-economic development programmes and better group cooperation were the primary impacts.

Jeba (2012) stated that SHG leaders participate in Gram Sabha meetings and very few SHG leaders contested in elections and took leadership position as President in Panchayats.

Sambharkar *et al.* (2012) stated that majority of the respondent (70.00%) were in medium level of category of social empowerment and 21.43 per cent of the respondent were high empowerment regarding social empowerment.

Dhiraj and Pushpa (2013) discerned that greater the time of association with SHGs, greater are the social benefits like feeling of social security, participation in social activities, having access to financial services, being socially aware and having social relations derived. SHGs have socially benefited the members to a large extent.

Thangamani and Muthuselvi (2013) reported that the activism within the women movement has influenced the government to frame policies and plan for the betterment of the country. The empowerment of women through Self Help Groups (SHGs) would lead to benefits not only to the individual women, but also for the family and community as a whole through collective action for development.

Dhiraj and Pushpa (2013) stated that more the association with SHGs more the politically empowerment among the members by making them actively participate in local bodies, increasing their level of political awareness, increasing their leadership qualities.

Mishra (2014) studied that in the past time women are not ready to undertake works, jobs, business activity due to shyness, fear gender discrimination; male

dominance in the society however of late Indian women have come out of the four wall of the kitchen and shown their willingness to take up entrepreneur activities .Women of today wants more economies freedom. SHGs in many parts of the country have achieved success in bringing the women to the main stream of decision making.

Kondal (2014) observed that 52 per cent of SHGs showed an increase in decision making in agriculture sector and 48 per cent of respondents did not take any decision in agriculture while fifty seven percent increased their decision making in other activities of the family and 43 per cent did not take decisions in the other activities of the family

Patnaik(2017) reported that the more you participate in decision making process the more you empower and it has a positive impact in bringing the change in her own situation and condition and increasing their reasoning process and ability to express their choice. Women's participation in decision making is a major indicator for women empowerment in the state. At the rural sector the local Govt. is playing important role in the process of democratic decentralization. It is a system of direct and active involvement of the people of a local area into the administration of local affairs for the satisfaction of local needs through SHGs.

2.3. Economic impact of SHGs on rural women beneficiaries

Jha (2000) reported that a SHG is a small economically homogeneous family group of the rural poor voluntarily coming together to save small amounts regularly, which are deposited in a common fund to meet members emergency needs and to provide collateral free loan decided by the group.

UN (2002) presented an account of various micro-credit programs that work in the fields of poverty alleviation throughout the world. It has indentified many factors that have led to increased interest in micro credit in promoting growth with greater equality. Through the informal and small lending that have been in the rural areas in different parts of the world in the form of merry-go-round, efficiency of such programmes is questioned on the ground of difficulties involved in identifying poor, absence of skill in case of poor, rudimentary and fragile nature of administrative structure, large transaction cost absence of training, information and access to loan. The paper suggests prevalent and growth of innovative approach, which emphasizes

credit financing along poor group monitoring which has reduced lending risk and greater return. It also informs about the efforts taken by different criteria devised for achieving the spread and success of micro-credit programmes. The report suggests for targeting all the poor people. Economics of scale can be achieved through strengthening structure. Strong coordination among the donor countries is required to avoid duplication in different projects. For long term sustainability of the programme mobilization of saving is given priority and donor funds should not be regarded as transfer.

Jain (2003) observed that the SHG is an effective medium for inculcating saving habit among poor women flock. The SHG improves the equality of the status of women as participants and also empower their economic, social, and cultural orientation in the society.

Narasaiah (2004) in her study mentioned that the change in women's contribution to society is one of the striking phenomena of the late twentieth century. According to her micro-credit plays an important role in empowering women. Giving women the opportunity to realize their potential in all spheres of society is increasingly important.

Varman (2005) reveals that being member in Self Help Groups and more importantly having leadership experience in Self Help Groups greatly influence the bank account holding. Leadership experience in Self Help Groups would also improve an individual banking habits.

Sharma (2005) have demonstrated positive changes in asset position, increase in savings, increase in employment and increase in consumption expenditure and reduction in feminization of poverty.

Sarumathi and Mohan (2011) found that poverty declined to the greater extent (92.00%) among rural women of SHGs.

Meenakshi (2011) conducted a study on participation and empowerment of rural women SHG and found that the respondents had increased ability to support family financially (1.80), improvement in income (1.70), engagement in income

generating activity (1.69), successful entrepreneurship (1.60), debt clearance (1.55) and reduced poverty level (1.32) were the major impacts emerged.

Jeba (2012) revealed that there is a development in savings habit (3.00), access to credit (2.98) got higher mean scores and increase in spending for educating girl children (2.45) and household expenditure decision making (2.27) were the economic dimensions got lower mean scores compare to total score.

Savita and Jyothi (2012) have found a significant difference in economic position before and after joining as a member of SHG and the programme benefitted greatly to the highly educated women.

Dhiraj and Pushpa (2013) noticed that greater the time of association with SHGs greater are the economic benefits like greater possibility of savings, increased scope of self-employment, increase in the living standard, increase in the income and feel economically empowered derived. Association with SHGs has recently empowered women to a significant extent.

Swamy and Tulasimala (2013) found that the mean family non-food expenses have increased from Rs. 3596 in pre-SHG situation to Rs. 6228 per annum after SHG impact, registering an improvement to the extent of 73.24 per cent.

Singh (2013) has shown that SHG members were able to contribute towards their family income and also gained other benefits like skill upgradation, better understanding, banking operations, better leadership and communication skills.

Mula and Sarkar (2013) revealed a significant positive change in the economic variables of self-income, employment generation, asset building, productive investment, savings which lead to socio-economic upliftment of rural women folk and empowered them particularly in the sphere of child education, leadership and entrepreneurship ability, technology adoption, decision making, etc.

Shirisha (2014) in her study on SHG and non SHG women she noticed that SHG households spent high on food than the Non SHG whereas expenditure on health was high for the SHG than the Non SHG. The expenditure pattern for clothing and children's education were same for the SHG and Non SHG households.

Mohapatra *et al.* (2015) stated that the number of women SHGs formed, membership, amount of credit advanced, the volume of saving and number of SHGs with repeat finance show an increasing trend from 2010-11 to 2012-13 in Odisha.

2.4 Impact on Knowledge gain of SHGs on rural women beneficiaries

Puhazhendhi (2000) observed that of the sampled households food items like wheat and rice which was consumed only during festivals was consumed regularly. Similar was the case of vegetables. Further 27 per cent were stocking food for lean season and 8 percent owned radios after joining SHGs.

Soundari and Sudhir (2001) reveals that the SHGs engage not only in productive economic activities but also in social empowerment and capacity building of rural dalit women.

Rao (2002) has pointed out that for bridging gaps of gender inequality, women should be empowered by making them as active partners in decision-making, implementation and evaluation of all interventions initiated for energizing, organizing and sustaining their livelihood. According to him, empowerment is an ongoing process and not an end by itself. The processes involved in empowering are (i) growth in people's awareness and (ii) Gaining access to resources and public facilities; (iii) Negotiating over relations between different social groups.

Kothai *et al.* (2003) corroborated that there was positive impact on SHG members where the confidence level of the women members has increased enormously. They could talk to outsiders without any inhibition, they were capable of moving around to cities and banks without seeking the help from men and were also not getting cheated/exploited easily by merchants and middle men.

Rao (2004) rewarded Andhra Pradesh SHGs by saying that they are steadily bringing a silent revolution in the empowerment of women in rural areas and have achieved a respectable position in the country overall the states.

Joy (2004) explored the extent to which SHGs could be involved in attaining better health for women and children acute malnutrition among children, infant and 51 child mortality / premature adult deaths has declined. Children's school enrolment

and regularity in school attendance has improved. Further, when SHGs address issues such as the establishing of Angahvadi (Baby care center), made a positive impact upon the education of girl children.

Jangan (2010) reported that all the respondents have low, knowledge empowerment, and none of them have moderate or high knowledge empowerment. Among those who have Moderate participation in SHG activities, overwhelming (91.30%) of them has low knowledge empowerment and none of them have high knowledge empowerment. Among those who have high participation, about two-thirds (68.20%) of them have low and nearly one third (27.30%) have, moderate knowledge empowerment. Only a negligible proportion of the women reported high knowledge levels.

Swamy and Tulasimala (2013) reported that SHGs helped to improve food consumption and nutritional status of the poor. The mean value of the per family food 52 expenses has increased from Rs. 4849 in pre-SHG situation to Rs. 8216 after SHG impact registering an improvement to the extent of 69.41 per cent.

Kondal (2014) revealed that SHG augmented women communication skill with the others, while communicating with their Mandal level officers for 59 per cent of respondents and 41 per cent of respondents didn't show any improvement in their communication skill with their officers.

2.5 Constraints faced by the SHG beneficiaries

Sud (2003) in her study on SHGs revealed that problem of illiteracy was the main hindrance in the formation of group. Moreover, there was little consensus in the group about the productive activities to be taken up.

Anand (2004) in her study observed that the SHG members had not fully conceptualized the essence, which has lead to the phenomenon of changing membership from one voluntary agency to another.

Singh *et al.* (2009) in their study observed that training and identification of economically viable activities was the main problem. They further observed that group activity was limited to very few groups as majority of the members were doing

the activity individually. The study also highlighted that the financing banks were charging between 10- 15 per cent interest per annum from the SHGs and the groups were charging between 12-24 per cent from the members. Thus, the authors suggested that to promote the SHGs in the country, the government should lower the interest charged from the groups.

Mansuri (2010) in his study concluded that it was also difficult to find an economic activity that will yield a rate of profit necessary to cover the interest rate on the loan. It was also seen that at macro level, there was the problem of sustaining the business that could engage much larger number of people. Unless there is a proper marketing system, merely producing the goods would not help.

Mani *et al.* (2011) in their study revealed that some of the SHGs could not function independently even after five years and the SHGs required the financial and administrative support of NGOs for their smooth and normal functioning. The authors opined that NGOs on an experimental basis should attempt gradual withdrawal and see whether the groups were able to function and transact their day-to-day operations independently.

Mishra (2011) in her study observed that the small and marginal farmers in self help groups were still not organized; the role of Government in promoting and sustaining SHGs was not quite active; the movement was still geographically more unevenly spread; credit to SHGs was available at a very high rate of interest and the movement was not going beyond meeting the credit needs for consumption purposes. The author concluded that these were some of the areas which needed immediate attention by the planners. It was further suggested to involve Commercial Banks, RRBs and Primary agricultural co-operative societies to provide liberal credit at cheaper interest rate to the poor through SHGs.

Arora and Meenu (2012) observed a crucial need to focus on awareness programs, imparting training and developing entrepreneurial skills among the rural poor. They further suggested that the bankers should coordinate the formation and functioning of the self help groups linked to them.

Kumar and Sankaraiah (2013) suggested that NGOs should play a key role in arranging exposure visits to other successful SHGs, tie up for marketing, release of subsidy from DRDA and arranging exhibitions for the products of SHGs because if proper marketing arrangements were not provided the members of SHGs may lose their motivation and the sustainability of the micro enterprises may be affected in the long run.

Swetha (2013) the major problems elicited by the women entrepreneurs are lack of organized and regulated market (65%) in vegetable marketing; lack of advertisement for the product (65%) NPM input sale; lack of remunerative price for the product (60%) 67 in vermicomposting; lack of working capital (60%) in flour mill; products are seasonal in nature (65%) in nursery raising, completion from the branded products (70%) in pickle selling.

Bhagyasree (2014) identified the major problems were inadequate support and inadequate training programmes followed by inadequate organizational officials and non-relevancy of technical knowledge; inadequate cooperation among group members; reluctance of members to attend group meetings regularly; poor transport facilities and no remunerative price for the products; inadequate knowledge about government policies and schemes and inability to repay the loan in time; inadequate knowledge on market information; non-availability and high cost of inputs; inadequate marketing facilities for self-help group products and poor maintenance of records and managing accounts and indirect loans indirect loans given for organizations to procure machineries and equipments.

RESEARCH METHODOLOGY

Research methodology is the structural configuration of the study for conducting the research within the framework of the objectives. It includes methods, tools, techniques, approaches followed by the researcher to analyze the problem during the course of investigation. Methodology furnishes the building block and backbone of process of inquiry and reasoning data generation and processing. This chapter deals with the research methodology, which have been adopted for the purpose of the present study. The details of the methods and procedures used in this study along with the plan of statistical analysis have been outlined under the following headings.

- 3.1. Selection of problem
- 3.2. Research Design
- 3.3. Location of the study
 - 3.3.1. Selection of the districts
 - 3.3.2. Selection of the blocks
 - 3.3.3. Selection of the grampanchayats
 - 3.3.4. Selection of the villages
 - 3.3.5. Selection of the respondents
- 3.4. Tools and techniques of data collection
 - 3.4.1. Pilot study
 - 3.4.2. Development of the interview schedule
 - 3.4.3. Pre-testing of the interview schedule
 - 3.4.4. Interviewing
- 3.5. Variables and their measurement
- 3.6. Statistical measures
- 3.7. SHGs at a glance

3.1. Selection of problem

One of the most important factors in social research is the selection and conceptualization of research problem. Research worker should pay much attention towards the formulation of a realistic, clear and unambiguous problem, since the delineation of problem is often more important and essential than its solution. The

research problem, named “**Impact of Self Help Groups on the Development of Rural Women** in Kandhamal district of Orissa” was selected keeping in view the following factors –

- a. In Orissa, 49.30% of total population are women and out of them 85.64% remain in rural areas.
- b. Nearly 80 % of the population of the Kandhamal district are tribals.
- c. Literacy rate of Kandhamal district is 65.12%.
- d. A lot of government initiatives witnessed a slow progress in past few decades in this district.
- e. Under Mission Shakti, till 2017, 8659 SHGs were formed by involving the rural woman beneficiaries.

3.2. Research design

Keeping in view the objective of the study more of qualitative and behavioral attributes are needed to be included in the study. For the study, survey research was considered most appropriate to gather data. Purposive sampling was adopted to select the district and Multistage random sampling technique was adopted to select the blocks, panchayats, villages and respondents. The present research study comes within the purview of survey research mainly of "Ex-post-facto" in nature.

3.3. Location of the study

The sample of the research study covers the district Kandhamal. Two blocks from the district were selected for the study. From each block two grampanchayats were selected at random for the study. Again from each GP 20% villages were selected at random for the study comprising of 14 villages from district. The total no of villages covered under study are shown in Table no 3.3.4.

3.3.1. Selection of the district

Orissa state comprises of 30 revenue districts. The district “Kandhamal” was selected purposively as the researcher has previously worked in the district. The main factor which was taken into consideration that was the female population is more in this district than the male population.

3.3.2. Selection of blocks

Kandhamal district comprises of 12 blocks out of which two blocks namely Tumudibandha and Kotagarh were selected at random for the study.

3.3.3. Selection of Grampanchayats

Two grampanchayat from each selected block was selected randomly for the study as visible in Table.3.3.4.

3.3.4. Selection of villages

Random sampling procedure was followed for selection of villages also. A total number 20% of the total existing villages from each selected grampanchayat were selected at random for the study.

Table 3.3.4. List of sample District, Block , Grampanchayat & Villages

Districts	Blocks	GP	Total no. of villages	No of villages selected	Sl. No.	Villages
Kandhamal	Tumudibandha	Tumudibandha	16	3	1	Jalespata
					2	Labanyanagar
					3	Badabandha
		Mundigada	28	6	1	Madaspaju
					2	Tutuluba
					3	Mandalapadara
	4				Mundigada	
	Kotagarh	Kotagarh	10	2	5	Athabadi
					6	Sesargaon
		Madaguda	13	3	1	Jhariapada
					2	Kotagarh
3					Padelipadara	
					2	Madaguda
					3	Jharighat

3.3.5. Selection of respondents

A preliminary survey was carried out and 12 % of the total SHG members of each particular villages were selected at random as respondents and is visible in table no 3.3.5.

Table 3.3.5. List of total sample respondents

District	Blocks	Panchayats	Sl. No.	Villages	No. of SHG members	Respondents
Kandhamal	Tumudibandha	Tumudibandha	1	Jalespata	25	3
			2	Labanyanagar	30	4
			3	Badabandha	20	2
		Mundigada	4	Madaspaju	32	4
			5	Tutuluba	60	7
			6	Mandalapadara	20	2
			7	Mundigada	232	28
			8	Athabadi	20	2
			9	Sesargaon	21	3
	Kotagarh	Kotagarh	10	Jhariapada	40	5
			11	Kotagarh	221	27
		Madaguda	12	Padelipadara	30	4
			13	Madaguda	212	25
			14	Jharighat	33	4
Total					996	120

3.4. Tools and techniques for collection of data

3.4.1. Pilot study

Prior to finalization of the variables and preparation of interview schedule the investigator made visits to sample villages. Discussions and interactions were made with the SHG members, farm families, farm women, VAW, AO, contact farmers and

the line department officials to collect information about the villages, the farm families, various programmes, education and health facilities, crop and non-crop enterprises etc. The data so collected helped the researcher for finalization of variables and interview schedule.

3.4.2. Development of the interview schedule

In course of preparation of interview schedule many proposals were added and discarded after judging each item with their possible linkage with the specific objectives of the study. The pertinent questions were taken into consideration where as questions having less validity and reliability were dropped. Repeated verifications and proper measures were taken to avoid vague and ambiguous answers.

3.4.3. Pre-testing of interview schedule

Pre-testing of the schedule was made at random with 5 percent of the total sample to be interviewed for the study. This was done in order to test the validity and reliability of the measuring instrument. Basing on the information collected, some minor modifications were made in the schedule and the final schedule was developed and used for the purpose.

3.4.4. Interviewing

Good rapport was established by the researcher with the respondents of the sample area before data collection. The researcher took the help of VLWs and VAWs for assisting in data collection. The interview was conducted at their residence in a most informal manner. The young, progressive and leading farm women of sample villages helped the researcher for information gathering. Personal interview and focused group discussion techniques were used for collection of information. Some secondary data was also gathered from village leaders, local officials and farmers friend.

3.5. Variables and their measurement

3.5.1. Objective-1: Profile of SHG Rural Women Beneficiaries

Sl. No.	Variables	Categorization	Scores Assigned
1.	Age of Respondents	(1) Up to 39 Yrs.	3
		(2) 40-53 Yrs.	2
		(3) Above 54 Yrs.	1
2.	Education	(1) Illiterates	1
		(2) Primary	2
		(3) Middle	3
		(4) High school	4
		(5) Graduation	5
		(6) Post Graduation	6
		(7) Any Technical qualification if any	7
3.	Primary Occupation	(1) Farming	1
		(2) Business	2
		(3) Service	3
		(4) Wage earning	4
		(5) Any Other	5
4.	Secondary Occupation	(1) Farming	1
		(2) Business	2
		(3) Service	3
		(4) Wage earning	4
		(5) Any Other	5
5.	Family Type	(1) Nuclear	1
		(2) Joint	2
6.	Caste	(1) SC	1
		(2) ST	2
		(3) OBC	3
		(4) GENERAL	4
7.	Religion	(1) Hindu	1
		(2) Christian	2
		(3) Muslim	3
8.	Size of Family	(1) Up to 4	1
		(2) More than 5	2
9.	Social participation / Membership	(1) No other participation except SHG	1
		(2) Ordinary Member	2
		(3) Office bearer	3
10.	Total earning members of your family	(1) Up to 2	1
		(2) 3-5	2
		(3) Above 5	3
11.	Land possession	(1) Up to 2 Ha.	1
		(2) 2 -5 Ha.	2
		(3) Above 5 Ha.	3
12.	Annual income	(1) BPL	1
		(2) APL	2

3.5.2. Objective-2 : Social Impact Of SHG On The Rural Women Beneficiaries

Sl. No.	Variables	Categorization	Scores Assigned
1.	How do rate the performance of your SHG?	(1)Excellent	5
		(2)Very good	4
		(3)Good	3
		(4)Bad	2
		(5)Very bad	1
2.	Impact on decision making behavior after joining SHG(social decisions)	(1)Frequently	3
		(2)Sometimes	2
		(3)Never	1
3.	Impact on Political decisions after joining SHG	(1)Frequently	3
		(2)Sometimes	2
		(3)Never	1
4.	Impact on Home Management after joining SHG	(1)Changed	2
		(2)Unchanged	1
5.	Impact on Child related decisions after joining SHG	(1)Changed	2
		(2)Unchanged	1
6.	Awareness on different legal issues after joining SHG	(1)Aware	2
		(2)Not aware	1

3.5.3.Objective-3 :Economic impact of SHG on the rural women beneficiaries

Sl. No.	Variables	Categorization	Scores Assigned
1.	Impact on livestock Management after joining SHG	(1) Changed	2
		(2) Unchanged	1
2.	Impact on Agricultural Management after joining SHG	(1) Changed	2
		(2) Unchanged	1
3.	Impact on Labor use and allocation after joining SHG	(1) Changed	2
		(2) Unchanged	1
4.	Financial Impact after joining SHG	(1) Changed	2
		(2) Unchanged	1
5.	Impact on Economic Decision Making behavior after joining SHG	(1) Frequently	3
		(2) Sometimes	2
		(3) Never	1
6.	Credit seeking behavior of respondents	(1) < Rs. 50,000 /-	1
		(2) Rs.50,000- Rs. 2 Lakh	2
		(3) > Rs. 2 Lakh	3

3.5.4. Objective-4 : Impact On Knowledge Gain By The Rural Women Beneficiaries

Sl. No.	Variables	Categorization	Scores Assigned
1.	In which topic you have taken any training?	(1) Yes	2
		(2) No	1
2.	Knowledge in different areas of farming after joining SHG	(1) Satisfactory level of knowledge	3
		(2) Wants some additional knowledge	2
		(3) Wants full knowledge	1
3.	Knowledge on different technologies after joining SHG	(1) Satisfactory level of knowledge	3
		(2) Wants some additional knowledge	2
		(3) Wants full knowledge	1
4.	Knowledge on group formation and management of groups after joining SHG	(1) Satisfactory level of knowledge	3
		(2) Wants some additional knowledge	2
		(3) Wants full knowledge	1

3.5.5. Objective-5 : Constraints Faced By The SHG Rural Women Beneficiaries

Sl. No.	Variables	Categorization	Scores Assigned
1.	What problems you face while taking different activities in SHG	(1) Agree	3
		(2) Neutral	2
		(3) Disagree	1

3.6. Statistical measures

Statistical measure provides the investigator with the opportunity of expressing the facts in an imperial way. The statistical measurement which had been used in this study were, (1) Percentage (2) Mean Score (3) Standard deviation (4) Rank order (5) Gap percentage (6) Peasons co-efficient of correlation and (7) Critical Ratio (Significant of Percentage Difference)

3.6.1. Percentage

Percentage was used in description analysis for making simple comparison between two responses. For calculating percentage, the frequency of a particular cell

was multiplied by 100 and divided by the total number of respondents in the particular category to which the cell belonged.

$$\text{Percentage} = \text{Number of respondents} \times 100 / \text{Total no. of respondents}$$

3.6.2. Mean score

It is also simple comparison which was calculated by using the formula-

$$M. S = \text{Summation } f \text{ multiplied with } x / N$$

Where, M. S = Mean Score

Summation f multiplied with x / N = Sum of total score obtained by individual

N = Total number of respondents

3.6.3. Standard deviation

The standard deviation was found out by taking the differences of each item in the source from the arithmetic mean, squaring the differences, then summing all the squared differences and dividing by the number of items and then extracting the square root. Standard deviation was used for categorization of the respondents.

$$S.D = \sqrt{E f (x_i - \bar{x})^2}, \text{ where,}$$

$x_i - \bar{x}$ = Deviation from mean, N = Number of observations

3.6.4. Rank order

On the basis of mean score rank order was made. The item securing highest mean score was given first rank and the next highest was given second rank and so on.

3.6.5. Gap % (Score gap)

It was the difference between maximum obtainable score and obtained score value for a given variable, when expressed in percentage it was called gap percentage.

$$\text{Gap percentage (Gap \%)} = (\text{Maximum score} - \text{Obtained Score}) / \text{Maximum score} \times 100$$

3.6.6. Pearson's coefficient of correlation

This test was applied to ensure the degree of association between number of variables and to test whether the association was significant or not.

$$\text{Co-efficient of correlation} = \frac{N \sum xy - \sum x \cdot \sum y}{\sqrt{(N \sum x^2 - (\sum x)^2)(N \sum y^2 - (\sum y)^2)}}$$

Where, r = Co-efficient of correlation

N = Number of pairs to be correlated

x and y = Variables being correlated

\sum = Summation

3.6.7. Critical ratio

This test was carried out to know the significant association between two percentages.

$$C.R = \frac{P - Q}{PQ} \sqrt{\frac{1}{N_1 + 1/N_2}}, \quad P = \frac{N_1 P_1 + N_2 P_2}{N_1 + N_2}, \text{ where,}$$

N₁ = Size of 1st sample, N₂ = Size of 2nd sample

P₁ = Percent of 1st sample, P₂ = Percent of 2nd sample

3.7. SHGs at a glance

The concept of SHG is voluntary association people form to attain a collective goal. The people who are homogeneous with respect to social background, heritage, caste or traditional occupation come together for a common cause to raise and manage resources for the benefit of group members. The SHG can be formed by unity development activities and seek financial assistance for survival and operation. The SHG being homogeneous in status interest within the size of 10-20 people, non-political based on interaction and transparency. They function to conduct regular meetings, promotion of savings, credit management and establish linkage with financial institutions.

3.7.1. SHGs in Orissa

Odisha lies between the latitudes 17.780N and 22.730N and between longitudes 81.37E and 87.53E. The state has an area of 155,707 km², which is 4.87% of total area of India and a coastline of 450 km. It is the 9th largest state by area and the 11th largest by population. It is also the 3rd most populous state of India in terms of tribal population. Over 76 percent of the people are dependent on agriculture. Out of the gross cropped area of 87.46 lakh hectares, 18.79 lakh hectares are irrigated. The state contributes one-tenth of the rice production in India.

Mission Shakti, Orissa is intimately concerned with Women Self Help Groups (WSHG). Being launched on 8th March 2001, Mission Shakti is moving with full-gauasto. More than 36 lakh women in the field of 3, 31,850 SHGs (Mission Shakti, Orissa, 2017) are striving to attain the goal of holistic empowerment. A conducive environment has been created in the state govt., non-govt. and a corporate section, joining hands and standing on one umbrella. Mission Shakti has also provided opportunities for self-empowerment by making the use of their own and acquired scheme.

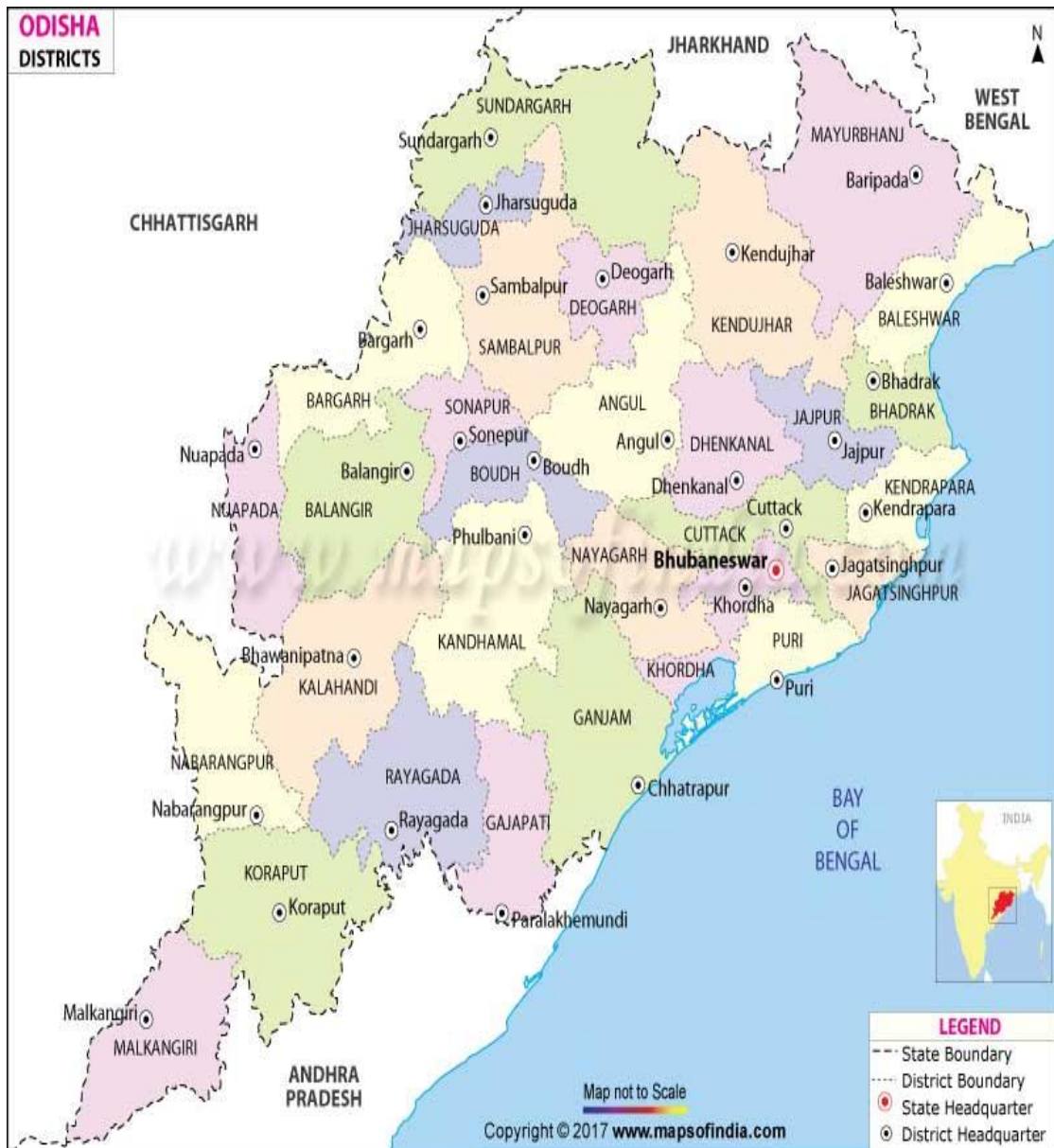


Fig. 3.1. Political map of Odisha

Table no-3.7.1. District wise information on SHG

District wise of SHG in Odisha			
Sl. No.	District Name	SHG	Total Members
1	ANGUL	15,702	171881
2	BALESHWAR	18,698	197,694
3	BARGARH	7,805	91,878
4	BHADRAK	12,850	144107
5	BOLANGIR	11,828	129902
6	BOUDH	3,629	39,891
7	CUTTACK	16,320	188690
8	DEOGARH	4,998	57,806
9	DHENKANAL	8,537	92,616
10	GAJAPATI	5,442	62,235
11	GANJAM	21581	236371
12	JAGATSINGHAPUR	11896	138058
13	JAJPUR	14961	167280
14	JHARSUGUDA	3371	36110
15	KALAHANDI	10840	119274
16	KANDHAMAL	8659	93953
17	KENDRAPARA	11762	135780
18	KENDUJHAR	13587	150164
19	KHORDHA	13278	146858
20	KORAPUT	12488	130840
21	MALKANGIRI	5143	53157
22	MAYURBHANJ	22644	241655
23	NABARANGAPUR	8458	90304
24	NAYAGARH	10154	111402
25	NUAPADA	5257	56009
26	PURI	15491	183950
27	RAYAGADA	8604	92580
28	SAMBALPUR	7796	82668
29	SONEPUR	4496	46108
30	SUNDARGARH	15575	165536
Total		331,850	3,654,757

(Source- www.nrlm.gov.in)

3.7.2. SHGs in Kandhamal

Kandhamal district lies between 83.30° E to 84-48° E longitude and 19-34° N to 20-54° latitude. The district headquarters is Phulbani, located in the central part of the district. The territory is rural with scenic beauty such as waterfalls and springs, and also has a number of historical antiquities.

- **Area** 8,021 km².
- **Altitude** 300 to 1100 meter
- **Rainfall** 1,597 millimeters (62.9 in)
- **Climate** Minimum temperature (December) 1 °C (34 °F); maximum temperature (May) 35 °C (95 °F)

A majority of the land area of the district (71%) is forests and 12% of the land is cultivable. The connectivity with other districts is poor. Kandhamal is one of the poorest districts in Orissa, ranking 29th out of 30 districts by the Human Development Index. According to the 2011 census Kandhamal district has a population of 731,952. Its population growth rate over the decade 2001-2011 was 12.92%. Kandhamal has a sex ratio of 1037 females for every 1000 males, and a literacy rate of 65.12%.

In the last decade Kandhamal district has witnessed the flourishing of SHG under “Mission Shakti”. Through different initiatives more than 93,000 rural women came together to form 8659 SHGs in the district.

Table 3.7.2. Block wise information on SHG in Kandhamal district

Block wise SHG in Kandhamal			
Sl. No.	Block Name	SHG	Total Members
1	BALIGUDA	1,013	11,404
2	CHAKAPAD	735	7,720
3	DARINGIBADI	1,575	17,538
4	G.UDAYAGIRI	341	3,819
5	KHAJURIPADA	800	8,554
6	K.NUAGAN	611	6,221
7	KOTAGARH	670	7,345
8	PHIRINGIA	726	8,042
9	PHULBANI	675	7,377
10	RAIKIA	504	5,157
11	TIKABALI	553	6,055
12	TUMUDIBANDH	456	4721
Total		8,659	93,953

(Source- www.nrlm.gov.in)



Fig 3.2. Political map of Kandhamal

RESULT AND DISCUSSION

The study entitled “**Impact of Self Help Groups on the Development of Rural Women in Orissa**” was conducted with a randomized sample of 120 respondent (SHG members). The study was designed to investigate the impact of SHGs under on social, economic as well as knowledge gain factors influencing the life of rural women beneficiaries of Kandhamal district. This study also includes profile of rural women beneficiaries and constraints faced by them.

The information for the study was secured through a structural scheduled following personal interview method. The collected information were statistically processed and presented under objectives stated above.

4.1. Objective-1: Profile of SHG rural women beneficiaries

The study examined the profile of SHG rural women beneficiaries selected for the study on various dimensions. After discussion with experts as much as 12 variables were identified to cover the profile of rural women beneficiaries. These have been discussed here after.

4.1.1. Age

Age of an individual is an important indicator to ascertain experience decisiveness, action and interaction. The age of the sample respondents have been studied as follows.

Table 4.1.1. Age category of the respondents (N=120)

Age Group	Frequency	Percentage	Rank order
Up to 39 Yrs.(Young)	55	45.8	II
40-54 Yrs.(Middle aged)	61	50.8	I
Above 54 Yrs. (Old)	4	3.3	III
Total	120	100.0	

A look at the table revealed that maximum of the sample belonged to age group of 40 to 53 years i.e. 50.8 % followed by up to 39 year and 54 years and above. However, the percentage of members above 54 year was only up to 4 %. The findings

revealed that, the research study was based on the opinion of the rural women mostly in the age group of 40-54 years of age (middle aged rural women).

The results were found to be par with the outcomes of the Das (2012) and Naik *et al.* (2012).

4.1.2. Education

Education is one of the important factors to climb up social ladder in our society. Education is highly valued in all aspects of social systems. The educational qualification of the sample respondents have been studied as follows.

Table 4.1.2. Educational qualification of the respondents (N=120)

Educational qualification	Frequency	Percentage	Rank order
Illiterates	31	25.8	II
Primary	58	48.3	I
Middle	21	17.5	III
High school	9	7.5	IV
Graduation	1	0.8	V
Post Graduation	0	0.0	VI
Any Technical qualification if any	0	0.0	VI
Total	120	100.0	

The distribution of sample revealed that maximum (48.3%) respondents were educated up to Primary school standard followed by illiterates (25.8 %) and middle school (17.5%) respectively. However, the High School education was only with 7.5%. The literacy percentage was more than that of illiteracy percentage due to increased awareness on importance of girl child education. The findings revealed that, the research study was based on the opinion of the rural women mostly having qualification up to primary standard.

The outcomes of this variable were in line with the finding of Swetha (2013).

4.1.3. Primary occupation

The concept of SHG is based on generation of employment and income. The members of SHG center around profitable enterprise and more days of employment in

a year. Looking into the situation of Kandhamal district multiple options are available for SHG to take up remunerative enterprises. The major activities of the respondents are presented in table below.

Table 4.1.3. Primary occupation of the respondents (N=120)

Primary occupation	Frequency	Percentage	Rank order
Farming	98	81.7	I
Business	14	11.7	II
Service	2	1.7	III
Wage earning	6	5.0	IV
Total	120	100.0	

The tabled data indicated that the respondents were more involved in Farming (81.7%) due to availability of ample agricultural land and cheap labor. The farming was dominated by horticultural crops mainly Banana and potato followed by Goatery, Poultry and agriculture. On the other hand business as primary occupation was only adopted by 11.7% which might be due to lack of capital for investment and some time mismanagement by the SHG members. The business like mushroom cultivation, banana vending, rice business, badi, papad agarbati making were in practice but in low scale. About 5% people were taken of wage earning as their primary occupation but in service it was the least i.e. only 1.7%. In the service as the district lagged behind in education and skill development. The findings revealed that, the research study was based on the opinion of the rural women mostly practicing farming as primary occupation.

The outcomes of this variable were in line with the finding of Kondal (2014).

4.1.4. Secondary Occupation

In the tribal areas like Kandhamal, people are involved in multifarious income generating activities to sustain their livelihood. In some families secondary occupation was also important to raise their family income collectively. The secondary occupations of the respondents are studied below.

Table 4.1.4. Secondary occupation of the respondents (N=120)

Categorization	Frequency	Percentage	Rank order
Farming	20	16.7	I
Business	8	6.7	II
Service	0	0.0	IV
Wage earning	6	5.0	III
Any Other	0	0.0	IV
Total	34	28.3	

A look at the table observed that out of 120 respondents maximum (16.7%) respondent SHG members were also taken farming as their secondary occupation followed by business (6.7%) and wage earning (5%). The study revealed that farming was the most prevalent secondary occupation in Kandhamal.

4.1.5. Family Type

Composition of family has significance in living in rural areas of Orissa. In nuclear family the decision is of individual nature while in joint family, common decision are made. The family type of the sample respondents have been studied as follows.

Table 4.1.5. Family type of the respondents (N=120)

Categorization	Frequency	Percentage	Rank order
Nuclear	87	72.5	I
Joint	33	27.5	II
Total	120	100.0	

It was observed from the table that 72.5% of sample had nuclear type of families as against 27.5%, who had joint family system. In rural areas the joint family system was disappearing at a faster rate. The reason for such distribution due to women preferred to live in nuclear family for the sake of better harmony, satisfaction of basic needs, lesser responsibilities, Privacy and better care for family, health, nutrition and education. The findings revealed that, the research study was based on the opinion of the rural women mostly belonged to nuclear family.

The finding of the current study was in concurrence with the outcomes of Jeba (2012).

4.1.6. Caste

In our society, caste system has been playing a prominent role in the lives of individuals and families. The progressiveness, attitude and achievement are normally caste based in our society. The cast composition of the sample respondents have been studied as follows.

Table 4.1.6. Caste composition of the respondents (N=120)

Categorization	Frequency	Percentage	Rank order
SC	12	10.0	II
ST	92	76.7	I
OBC	10	8.3	III
GENERAL	6	5.0	IV
Total	120	100.0	

An overview of the above table observed that members of SHGs under study were composed of ST women to an extent of 76.7% followed by SC 10.0 % , OBC 8.5% and General only 5.0 % . So it could be concluded that Kandhamal district was mostly dominated by ST population. The findings revealed that, the research study was based on the opinion of the rural women mostly belonged to the tribal community.

4.1.7. Religion

Kandhamal is a home for people belongs to different religion and faith. Some religious institutions are also involved in creating awareness. Religion also influences the income generating activities. The religion of the sample respondents have been studied as follows.

Table 4.1.7. Religion of the respondents (N=120)

Categorization	Frequency	Percentage	Rank order
Hindu	48	40.0	II
Christian	72	60.0	I
Muslim	0	0.0	III
Total	120	100.0	

The tabled data reflected that members of SHGs under study were composed of 60% Christian and 40% Hindu population. Therefore it can be concluded that, the research study was based on the opinion of the rural women mostly belonged to Christian religion.

4.1.8. Size of family

Size of family in rural areas is an indication of strength of family status. At present the family size is getting reduced but the impact is very less in rural areas. The family size of the sample respondents have been studied as follows.

Table 4.1.8. Family size of the respondents (N=120)

Family type	Frequency	Percentage	Rank order
Up to 4	37	30.8	II
More than 5	83	69.2	I
Total	120	100.0	

A look at the table revealed that highest percentage (69.2 %) of respondents had more than 5 members of family followed by up to 4 members only 30.8 %. The larger size of family contributed proportionately more to the income generating activities. Therefore it can be concluded that, the research study was based on the opinion of the rural women mostly belonged to larger families.

The findings of the current study were in concurrence with the outcomes of Sarmah and Das (2012).

4.1.9. Social participation / Membership

Social participation is an indicator of progressiveness. The assumption is that higher the social participation greater is the activities of the SHG. In finding-out the social participation the following results were obtained.

Table 4.1.9. Social participation / Membership of the respondents (N=120)

Categorization	Frequency	Percentage	Rank order
No other participation except SHG	81	67.5	I
Ordinary Member	37	30.8	II
Office bearer	2	1.7	III
Total	120	100.0	

Social participation of the sample was found to be very limited as 67.5 % didn't participate in other organization except SHG. Some were ordinary members (30.8 %) and the office bearers are list in number i.e. only 1.7%. Therefore it can be concluded that, the research study was based on the opinion of the rural women mostly no other participation except SHG.

4.1.10. Total earning members of family

In a family more number of earning members signifies more stable the family is in economic affairs. The family size of the sample respondents have been studied as follows

Table 4.1.10. Total earning members of the family of the respondents (N=120)

Earning members	Frequency	Percentage	Rank order
Up to 2	65	54.2	I
3-5	54	45.0	II
Above 5	1	0.8	III
Total	120	100.0	

Position of earning member in families was found to be maximum (i.e. 54.2%) in case of up to 2 members followed by 3 to 5 members. However more than 5 earning members in a family was hardly up to 0.8%. The possible reason might be due to increasing number of nuclear families. The findings revealed that, the research study was based on the opinion of the rural women mostly having earning members up to two.

4.1.11. Land possession

Land is a valuable asset for each and every family in rural areas. Land is attached with social, economic, cultural and psychological values. It is also one of the indicators of social – economic status. The size of land holding is given in table below.

Table 4.1.11. Land possession of the respondents (N=120)

Land possession	Frequency	Percentage	Rank order
Up to 2 Ha.	89	74.2	I
2 -5 Ha.	29	24.2	II
Above 5 Ha.	2	1.7	III
Total	120	100.0	

The distribution of sample revealed that maximum (74.2 %) families having land within 1 to 2 hectare followed by 2 -5 hectare group having the composition of 24.2 %. The families having land more than 5 hectare were there, but very less in percentage that was only 1.7 %. The findings revealed that, the research study was based on the opinion of the rural women mostly having land possession up to 2 hectare.

4.1.12. Annual income

Income is the most important progressive indicator of a family/ person. Increased annual income of a family can be easily achieved by empowering the women financially. Particularly in the Kandhamal district poverty is prevalent. The annual income of the sample respondents have been studied as follows.

Table 4.1.12. Annual income of the respondents (N=120)

Categorization	Frequency	Percentage	Rank order
BPL	97	80.8	I
APL	23	19.2	II
Total	120	100.0	

It was evident from the table that most of the SHG members i.e. 80.8 % were having BPL card and only 19.2% SHG members had crossed the poverty line. Many of the respondents were in BPL category because majority of them were homemakers. So it was concluded that the study was based on the opinion of rural women beneficiaries majority belonged to BPL category.

4.2. Objective-2: Social impact of SHG on the rural women beneficiaries

SHG is a social organization. Sociological studies in India have given more emphasis on social status to analyze participation of individuals in organizations. A good number of studies indicate relation between social profile and achievement of individuals. SHG being an organization for action, social profile of members is hypothesized to have strong relation with functioning of SHG.

4.2.1. Opinion about the performance of the SHG

Self evaluation carries greater significance in developing a stronger self believe among the group members. Opinion about the performance of the SHGs have been studied as follows.

Table 4.2.1: Opinion of respondents about the performance of SHG (N=120)

Performance	Frequency	Percentage	Rank order
Excellent	3	2.5	IV
Very good	26	21.7	II
Good	85	70.8	I
Bad	6	5	III
Very bad	0	0	V
Total	120	100	

It was observed from the table that 70.8% of the SHG members found their SHG was performing good which was much needed for creating a positive impression in the society. It was more satisfying to see 21.7% of the SHG members rated the performance of their SHGs as very good. On the other hand only 5 % SHGs rated their performance as bad and excellent rating was also very low i.e.2.5 %. It could be concluded that most of the SHGs were running in good condition mainly due to mutual understanding and co-operation.

4.2.2. Impact on decision making behavior after joining SHG (social decisions)

Prolong involvement in the different activities of SHG provides a upper hand in better visualizing a social phenomena. Impact on decision making behavior of respondents after joining SHG have been studied as follows.

Table 4.2.2. Impact on decision making behavior of respondents after joining SHG (N=120)

Area of decision	Frequently		Sometimes		Never		Mean Score	Gap %	Rank order
	F	%	F	%	F	%			
Independent in own initiatives	41	34.17	74	61.67	5	4.17	2.30	23.33	VI
Mobility	21	17.50	88	73.33	11	9.17	2.08	30.56	VII
Contact with development agency	81	67.50	39	32.5	0	0	2.68	10.83	III
Discussion on family matter	89	74.17	26	21.67	5	4.17	2.70	10.00	II
Free to attend social functions	77	64.17	37	30.83	6	5	2.59	13.61	IV
Respected in family matter	92	76.67	27	22.5	1	0.83	2.76	8.06	I
Free to undertake religious function	56	46.67	62	51.67	2	1.67	2.45	18.33	V
							2.51		

An over view of the above table indicated that most impacted phenomena was that they were more respected in family matters followed by taking part in family discussion, contact with development agencies, free to attend social functions and religious functions. It might be due to increased confidence level and exposure by the SHG beneficiaries. The other area of social impact as found out was independency to initiate some profitable activities. However, the impact was found to be less in case of mobility. The gap % was found to be highest in case of mobility and lowest in case of respected in family matters. The overall score was indicative of moderate to high level of social impact on the women's life through the SHGs mainly due to increased social awareness and capacity building.

The results were found to be in agreement with the findings of Palanichamy (2011)

4.2.3. Impact on Political decisions after joining

The national as well as state governments are trying their best to empower women in the field of politics for which different kinds of reservations are made. In the Kandhamal district the women are gradually taking lead role in politics. The three tire Panchayatraj election has added to the dimensions. In examining the political impact of SHG sample women the following results were obtained.

Table 4.2.3. Impact on Political decisions of respondents after joining SHG (N=120)

Areas of decision	Frequently		Sometimes		Never		Mean Score	Gap %	Rank order
	F	%	F	%	F	%			
Independent in political thought	85	70.83	30	25	5	4.17	2.67	11.11	II
Contest in election	7	5.83	24	20	89	74.2	1.32	56.11	VII
Election campaign	35	29.17	64	53.33	31	25.8	2.20	26.67	III
Support to political party	32	26.67	73	60.83	15	12.5	2.14	28.61	IV
Attending of political meeting	12	10.00	44	36.67	64	53.3	1.57	47.78	V
Casting vote	112	93.33	8	6.667	0	0	2.93	2.22	I
Contribution to political party	11	9.17	18	15	91	75.8	1.33	55.56	VI
Organizing party meeting at home	12	10.00	15	12.5	93	77.5	1.33	55.83	VI
							1.94		

Analysis of data in table above revealed that sample women were very much empowered to cast their votes in election, have independent political thoughts, making election campaign and supporting to political parties. Contest in election, contribution to political party and organizing political meeting at own residence had many considerations for which response in these three categories were found to be very less. Though Government had reserved 33% seat for women in local bodies, but due to lack of proper support, they were unable to contest in the election. From the gap % analysis, highest gap was found in case of contest in election followed by contribution to political party and organizing party meetings and lowest in case of casting votes. The overall mean score did not indicate a good level of impact on SHG women in the field of political decision.

There results of the current study found to be similar to the findings of Jeba (2012).

4.2.4. Impact on home management after joining SHG

Home management is a progressive indicator of social awareness. After getting some awareness and some income generally women focus on home management. The impact on home management of the sample respondents have been studied as follows.

Table 4.2.4. Impact on home management of respondents after joining SHG (N=120)

Areas of Impact	Unchanged		Changed		Mean Score	Gap %	Rank order
	F	%	F	%			
Preparation of Food	22	18.33	98	81.67	1.82	9.17	I
Construction of house	82	68.33	38	31.67	1.32	34.17	II
Repair and renovation	96	80.00	24	20.00	1.20	40.00	IV
Interior decoration	83	69.17	37	30.83	1.31	34.58	III
					1.41		

It was apparent from the table that the impact on home management was found to be highest in case of preparation of food followed by, Construction of house and Interior decoration. However less impact was found in case of repair and renovation of house. The preparation of food was highly improved due to the

introduction of Govt. scheme “Ujjwala Yojna” by which LPG cylinder was made available to every Indian kitchen. The gap % was found to be highest in case of repair and renovation and lowest in case of preparation of food. The overall score was indicative of low to moderate level of impact in the field of home management.

There results of the current study found to be similar to the findings of Meenakshi (2011).

4.2.5. Impact on Child related decisions after joining SHG

Decision regarding children and their care is mostly rested with mothers in rural areas. The children up to age of 14 require much care for growth and starting of educational process. Both male and female are equally responsible for care of children. But while taking a decision regarding meeting the needs of growing children mother takes active part. In finding out the autonomy of mother in taking decision regarding children of their respective families, the following results were obtained.

Table 4.2.5. Impact on Child related decisions of respondents after joining SHG (N=120)

Areas of impact	Unchanged		Changed		Mean Score	Gap %	Rank order
	F	%	F	%			
Purchase for children	12	10.00	108	90.00	1.90	5.00	I
Treatment	64	53.33	56	46.67	1.47	26.67	III
Schooling	75	62.50	45	37.50	1.38	31.25	IV
Celebration of function	19	15.83	101	84.17	1.84	7.92	II
					1.65		

Data contained in above table revealed that in the matter of child related decision, women were more empowered for any kind of purchases for children followed by celebration of social functions as they had some additional income through SHG to support these activities. The least empowered score was obtained for treatment of the children where consult with doctor was required and in case of Schooling where they really lack better schooling options. From the gap % analysis, highest gap was found in case of schooling and lowest in case of purchase for children. On the whole, it may be stated that SHG women were very much empowered in the matter related to children.

4.2.6. Awareness on different legal issues after joining SHG

For protection and security of women and to have equal rights in the society the state as well as central government are enacting a number of laws. The women should know them in order to enjoy equality in society. The process of legal empowerment should start from grass root level. The members of SHG are to know these laws to have better say in their day to day living and SHG where they find opportunity for earnings. In measuring the awareness regarding legal issues of the respondents were studied as follows.

Table 4.2.6. Distribution of respondents according to their Awareness on different Legal issues after joining SHG (N=120)

Areas of awareness	Not aware		Aware		Mean Score	Gap %	Rank order
	F	%	F	%			
Child marriage system	12	10.00	108	90.00	1.90	5.00	I
Widow marriage act	48	40.00	72	60.00	1.60	20.00	III
Dowry prohibition act	14	11.67	106	88.33	1.88	5.83	II
Right to property	88	73.33	32	26.67	1.27	36.67	IV
					1.66		

Results presented in table indicated that the extent of impact on Legal issue is encouraging. The sample was quite aware of Child marriage act followed by Dowry prohibition act, widow marriage act. The possible reasons could be organization of awareness programmes by Government and private agencies. The sample was not much aware of Right to property act. From the gap % analysis, highest gap was found in case of right to property and lowest in case of child marriage system. The overall score indicated a moderate to high level of impact on legal issues.

4.3. Objective-3: Economic impact of SHG on the rural women beneficiaries

Economic factors under the study has been conceived in terms of impact on livestock management, impact on agricultural management, impact on labor use and allocation, financial impacts, impact on economic decision making after joining SHG and credit seeking behavior.

4.3.1. Impact on livestock management after joining SHG

In rural areas of Orissa, women are relatively more involved in livestock rearing. The livestock rearing provide a sustainable income to the farm families. The impact on livestock management have been studied as follows.

Table 4.3.1. Impact on livestock management of respondents after joining SHG (N=120)

Areas of impact	Unchanged		Changed		Mean Score	Gap %	Rank order
	F	%	F	%			
Number of livestock	71	59.2	49	40.8	1.41	29.5	III
Type of livestock	84	70	36	30	1.30	35	V
Feeding of animal	81	67.5	39	32.5	1.33	33.5	IV
Treatment of livestock	53	44.2	67	55.8	1.56	22	II
Vaccination of animal	22	18.3	98	81.7	1.82	9	I
Shed making for animal	97	80.8	23	19.2	1.19	40.5	VI
					1.43		

The outcome of the table revealed that the impact on live stock management was highest in Vaccination of animals followed by treatment of livestock as these things were more promoted and available at door step after introduction of Mobile Veterinary Unit (MVU) by the Govt. of Odisha. Due to the above two activities the number of livestock had also increased. Feeding of animal was not much changed because of the abundant greenery of Kandhamal farmers didn't care much regarding the feeding of the animals and go for open grazing. Deciding type of livestock and shed making for animal had got the minimum response because mostly these decisions were taken by the male members of the family. The gap % was found to be highest in shed making of animal followed by type of livestock followed by feeding of animal and lowest in vaccination of animal. The average mean score indicated moderate impact on livestock management.

The results were found to be in agreement with the findings Kondal (2014).

4.3.2. Impact on agricultural management after joining SHG

Agriculture is the backbone of rural economy. Particularly in tribal areas like kandhamal, though the inhabitants are engaged in multifarious income generating activities but agriculture remains a priority area. The impact on agricultural management have been studied as follows.

Table 4.3.2. Impact on agricultural management of respondents after joining SHG (N=120)

Areas of impact	Unchanged		Changed		Mean Score	Gap %	Rank order
	F	%	F	%			
Selection of crop	64	53.3	56	46.7	1.47	26.5	IV
Cropping season	89	74.2	31	25.8	1.26	37	V
Variety use	26	21.7	94	78.3	1.78	11	I
Area under each crop	63	52.5	57	47.5	1.48	26	III
Use of inputs	57	47.5	63	52.5	1.53	23.5	II
Use of farm machinery	89	74.2	31	25.8	1.26	37	V
					1.46		

Analysis indicated that the most impacted area in agricultural management was variety use which had been emphasized in lot of Govt. schemes. Improving SRR had been a top agenda of Govt. of Odisha since last few decades. The other impacted areas were use of inputs, area under each crop and selection of crop. The least impacted areas were change in cropping season and use of farm machinery, possible reasons could be undulating topography and fragmented landholdings. The gap % was found to be highest in use of farm machinery and cropping season followed by selection of crop and lowest in variety use. The overall impact in the field of agricultural management was moderate.

4.3.3. Impact on Labor Use and allocation after joining SHG

In case of small and big farmers hiring labor is a must specifically in the month of July and August. Allocation of labor is one of the important decisions that family has to decide looking to urgency of crop in the field. In examining the labor use and allocation in their respective farms, the following results were obtained.

Table 4.3.3. Impact on Labor Use and allocation of respondents after joining SHG (N=120)

Areas of impact	Unchanged		Changed		Mean Score	Gap %	Rank order
	F	%	F	%			
Arrangement of labor	74	61.7	46	38.3	1.38	31	III
Labor per activities	49	40.8	71	59.2	1.59	20.5	II
Working outside as a labor	37	30.8	83	69.2	1.69	15.5	I
					1.56		

It was evident from the table that the most impacted area of labor allocation was working outside as labor. It was reduced as the SHGs had provided multiple options of income generation locally. Secondly, labor per activity also reduced due to introduction of mechanization. The least impacted area in the field of labor use and allocation was arrangement of labor as it was mostly unchanged due to lack of planning/strategy. From the gap % analysis, it is revealed that highest gap was found in case of arrangements of labors and lowest in working outside as labor. The overall impact on labor use and allocation was moderate to high.

4.3.4. Financial impact after joining SHG

The real impact in the field of finance is considered in handling of money in each family. Normally the head of the family may be male or female used to keep money and make expenditure. The concept of women empowerment very much stresses for giving freedom to women to meet their financial requirements without depending on male members. The impact on finance management of the sample respondents have been studied as follows.

Table 4.3.4. Financial impact on the respondents after joining SHG (N=120)

Areas of impact	Unchanged		Changed		Mean Score	Gap %	Rank order
	F	%	F	%			
Keeping money	4	3.33	116	96.7	1.97	1.5	I
Expenditure in items	9	7.5	101	84.2	1.76	12	II
Buying and selling land	91	75.8	29	24.2	1.24	38	IX
Buying and selling livestock	77	64.2	43	35.8	1.36	32	VII
Purchase of inputs	51	42.5	69	57.5	1.58	21	IV
Sale of farm produce	35	29.2	85	70.8	1.71	14.5	III
Buying of jewelry	78	65	42	35	1.35	32.5	VIII
Saving	53	44.2	67	55.8	1.56	22	V
Give on credit	59	49.2	61	50.8	1.51	24.5	VI
					1.56		

It was observed from the table that in the areas like keeping money, Expenditure in items, sale of farm produce, Purchase of inputs, saving for future and give on credit to the fellow members took lead in the field of financial impact. The probable reason for this kind of distribution might be because the women after joining in the SHGs had become one of the major contributor in their family which strengthened their power and position in the family and community. Still in some areas like Buying and selling livestock, buying of jewelry and buying and selling of land the impact was not up to the mark. From the gap % analysis, highest gap was found in case of buying and selling of land followed by buying of jewellery and lowest in keeping money. The overall average score safely indicate that women were well empowered in money matters in their respective families.

4.3.5. Impact on Economic decision making behavior after joining SHG

The reality economic impact is valued greatly in terms of economic power that an individual contact exercise in their sphere of living. This holds good in case of women. All our plans and programs are directed to empower women economically so that other empowerments can be easily achieved. Since SHGs are created to fulfill this end, the study attempted to measure economic empowerment and the results are given below.

Table 4.3.5. Impact on Economic decision making behavior of respondents after joining SHG (N=120)

Areas of impact	Frequently		Sometimes		Never		Mean Score	Gap %	Rank order
	F	%	F	%	F	%			
Free to meet own economic needs	68	56.7	46	38.3	6	5	2.52	16.00	V
Free to spend money	61	50.8	56	46.7	3	2.5	2.48	17.33	VI
Free to spend personal income	82	68.3	36	30	2	1.667	2.67	11.00	III
Consulted in major expenditure	94	78.3	24	20	2	1.667	2.77	7.67	I
Independent in saving	54	45	59	49.2	7	5.833	2.39	20.33	VII
Free to sell land in own name	3	2.5	38	31.7	79	65.83	1.37	54.33	IX
Free to purchase jewelry	34	28.3	74	61.7	12	10	2.18	27.33	VIII
Free to use pooled income	0	0	19	15.8	101	84.17	1.16	61.33	X
Consulted in investment	94	78.3	20	16.7	6	5	2.73	9.00	II
Independent to support self and children	83	69.2	31	25.8	6	5	2.64	12.00	IV
							2.29		

Data in table above explained that the variables of economic decision making behavior like Consultation in major expenditure, Consultation in investment, Free to spend personal income, independent to support self and children, free to meet own economic needs, Free to spend money, Independent in saving, free to purchase jewellery, free to sell land in own name were mentioned in the order of relation to economic empowerment. The least empowered area was reported to spend pooled income as it belongs to other members of the family. The gap % was found to be highest in free to use pooled income followed by free to sell land in own name followed by free to purchase jewellery and lowest in consulted in major expenditure. The overall average score indicated economic empowerment level of the sample women was moderate to high as a result of their participation in SHG because of personal earning.

There results of the current study found to be similar to the findings of Dhiraj and Pushpa (2013).

4.3.6. Credit seeking behavior of respondents after joining SHG

An initial credit is a must for any entrepreneur belongs to low economic profile. Most of the SHGs have flourished due to the proper utilization of subsidized credits. Credit seeking behavior of respondents have been studied as follows.

Table 4.3.6. Credit seeking behavior of respondents after joining SHG (N=120)

Amount of Credit	Frequency	Percentage	Rank order
< Rs. 50,000 /-	15	12.5	III
Rs.50,000- Rs. 2 Lakh	79	65.83	I
> Rs. 2 Lakh	26	21.67	II
	120	100	

A look at the table indicated that only 12.5% of the SHGs had taken credit up to Rs. 50,000/- loan to start their enterprises where as 65.83% had taken loan from Rs.50,000 to Rs. 2 lakh and 21.67% availed more than 2 lakhs. The picture depicted that SHG were very much conscious about bank credit. It was encouraging to see that most of the SHGs were improving their credit potential by repaying the loans regularly.

4.4. Objective-4: Impact on knowledge gain by the rural women beneficiaries

4.4.1. Trainings taken by the SHG beneficiaries

Training imparted by different Govt. and private agencies has a key role in capacity building and skill development. Different training programs mobilize the targeted audience in desired direction. Training availed by SHG beneficiaries of the respondents have been studied as follows.

Table 4.4.1. Trainings taken by the SHG beneficiaries (N=120)

Areas of training	Yes		No		Mean Score	Gap %	Rank order
	F	%	F	%			
Training on agricultural activities	97	80.8	23	19.2	1.81	9.5	I
Training on live stock production and management	85	70.8	35	29.2	1.71	14.5	II
Training on accounting	16	13.3	104	86.7	1.13	43.5	IV
Training on marketing of produce	26	21.7	94	78.3	1.22	39	III
Training for preparing project/ plan	2	1.67	118	98.3	1.02	49	V
					1.38		

The outcome of the table revealed that maximum respondents had taken training in different agricultural activities followed by Training on live stock production and management followed by marketing of produce and least training was imparted on Accounting and preparing project/plan. It could be predicted that training on different livelihood activities had been imparted to a greater extent but training on preparing project/plan could not done sufficiently due to lack of required resource person in grass root level. The gap % was found to be highest in training for preparation of project/plan and lowest in training on agricultural activities. The overall score indicated that there was a lot to do for capacity building of SHG women.

4.4.2. Knowledge in different areas of farming after joining SHG

Proper knowledge and awareness is necessary for successful execution of any project/plan. Implementation process becomes smoother with the greater degree of knowledge. Knowledge in different areas of farming of the respondents have been studied as follows.

Table 4.4.2. Distribution of respondents according to their Knowledge in different areas of farming after joining SHG (N=120)

Activities	Satisfactory level of knowledge		Wants some additional knowledge		Wants full knowledge		Mean Score	Gap %	Rank order
	F	%	F	%	F	%			
Crop production	41	34.2	73	60.8	6	5	2.29	23.67	I
Vegetable production	34	28.3	81	67.5	5	4.16	2.24	25.33	II
Animal Husbandry	29	24.2	79	65.8	12	10	2.14	28.67	III
Fishery	0	0	18	15	102	85	1.15	61.67	VI
Dairy farming	2	1.67	69	57.5	49	40.83	1.61	46.33	IV
Business / Trade	7	5.83	48	40	65	54.17	1.52	49.33	V
							1.83		

It was apparent from the table that the respondents had some knowledge only in the field of Crop production followed by vegetable production and Animal Husbandry. They had least knowledge in the areas of Dairy farming, Business / Trade and fishery. The main hindrance in this area was lack of proper training. From the gap % analysis, highest gap was found in case of fishery followed by business/trade and lowest in crop production. The overall impact was low in the field of knowledge and awareness in different areas of farming.

There results of the current study found to be similar to the findings of Jangan (2010).

4.4.3. Knowledge on different technologies after joining SHG

Transformation can be achieved by the suitable technology adoption. Through the adoption of new technology the resource utilization can be optimized. Knowledge on different technologies of the respondents have been studied as follows.

Table 4.4.3. Distribution of respondents according to their Knowledge on different technologies after joining SHG (N=120)

Area of impact	Satisfactory level of knowledge		Wants some additional knowledge		Wants full knowledge		Mean Score	Gap %	Rank order
	F	%	F	%	F	%			
Line transplanting	35	29.2	64	53.3	21	17.5	2.12	29.33	I
SRI	6	5	54	45	60	50	1.55	48.33	V
Drip irrigation	9	7.5	35	29.2	76	63.33	1.44	52.00	VI
Bio fertilizer	30	25	67	55.8	23	19.17	2.06	31.33	III
Green manuring	30	25	67	55.8	23	19.17	2.06	31.33	III
Bio pesticide	5	4.17	26	21.7	89	74.17	1.3	56.67	IX
Kitchen garden	23	19.2	86	71.7	11	9.167	2.1	30.00	II
Off season vegetable	4	3.33	41	34.2	75	62.5	1.41	53.00	VII
Mushroom cultivation	9	7.5	28	23.3	83	69.17	1.38	54.00	VIII
Farm mechanization	15	12.5	69	57.5	36	30	1.83	39.00	IV
							1.72		

The data in the table reflected that majority of the respondents had knowledge in the area of line transplanting, which had been encouraged through different schemes by both central and state Govt.. The second most areas of technology adoption was Kitchen garden followed by Bio fertilizer and green manuring as organic farming was a common practice in tribal areas of Kandhamal District. Rest of the agricultural technologies like Farm mechanization, SRI, Drip Irrigation system, off season vegetable cultivation were gaining momentum in Kandhamal. The least knowledge was found in agricultural technologies like mushroom cultivation and Bio pesticide due to lack of training. From the gap % analysis, highest gap was found in case of bio-pesticide followed by mushroom cultivation followed by off-season vegetables and lowest in case of line transplanting. The overall score indicated low to moderate level of knowledge on different technologies.

4.4.4. Knowledge on group formation and management of groups after joining SHG

Many a times achieving a common goal becomes easier with a united effort. A lot of Govt. initiatives intended to encourage people for group approach over the individual approach. Knowledge on group formation and management of groups have been studied as follows.

Table 4.4.4. Distribution of respondents according to their Knowledge on group formation and management of groups after joining SHG (N=120)

Area of impact	Satisfactory level of knowledge		Wants some additional knowledge		Wants full knowledge		Avg. Score	Gap %	Rank order
	F	%	F	%	F	%			
Formation of FIG	21	17.5	70	58.3	29	24.17	1.93	35.67	III
Formation of CIG	21	17.5	64	53.3	35	29.17	1.88	37.33	V
Formation of FPO	26	21.7	68	56.7	36	30	2.08	30.67	I
Seed village scheme	18	15	54	45	48	40	1.75	41.67	VI
Pani Panchayat	34	28.3	53	44.2	33	27.5	2.01	33.00	II
Micro River lift	3	2.5	101	84.2	16	13.33	1.89	37.00	IV
							1.93		

A look at the table depicted that the maximum knowledge the respondent had in the field of group formation and management was Formation of FPO followed by Pani panchayat, formation of FIG, CIG and the least knowledge was on seed village scheme. The possible reason could be lack of awareness and coordination among the members. From the gap % analysis, highest gap was found in seed village scheme followed by formation of CIG and lowest in formation of FPO. The average mean score indicated low to moderate level of knowledge on formation and management of groups.

4.5. Objective-5: Constraints faced by the SHG Rural Women Beneficiaries

During the course of investigation and field observation, multiple problems were faced by the members of SHG. The study examined the problems to find out possible solutions.

Table 4.5. Constraints of the rural women beneficiaries (N=120)

Statement	Agree		Neutral		Disagree		Mean score	Rank order
	F	%	F	%	F	%		
Group conflict	2	1.67	16	13.3	102	85	1.17	XII
Inadequate bank facilities	38	31.7	76	63.3	6	5	2.27	I
Delay in execution of programmers	54	45	23	19.2	43	35.83	2.09	III
Recovery of loan	26	21.7	65	54.2	29	24.17	1.98	V
Lack of training facilities	43	35.8	38	31.7	39	32.5	2.03	IV
Less initial profit	51	42.5	34	28.3	35	29.17	2.13	II
Irregularity in attaining meetings	21	17.5	67	55.8	32	26.67	1.91	VII
Lack of continued interest	24	20	61	50.8	35	29.17	1.91	VII
Problems in selecting president and Secretary.	6	5	15	12.5	99	82.5	1.23	XI
Problems in decision making	12	10	23	19.2	85	70.83	1.39	VIII
Miss-use of loan	4	3.33	35	29.2	81	67.5	1.36	IX
Un-availability of raw-materials (input)	43	35.8	30	25	47	39.17	1.97	VI
Male dominance	9	7.5	14	11.7	97	80.83	1.27	X
							1.75	

The problems faced by SHG in order was found to be in-adequate banking facility, less initial profit, delay in execution of programme, Lack of training facility and recovery of loan. The other problems in order of merit were found to be group conflict, and unavailability of raw materials for production. However, problems of Male dominance, selecting president and Secretary and group conflicts were found to be very negligible. In other words, in-adequate banking facility, less initial profit, delay in execution of programme were the major constraints associated with SHG under study.

There results of the current study found to be similar to the findings of Jangan (2010) and Bhagyasree(2014).

Suggestions of the beneficiaries

The following suggestions were obtained from the sample for improvement of SHG to meet the growing need of the members.

Table 4.6. Suggestions given by the respondents

Suggestions	Frequency	Percentage	Rank order
Training on accounting and record keeping	89	74.17	V
Training on better marketing	112	93.33	II
Training on post harvest management and food processing	45	37.50	XII
Mushroom cultivation	36	30.00	XIV
Preparation of badi and papad	56	46.67	X
Exposure visit to successful SHG	86	71.67	VII
More bank facilities	105	87.50	IV
Provision of raw materials	42	35.00	XIII
Revolving fund of 1 lakh	78	65.00	VIII
Meeting hall needed	116	96.67	I
Bricks making	18	15.00	XVI
Recognition and reward	108	90.00	III
Regular supervision	66	55.00	IX
More Govt aid	87	72.50	VI
Training on value addition	48	40.00	XI
Dedicated publications highlighting success story of SHG	22	18.33	XV

There were multiple suggestions to encourage SHG to take part in income generating activities. The suggestions included need of meeting hall, training on better marketing, reorganization and reward, more bank facilities, Training on accounting and record keeping, Exposure visit to successful SHG and need of a revolving fund of minimum Rs. 1 lakh.

SUMMARY AND CONCLUSION

The study entitle “**Impact of Self Help Groups on the Development of Rural Women in Orissa**” was conceived out of the consideration of growing importance in rural sector of Orissa with the board objectives of investing into the impacts in the fields of social, financial and knowledge gain of SHG members and its functioning as much as 5 specific objectives were finalized. The objectives of study covered the analysis of the profile of the rural women beneficiaries of the SHGs under study, social impact of SHG on the rural women beneficiaries, economic impact of SHG on the rural women beneficiaries, impact on knowledge gain by the rural women beneficiaries and the constraints faced by the SHG rural women beneficiaries.

The members of SHGs formed the sample of study. As much as 120 women SHG beneficiaries were randomly selected and interviewed by the scholar. Study was designed in ex-post factor approach. The major findings of the study have been summarized below as per objectives stated under chapter introduction.

- The findings revealed that the research study was based on the opinion of the rural women mostly in the age group of 40-54 years of age (middle aged rural women).
- The findings revealed that, the research study was based on the opinion of the rural women mostly having qualification up to primary standard.
- The rural women mostly practicing farming as primary occupation.
- The study revealed that farming was also the most prevalent secondary occupation in Kandhamal.
- The findings revealed that, the research study was based on the opinion of the rural women mostly belonged to nuclear family.
- The rural women mostly belonged to the tribal community.
- The rural women under study were mostly belonged to Christian religion.
- It was concluded that, the research study was based on the opinion of the rural women mostly belonged to larger families.
- The study revealed that, the research study was based on the opinion of the rural women mostly no other participation except SHG.

- The findings revealed that, the research study was based on the opinion of the rural women mostly having earning members up to two.
- The study revealed that, the research study was based on the opinion of the rural women mostly having land possession up to 2 hectare.
- So it was concluded that the study was based on the opinion of rural women beneficiaries majority belonged to BPL category.
- It was concluded that most of the SHGs were running in good condition mainly due to mutual understanding and co-operation.
- The overall score was indicative of moderate to high level of social impact on the women's life through the SHGs mainly due to increased social awareness and capacity building.
- The overall mean score did not indicate a good level of impact on SHG women in the field of political decision.
- The overall score was indicative of low to moderate level of impact in the field of home management.
- SHG women were very much empowered in the matter related to children.
- The overall score indicated a moderate to high level of awareness on legal issues.
- The average mean score indicated moderate impact on livestock management.
- The overall impact in the field of agricultural management was moderate.
- The overall impact on labor use and allocation was moderate to high.
- The overall average mean score safely indicated that women were well empowered in money matters in their respective families.
- The overall average score indicated economic empowerment level of the sample women was moderate to high as a result of their participation in SHG because of personal earning.
- It was encouraging to see that most of the SHGs were improving their credit potential by repaying the loans regularly.
- Majority of the respondents had taken training in different agricultural activities but there was a lot to do in other areas of farming.
- The overall impact was low in the field of knowledge and awareness in different areas of farming.

- The overall score indicated low to moderate level of knowledge on different technologies.
- The average mean score indicated low to moderate impact on formation and management of groups.
- In-adequate banking facility, less initial profit, delay in execution of programme were the major constraints associated with SHG under study.
- There were multiple suggestion to encourage SHG to take part in income generating activities. The suggestions included need of meeting hall, training on better marketing, reorganization and reward, more bank facilities, Training on accounting and record keeping, Exposure visit to successful SHG and need of a revolving fund of minimum Rs. 1 lakh.

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INTERVIEW SCHEDULE

Schedule No.....

Date.....

1. Name of the respondent:

Address - Village

GP-

Block

Dist.

Pin code

Personal information on SHG

1. Name of the Village.
2. Name of the SHG.
3. Year of Starting.
4. Registered or not.
5. Present membership status.
6. Number of members at beginning.
7. Numbers of discontinue by now.
8. Year of joining the SHG

OBJECTIVE-1

PROFILE OF SHG RURAL WOMEN BENEFICIARIES

1. What is your age at present?
2. Education.
 - a) Illiterate
 - b) Primary
 - c) Middle School
 - d) High School
 - e) Graduation
 - f) Post Graduation
 - g) Any Technical Qualification (If any).
3. Primary Occupation.
 - a) Farming
 - b) Business.
 - c) Service.
 - d) Wage earning.
 - e) Any others

4. Secondary Occupation

- a) Farming
- b) Business.
- c) Service.
- d) Wage earning.
- e) Any others.

5. Type of Family.

- a) Nuclear.
- b) Joint

6. Caste to which you belong?

- a) SC
- b) ST
- c) OBC
- d) General

7. Religion.

- a) Hindu
- b) Christian
- c) Muslim.

8. Size of Family.

- a) Small family (up to 4 members)
- b) Big family (more than 4 members)

9. Social participation /Membership.

- a) No participation in any institution (other than SHG)
- b) Ordinary member
- c) Office bearer

10. Total earning members of your family

Number

- a) Male
- b) Female
- c) Total

11. Land possession (How much land do you possess.)

12. Annual income? (BPL /APL)

OBJECTIVE-2

SOCIAL IMPACT OF SHG ON THE RURAL WOMEN BENEFICIARIES

1. How do rate the performance of your SHG?

- a) Excellent
- b) Very good
- c) Good
- d) Bad
- e) Very bad

2. Impact on decision making behavior after joining SHG(social decisions)

Sl. No.	Areas of decision	Frequently	Sometimes	Never
1	Independent in own initiatives			
2	Mobility			
3	Contact with development agency			
4	Discussion on family matter			
5	Free to attend social functions			
6	Respected in family matter			
7	Free to undertake religious function			

3. Impact on Political decisions after joining SHG

Sl. No.	Areas of decision	Frequently	Sometimes	Never
1	Independent in political thought			
2	Contest in election			
3	Election campaign			
4	Support to political party			
5	Attending of political meeting			
6	Casting vote			
7	Contribution to political party			
8	Organizing party meeting at home			

4. Impact on Home Management after joining SHG

Sl. No.	Areas of Impact	Unchanged	Changed	If changed, mention
1	Preparation of food			
2	Construction of house			
3	Repair and renovation			
4	Interior decoration			

5. Impact on Child related decisions after joining SHG

Sl. No.	Areas of impact	Unchanged	Changed	If changed, mention
1	Purchase for children			
2	Treatment			
3	Schooling			
4	Celebration of function			

6. Awareness on different Legal issues after joining SHG

Sl. No.	Areas of awareness	Not aware	Aware
1	Child marriage system		
2	Widow marriage act		
3	Dowry prohibition act		
4	Right to property		

OBJECTIVE-3

Economic impact of SHG on the rural women beneficiaries

1. Impact on livestock management after joining SHG

Sl. No.	Areas of impact	Unchanged	Changed	If changed, mention
1	Number of livestock			
2	Type of livestock			
3	Feeding of animal			
4	Treatment of livestock			
5	Vaccination of animal			
6	Shed making for animal			

2. Impact on agricultural management after joining SHG

Sl. No.	Areas of impact	Unchanged	Changed	If changed, mention
1	Selection of crop			
2	Cropping season			
3	Variety use			
4	Area under each crop			
5	Use of inputs			
6	Use of farm machinery			

3. Impact on Labour Use and allocation after joining SHG

Sl. No.	Areas of impact	Unchanged	Changed	If changed, mention
1	Arrangement of labour			
2	Labour per activities			
3	Working outside as a labour			

4. Financial impact after joining SHG

Sl. No.	Areas of impact	Unchanged	Changed	If changed, mention
1	Keeping money			
2	Expenditure in items			
3	Buying and selling land			
4	Buying and selling livestock			
5	Purchase of inputs			
6	Sale of farm produce			
7	Buying of jewellery			
8	Saving			
9	Give on credit			

5. Impact on Economic decision making behavior after joining SHG

Sl. No.	Areas of impact	Frequently	Sometimes	Never
1	Free to meet own Economic needs			
2	Free to spend money			
3	Free to spend personal income			
4	Consulted in major expenditure			
5	Independent in saving			
6	Free to sell land in own name			
7	Free to purchase jewellery			
8	Free to use pooled income			
9	Consulted in investment			
10	Independent to support self and children			

6. How much credit you have obtained from which bank for what activities from the beginning of your SHG

Banks	Activities	Amount of loan (Rs.)	Amount of Subsidy(Rs)	Amount Repaid(Rs)

OBJECTIVE-4

IMPACT ON KNOWLEDGE GAIN BY THE RURAL WOMEN

BENEFICIARIES

1. In which topic you have taken training?

- (a) Training on agricultural activities (yes/no)
- (b) Training on live stock production and management (yes/no)
- (c) Training on accounting (yes/no)
- (d) Training on marketing of produce (yes/no)
- (e) To training for preparing project/plan (yes/no)
- (f) Any other

2. State in which areas of farming you have the knowledge and awareness after joining SHG

Activities	Satisfactory level of knowledge	Wants some additional knowledge	Wants full knowledge
Crop production			
Vegetable production			
Animal Husbandry			
Fishery			
Dairy farming			
Business / Trade			
Any other			

3. Knowledge on different technologies after joining SHG

Area of impact	Satisfactory level of knowledge	Wants some additional knowledge	Wants full knowledge
Line transplanting			
SRI			
Drip irrigation			
Bio fertilizer			
Green manuring			
Bio pesticide			
Kitchen garden			
Off season vegetable			
Mushroom cultivation			
Farm mechanization			

4. Knowledge on group formation and management of groups after joining SHG

Area of impact	Satisfactory level of knowledge	Wants some additional knowledge	Wants full knowledge
Formation of FIG			
Formation of CIG			
Formation of FPO			
Seed village scheme			
Pani Panchayat			
Micro River lift			

OBJECTIVE-5

CONSTRAINTS FACED BY THE SHG RURAL WOMEN BENEFICIARIES

1. What problems you face while taking different activities in SHG

Statement	Agree	Neutral	Disagree
Group conflict			
Inadequate bank facilities			
Delay in execution of programmes			
Recovery of loan			
Lack of training facilities			
Less initial profit			
Irregularity in attending meetings			
Lack of continued interest			
Problems in selecting president and Secretary.			
Problems in decision making			
Miss-use of loan			
Un-availability of raw-materials (input)			
Male dominance			

SUGGESTIONS

1. Please give your suggestions how to improve SHG on the following aspect.

- (a) Formation of SHG
 - 1.
 - 2.
 - 3.
- (b) Function of SHG
 - 1.
 - 2.
 - 3.
- (c) Income generating activities of SHG
 - 1.
 - 2.
 - 3.
- (d) Sharing of benefit
 - 1.
 - 2.
 - 3.
- (e) Formation of asset
 - 1.
 - 2.
 - 3.
- (f) Development of SHG as a whole
 - 1.
 - 2.
 - 3.