Self Help Group: Change Agent for Rural Women
Empowerment and Entrepreneurship Development in Rural Odisha

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Abstract- The purpose of the research is to advance a new understanding of gender as a routine accomplishment embedded in everyday interaction to do so entail a critical assessment of existing perspective on gender. The concept of Self Help Group has its roots in rural Odisha and it has been mooted along the rural and semi urban women to improve their living condition. It is self employment generation scheme especially for rural women who don't have their own assets. Empowerment of women through micro enterprises in rural Odisha can challenge their traditional practice and culture to effectively promote their well being. The present study addresses women empowerment through micro enterprises in Odisha. It based on the Condition, family background, education level, and size of the family. Descriptive Statistics including frequencies, percentage, mean and standard deviations were carried out to draw meaningful interpretation of the results and to find out the reasons for joining the micro enterprises. The result of the study revealed that micro enterprises programme have had greater impact on both social and economical aspects of the rural women in Odisha. The successful functioning of micro enterprises provides economic independence to women leading to their empowerment. Women should recognize clearly how society structures their perceptions. The training programme must promote critical analysis in women and encourage them to think independently and challenge unequal gender relations and exploitation's. The women should think of occupation mobility to improve their incomes. The rural Odisha women need further exposure in the social front. This paper examines the women empowerment through SHGs and also explains the current position of women empowerment in India.

I. INTRODUCTION

“Women’s have plan for themselves for their children and their home .They have a vision. A man wants to enjoy himself .to harness the vision and planning from women they need to be included in the process of empowerment “-(Mohamad Younus(Founder Father of Grameen Trust of Bangladesh strongly believe on this. In the words of Gandhiji “One steps for women ten steps for nation”

The first Prime minister of Independent India Pandit Jawaharlal Nehru has rightly said that “The women of India play a vital role in building a strong nation” again he said “You can tell the condition of a nation by looking at the status of its women” It is well known fact that the growth of women in turn develops her family ,village and the nation in general since women constitute 48.46% of total population in India as per census data 2011.it is very essential to employ this resources optimally in the interest of our nation building in general and her family in particular. 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 further many women have proved that they are more efficient than man in contributing to the growth of the economy.Both men and women should involved in productive activity to build a strong nation to mitigate the problem of unemployment and underemployment. The role of women should not only confined to generate employment but also to provide employment to others. They have to undertake entrepreneur activities to create additional wealth for them for the nation and to solve the problem of unemployment and poverty.

ENTREPRENEURSHIP development among women more particularly among rural women will strengthen the rural and altogether the national economy of our country.

The Micro enterprises are an integral part of planned strategy for securing balanced development of the economy of the poor women. Rural women’s participation in agro-based activities is much more than what statistics reveals. This is mainly due to the fact that most of the work done by the women at farm and home is disguised as daily chores. Mechanization and easy availability of labour provide more time to energetic women to engage themselves in self-employment or entrepreneur ventures. Rural women having human and non-human resources to take up an enterprise need an innovative mind and motivation. Entrepreneurship is the only solution to the growing employment among rural youth. It helps to generate employment for a number of people within their own social system. This is more beneficial for women in rural areas as it enables them to add to the family income while taking care of their own home and livestock centered task. Rural women possess abundant resources to take up enterprises. She has the benefit of easy availability of arm and livestock based raw materials and other resources. Hence, she can...
effectively undertake both the production and processing oriented enterprises. Entrepreneurship development among rural women helps to enhance their personal capabilities and increase decision-making status in the family and society as a whole.

II. WOMEN EMPOWERMENT

The word empowerment is defined as the process by which women take control and ownership of their choices. Empowerment is a process of awareness and capacity building leading to greater participation, to greater decision making power and control and transformative action. Empowerment of women signifies harnessing women power by conscientising their tremendous Potential and encouraging them to work towards attaining a dignified and satisfying way of life through confidence and competence as person with self-respect, rights and responsibilities. The core elements of empowerment have been defined as agency (the ability to define one's goals and act upon them), awareness of gendered power structures, self-esteem, and self-confidence.

Empowerment as a concept was introduced at the International Women’s Conference at Nairobi in 1985. The conference defined empowerment as “A redistribution of social power and control of resources in favour of women. It is “the process of challenging existing power relations and of gaining greater control over the sources of power”. Empowerment is a multi-faceted process which encompasses many aspects i.e. enhancing awareness, increasing access to resources of economic, social and political etc.” In recent years women empowerment has become a subject of great concern for the nations all over the world especially in poor and developing countries. The impact of globalization is seen eventually on position of women in some form or other in most of the developing countries with the variation of degree. The United Nations has also strived hard in an incredible way to draw the due attention of the World Community on this issue in the past years. Women Empowerment refers to an increase in the strength of women such as spiritual, political, social or economic. The most common explanation of “Women’s Empowerment” is the ability to exercise full control over ones actions. Thus, women empowerment occurs in real sense when women achieve increased control and participation in decision making that leads to their better access to resources it often involves the empowered developing confidence in their own capacities.

III. WOMEN EMPOWERMENT IN INDIA

The year 2001 had been declared by the Government of India as "Women's Empowerment Year “to focus on a vision where women are equal partners like men India grants equality to women in various fields of life. In the past, the position of women was Miserable in the society and even women were not ready to undertake any assignment or job due to many reasons like fear, shyness, male dominance in the society and purdah system but time has been changed now. Women of today are not like the early days. Now, they are always ready to come forward and want more economic independence, their own identity, achievements, equal status in the society and greater freedom. And Government of India has provided for Self Help Groups (SHGs) to them so that proper attention should be given to their economic independence through self employment, entrepreneurial development and well being that ultimately leads to its contribution. SHGs have been emerged as a powerful instrument in order to alleviate poverty and for the empowerment of women in the rural economy. SHGs through the network of commercial banks, co-operative banks, regional rural banks, NABARD and NGO's has been largely supply driven and a recent approach in the provision of financial services to the poor and further upgrading their status in the society. In this way, SHGs are important not only to reduce rural poverty, to promote rural savings but also to increase gainful employment Keeping this in mind, the present study is to study the growth of SHGs and to analyze the current position of women empowerment and study the economic improvement of women after their joining SHGs. The information for the study has been collected from secondary sources i.e. various books, Journals, newspapers, published literature, websites, and annual reports.

IV. SELF-HELP GROUPS

Women and SHGs in many parts of the country have achieved success in bringing the women to the main stream of decision making. The SHG in our country has become a source of inspiration for women’s welfare formation of SHG is a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmers SHG is also a viable organized set up to disburse micro credit to the rural women and encouraging them together into entrepreneurial activities. (Abdul, 2007). To alleviate the poverty and to empower the women, the micro-finance, Self-Help Groups (SHGs) and credit management groups have also started in India.

Self Help Group (SHG) is a small voluntary association to form a group. It is informal and Homogenous group of not more than twenty members. SHGs consist of maximum 20 members Because any group having more than 20 members has to be registered under Indian legal system - That is why, it is recommended to be informal to keep them away from bureaucracy corruption, Unnecessary administrative expenditure and profit motive. In fact, it is a home grown mode for Poverty reduction which simultaneously works to empower and shape the lives of its members in a better way. Groups are expected to be homogenous so that the members do not have conflicting Interest and all the members can participate freely without any fear Self-help groups (SHGs) Movement has triggered off a silent revolution in the rural credit delivery system in India. SHGs have
proved as an effective medium for delivering credit to rural poor for their socioeconomic Empowerment.

V. SHG AS AN EFFECTIVE APPROACH TO WOMEN EMPOWERMENT

One has to believe that the progress of any nation is inevitably linked with social and economical plight of women in that particular country. Empowerment by way of participation in SHG can bring enviable changes and enhancement in the living conditions of women in poor and developing nations. The underlying principle of SHG is to provide to the poorest of the poor and to achieve empowerment.

Self Help Group (SHG) is a process by which a large group of women (10 - 20), with common objectives are facilitated to come together voluntarily to participate in the development activities such as saving, credit and income generation thereby ensuring economic independence SHG phenomenon definitely brings group consciousness among women, sense of belongingness adequate self confidence. 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 in par with man When she becomes a member of SHG, her sense of public participation, enlarged horizon of social activities high self-esteem, self-respect and fulfillment in life expands and enhances the quality of status of women as participants, decision makers and beneficiaries in the democratic economic social and cultural spheres of life. In other words, we can say that SHG is an effective instrument to empower women socially and economically which ultimately contributes in the overall development of the country like India wherein still large segment of women population are underprivileged illiterate, exploited and deprived of basic rights of social and economic spectrum.

The experiences of SHGs in many countries have been proving great success as an effective strategy and approach in recent years. Group-oriented efforts in the form of Micro-credit groups in different countries of Latin America, Africa and Asia are examples of current self-help efforts. The Grameen Groups in Bangladesh, Local self-help development efforts - Harambee in Kenya, Tontines or Hui with 10 to15 members involved in financial activities through cash or kind in Vietnam, self help efforts through credit unions, fishermen groups village-based banks, irrigation groups etc in Indonesia, the self-help groups (SHGs) in countries like Thailand, Nepal, and Sri Lanka and India are successfully proving forms of micro-credit groups or SHGs. No doubt, The Fundamental Rights, The Directive principles of State Policy and Fundamental Duties etc virtually assure equal status to women and provide special protection that leads to women development beyond the economic dimension and place emphasis on issues relating to equality, autonomy and self reliance at the individual level. As a group-oriented model, SHGs in India is a mechanism for women's development to bring in individual and collective Empowerment through improvement in both 'condition' and 'position' of women. Now women in India are mobilized to protest against domestic violence, rising prices, legal discrimination rape child marriage, domestic violence etc. In this way, it aims to empower women with various forms of power.

Several factors and strategies have been provided by the SHGs that have made a positive Contribution to the empowerment of women. These are full support and timely advice for 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 table 1, 2 and 3 given below shows the progress of women SHGs during 2007-08 and 2009-10.

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Total SHG's (Lakh)</th>
<th>Women SHGs (Lakh)</th>
<th>% of Women SHGs to Total SHG's</th>
<th>Total Amount (Crore)</th>
<th>Women SHG's Amount (Crore)</th>
<th>% of Women SHG's Amount to Total SHG's</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings Linked SHG's</td>
<td>50.1</td>
<td>22.38</td>
<td>44.67</td>
<td>3785.39</td>
<td>3108.65</td>
<td>82.12</td>
</tr>
<tr>
<td>Loan Disturbed</td>
<td>12.28</td>
<td>10.40</td>
<td>84.69</td>
<td>8849.26</td>
<td>7474.25</td>
<td>84.46</td>
</tr>
<tr>
<td>Loan Outstanding</td>
<td>36.26</td>
<td>29.17</td>
<td>80.45</td>
<td>16999.91</td>
<td>13335.61</td>
<td>78.45</td>
</tr>
</tbody>
</table>

Source: Status of Micro Finance 2007-08, NABARD

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Total SHGs (Lakh)</th>
<th>Women SHGs (Lakh)</th>
<th>% of Women SHGs to Total SHGs</th>
<th>Total Amount (Crore)</th>
<th>Women SHGs Amount (Crore)</th>
<th>% of Women SHGs Amount to Total SHGs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings Linked SHGs</td>
<td>61.21</td>
<td>48.64</td>
<td>79.46</td>
<td>5545.62</td>
<td>4434.3</td>
<td>79.96</td>
</tr>
<tr>
<td>Loan</td>
<td>16.09</td>
<td>13.74</td>
<td>85.39</td>
<td>122253.51</td>
<td>10527.38</td>
<td>85.91</td>
</tr>
</tbody>
</table>

Entrepreneurship Development of Rural Women through Self Help Groups

Women who comprise half of human resources have been identified as key agents of sustainable development and women’s equality is as central to a more holistic approach towards stabilizing new patterns and process of developments. [Birendra Kumar Jha, 2009]. The contribution of women and their role in the family as well as in the economic development and social transformation are pivotal. Women constitute 90 per cent of total marginal workers of the country. Rural women who are engaged in agriculture form 78 per cent of all women in regular work [Harendar Kumar, 2009]. Experience of NIRD action research projects reveal that the operational aspects, such as the extent of enabling that goes into the community self help processes and sharpening the mind set of women.

Men and the project administrators are low or critical components that determine their extent to which empowerment may or may not take place. The role of micro-credit is to, improve the socio and economic development of women and improve the status of women in households and communities. The micro entrepreneurs are strengthening the women empowerment and remove the gender inequalities. SHG’s micro credit mechanism makes the members to involve in other community development activities. Micro credit is promoting the small scale business enterprises and its major aim is to alleviate poverty by income generating activities among women and poor. Therefore, they could achieve self-sufficiency. Now-a-days economic development is one of the factors that have changed the entire scenario of social and cultural environment within the country especially for the women. The rural women are engaged in small-scale entrepreneurship program me with the help of SHGs and through these that they are economically empowered and attaining status in family and community.

Rural women play a vital role in farm and home system. She contributes substantially in the physical aspect of farming, livestock management, post harvest and allied activities. Her direct and indirect contribution at the farm and home level along with livestock management operation has not only help to save their assets but also led to increase the family income. She performs various farm, livestock, post harvest and allied activities and possesses skills and indigenous knowledge in these areas. The women were empowering themselves technically to cope with the changing times and productively using their free time and existing skills for setting and sustaining enterprises. They were engaged in starting individual or collective in- come generation program me with the help of self-help-group. This will not only generate income for them but also improve the decision-making capabilities that led to overall empowerment.

**TABLE 3: PROGRESS OF WOMEN SHGS AS ON 2009-10**

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Total SHGs (Lakh)</th>
<th>Women SHGs (Lakh)</th>
<th>% of Women SHGs to Total SHGs</th>
<th>Total Amount (crore)</th>
<th>Women SHGs Amount (crore)</th>
<th>% of W SHGs Amount to total SHGs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Saving led SHGs</td>
<td>69.53</td>
<td>53.10</td>
<td>76.37</td>
<td>6198.71</td>
<td>4498.66</td>
<td>72.57</td>
</tr>
<tr>
<td>Loan Disbursed</td>
<td>15.87</td>
<td>12.94</td>
<td>81.54</td>
<td>14453.30</td>
<td>12429.37</td>
<td>85.99</td>
</tr>
<tr>
<td>Loan Outstanding</td>
<td>48.51</td>
<td>38.91</td>
<td>80.33</td>
<td>28038.38</td>
<td>23030.36</td>
<td>82.14</td>
</tr>
</tbody>
</table>

Source: Status of Micro Finance 2009-10, NABARD

**TYPES OF EMPOWERMENT**

#-Economic empowerment

#-Increased well-being

#-Social and political empowerment

Empowering women particularly rural women is a challenge. Micro enterprises in rural area can help to meet these challenges. Micro-enterprises not only enhance national productivity, generate employment but also help to develop economic independence, personal and social capabilities among rural women. Following are some of the personal and social capabilities, which were developed as result of taking up enterprise among rural women.

- Economic empowerment
- Improved standard of living
- Self confidence
- Enhance awareness
- Sense of achievement
- Increased social interaction
- Engaged in political activities
- Increased participation level in Gramsabha meeting
- Improvement in leadership qualities

• Involvement in solving problems related to women and community
• Decision making capacity in family and community

Methodology

The study was conducted in Several Gram Panchayat & Blocks of Odisha Special Emphasis on Western Odisha & Eastern Odisha where the poverty is more. Stratified random sampling method was used to select the sample. Four numbers of Gram Panchayats were selected from each block was chosen randomly. Then, from each Gram Panchayat, sixteen numbers of Self Help Groups were selected randomly. The total number of SHGs is 128 (16×4×2) taken as study unit. President, Secretary, and six members from each SHG i.e. (128×8) = 1024 in number of respondents were selected purposively. Then, a list of participants who had undergone skill development training for microenterprises by the government in different fields such as, Chhatu, Agarbati, Candle, Masala, Badi, Pampad, Gaotery, Shipery, Teracota, Applique, Rope-making, Spice-process, Weaving, Rice vending, Rice and Paddy business, Cattle rearing etc. found with the help of industries officer. Total number of respondents found to be undergone training on the above said fields were 951. Equal proportions of respondents from this list were selected as sample for the present investigation. Hence, population was 951 in number and sample size was 474 in numbers of respondents were selected for the proposed study.

A structured interview schedule and guidelines was developed in keeping view the objectives of the study. Primary data were collected from questionnaire survey interviews and focus group discussions (FGDs) and key informant survey. Secondary data were collected from review of related documents, articles, and books. Survey with interview was done to collect the data from the respondents. In families, husbands, mothers and grown up sons and daughters were interviewed to understand the role of women and effect of the programme. Key information on the programme was collected from the CDPO, IPO, President of SHGS federation, programme Assistant of DRDA and local leaders. Participant women and community leaders participated in the FGDs in which almost same questions for the survey was used. The FGDs was intended for the women to speak freely and do self- assessment, and also for the community leaders to justify their programme outcomes and the roles of women. For measurement of empowerment i.e., decision-making capacity of women in personal and family matters, attempts were made through survey and interview to understand the situation of women prior to the programme intervention and the changes following the intervention.

The data collected from the participant women were validated. Analysis of data was done with the help of Excel programme (Analysis tool pack) i.e. cross tabulations, frequencies, and percentages. The microenterprise programme components were considered at the core inputs for measurement of empowerment, while family background of the women is used to see its effect on programme outcomes.

ANALYSIS OF DATA AND INTERPRETATION OF THE RESULTS

Statistical methods for data analysis were used to draw meaningful interpretation of the obtained results. Mean, standard deviation, coefficient of variations, and percentages of the collected data were calculated using the general statistical formula to determine the relationship between the observed variables.

MOTIVATION FOR JOINING MICRO-ENTERPRISE PROGRAMME

One Focus Group Discussion was organized involving direct and indirect beneficiaries of the income-generating programme intervention of members of women SHGs of Different Blocks of Odisha namely from Western Odisha & Eastern Odisha to get information through interaction about their interests to participate in microenterprise programme. The respondents reported about their reasons for joining microenterprise programme. To carry out this analysis, all the possible reasons were made known to the members of women. The distribution of respondents according to their reasons for joining microenterprise programme is shown in Fig.2. It is evident from the figure that most of the participants are self- motivated to join the training programme. Near about 42% of participating women join the programme, because, they felt that they need to do something for the family and they can earn if they get training. 34.39% women say that their family encouraged them to join the programme. Through interview, it is known that the family heads of the participating women are most farmers. Income from this farming is not enough to support their family expenses. The expenses are also on the rise. Therefore, the family heads want the female members to join such micro-enterprise programme. Women mention that they have found a new individuality through training.

![Fig -4](image)

Fig.4. Distribution of respondents on various reasons for joining microenterprise programme.

MICROENTERPRISES THROUGH SHGS

Different Agencies like DRDA, MISSION SAKTI, ORMAS, SIDAC, NABARD, DIC, KVIC, and TRIPTI AND JANASADHANA are working for the promotion of microenterprise programme in the selected area. It is providing training to the women SHGs on Badi, Pampada, Spices, Agarbati, Pickles, Invitation, and Greeting Cards; Readymade garments making, handicrafts items, stone carving, Appliqué, Terracotta, Wooden toys, and several other items for establishing their own enterprises. After giving training, these organizations take care for arrangement of finance for SHGs for the purchase of raw materials and equipments for production of goods through bank linkages and microfinance. The SHGs utilize the money in the production of Badi, Pampad, Chhatua, Spices, Agarbati, Pickles, invitation and greeting cards, readymade garments, handicraft items, handloom items and several items. In order to enhance the knowledge of women SHGs about production and marketing these training organizations makes arrangement various exposure visit for trainees of food processing training programme to food processing unit like OMFED. Similarly, the visit to Ready Made Garments Unit, Spices unit, Carpet units, Handlooms and Handicrafts unit etc. are also arranged by these organizations. They also guide the SHGs to participate in various mela, exhibition both inside and outside of the state organized by Government and Non- Govt. Agencies for sale of their products. The respondents reported about their participation in different activities organized by microenterprise training programme. The distribution of respondents on the basis their interests for production of several items are given in Table 5.

Table 5: Distribution of respondents on their interest in several productions.

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Item Production</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Dairy, Goatery, Shephey</td>
<td>108</td>
<td>22.36</td>
</tr>
<tr>
<td>2</td>
<td>Chhatua</td>
<td>139</td>
<td>28.48</td>
</tr>
<tr>
<td>3</td>
<td>Agarbati, Candel, washing powder</td>
<td>62</td>
<td>13.08</td>
</tr>
<tr>
<td>4</td>
<td>Masala (spice-process)</td>
<td>33</td>
<td>6.33</td>
</tr>
<tr>
<td>5</td>
<td>Badi, Pampad, muruku, pickle making</td>
<td>36</td>
<td>7.17</td>
</tr>
<tr>
<td>6</td>
<td>Bamboo work</td>
<td>20</td>
<td>4.43</td>
</tr>
<tr>
<td>7</td>
<td>Teracoata</td>
<td>17</td>
<td>3.59</td>
</tr>
<tr>
<td>8</td>
<td>Appliqué</td>
<td>16</td>
<td>3.38</td>
</tr>
<tr>
<td>9</td>
<td>Rope-making,</td>
<td>11</td>
<td>2.32</td>
</tr>
<tr>
<td>10</td>
<td>Weaving</td>
<td>16</td>
<td>3.38</td>
</tr>
<tr>
<td>11</td>
<td>Rice vending</td>
<td>12</td>
<td>2.53</td>
</tr>
<tr>
<td>12</td>
<td>Rice and Paddy business</td>
<td>14</td>
<td>2.95</td>
</tr>
</tbody>
</table>

The above results reflect that most of the rural Odisha women were engaged in Chhatua item production for establishing their own enterprises. Chhatua is mixture powder of wheat, groundnut, bengal-gram and sugar. Maximum women engaged in this activity to establish their own enterprise because there is no risk of marketing their products and purchasing of raw materials.

It is a fact that obtaining skill and utilizing it for earning income through establishing microenterprises are two different things. Once the women get training, they can use it as daily skill worker for other organizations or can use it occasionally at home and may establish self-business. It is generally agreed that having skill alone is not enough to start business. They need capital too. A study has been undertaken to know about the participating rural women what they did after the training and how they started their business or work. The distributions of respondents about their occupation before training and also after their training utilization training are given in Table 6.

Table 6: Distribution of respondents according to their training utilization.

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Occupaion before training</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Only househol d work</td>
<td>374</td>
<td>78.90</td>
</tr>
<tr>
<td>2</td>
<td>Working for earning</td>
<td>100</td>
<td>21.90</td>
</tr>
<tr>
<td>3</td>
<td>Join other organizat ion</td>
<td>71</td>
<td>14.98</td>
</tr>
<tr>
<td>4</td>
<td>Working in related fields</td>
<td>299</td>
<td>68.08</td>
</tr>
</tbody>
</table>

The above results depict that 78% of the participants were just homemakers or doing just household jobs before they joined this programme. About only 21%, women were engaged in little earning side by side with their household works. They were involved in weaving of sari, gamuchha, dyeing threads etc., as it is their traditional work. After getting training, 5.03% women could start their business. They took loan from their groups, got support from their husband, grown up sons, daughters and with the help of training organizations in which they are involved. They started business on stitching of blouse and petticoats, making of badi, pampad, fried Bengal gram dal, Agarbati, phenyl, etc. Near about 16% did not continue work relating to the training and join in other work or business after training for earning income. Maximum respondents (68%) are working in related fields. Most of the women could not manage to open their own business or enterprise. The training gave those skills, information, and business management orientation. However, they could not
initiate business on their own because they lack sufficient fund, enough motivation, and self-confidence.

A study has been undertaken to know about the participating rural women before as well as after training through microenterprises programmes. The distribution of respondents according to their income before and after training for microenterprises is listed in Table 7.

Table 7: Distribution of respondent’s according to their income before and after training for microenterprises

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Income earning (before training)</th>
<th>Frequency (f)</th>
<th>Percentage (%)</th>
<th>Income earning (after training)</th>
<th>Frequency (f)</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Not earning</td>
<td>220</td>
<td>46.4</td>
<td>Not earning</td>
<td>90</td>
<td>18.9</td>
</tr>
<tr>
<td>2</td>
<td>Up to Rs.150/-</td>
<td>156</td>
<td>32.9</td>
<td>Up to Rs. 1500/-</td>
<td>222</td>
<td>46.8</td>
</tr>
<tr>
<td>3</td>
<td>Rs.150/- to 3000/-</td>
<td>32</td>
<td>6.75</td>
<td>Rs. 1500/- to 3000/-</td>
<td>157</td>
<td>32.1</td>
</tr>
<tr>
<td>4</td>
<td>Rs.300/- to 5000/-</td>
<td>0</td>
<td>0</td>
<td>Rs.300/- to 5000/-</td>
<td>71</td>
<td>14.9</td>
</tr>
</tbody>
</table>

It is found that after getting the training on different trades, most of the rural Odisha women were engaged in work related to their skill. Near about 46% respondents did not earn anything before joining the training. However, after training it is found that near about 81% of the respondents earn through microenterprises. The involvement of women in training for micro enterprises has added an income up to Rs.1500/- and Rs.1500-3000/- to 32% of the respondents. The respondents of about 14 % earned up to Rs.3000-5000/-. Since some did not work or involve in microenterprises, 18 percent of the respondents have no increase in income at all.

EMPOWERMENT OF WOMEN THROUGH MICROENTERPRISES

Women became a member of Self Help Group in the beginning stage. Then, she involved herself in different credit and saving activities. Earlier it is found that the group members regarding the credit of the group took maximum decision. Respondent’s husband took decision regarding the utilization of money always. In the present investigation, decision-making capacity of the respondents related to personal, family matters and savings studied before and after the training for microenterprises. Because, decision-making capacity is considered as an indicator of women empowerment in the present investigation and decision regarding savings of income is considered as capacity building.

Fig.8 reflects the overall participation in decision-making of respondents in both family and personal matters. Before training. Twenty percent of respondents only always participate in decision-making and near about 38% of respondents never participate. However, after training, it is found that 41% of the respondents always participate in decision-making. It can be concluded that training was effective in bringing the change in decision-making capacity.

Table 8: Distribution of respondents according to their personal and family matter decisions

<table>
<thead>
<tr>
<th>Participation</th>
<th>Decision-making before training</th>
<th>Decision-making after training</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Personal matters</td>
<td>Family matters</td>
</tr>
<tr>
<td></td>
<td>f</td>
<td>%</td>
</tr>
<tr>
<td>Always</td>
<td>56</td>
<td>11</td>
</tr>
<tr>
<td>mostly</td>
<td>13</td>
<td>27</td>
</tr>
<tr>
<td>Never</td>
<td>10</td>
<td>21</td>
</tr>
</tbody>
</table>

It is evident from Table 4 that before participation in training programme for microenterprises, 11.81% of the respondents always took decisions in buying personal items such as toiletries, personal clothing, ornaments, and some fancy items etc., visiting places, visiting market places or institutions, arranging recreational facilities and meeting with people. 21% of them never took decisions regarding their personal items, which shows their low participation in decision making. After women took part in training programme, 23% respondents found to take decision always on personal matters. Involvement of women in microenterprise training programme enhances their decision-making capacity on personal matters. Before involvement in training programme, only 8% respondents always took decision on family matters like child education, child’s marriage making big and small purchases etc. However, after training 17% of respondents participated in family matters decisions. While interviewing the respondents, it was observed that the outside work of the family are carried out by the family members and even when the women go outside, family members escort them. The involvement of women in micro enterprise programme is usually linked with the different groups and institutions for their works and orders. Though, the changes in visiting markets and institutions is comparatively lower than other aspects still there was a wave of change in visiting market/other institutions to keep network for their business and orders, to buy goods for their enterprise, and to participate in exhibition for selling their products in the fair/mela at the village or cities.

In most of the village, male heads of the families are involved in agriculture farming and small business in the nearby market places. When they provide money alone to meet all family expenses, it becomes a burden on them, in meeting partial and small demands of the
family expenses. Due to the involvement of women in microenterprise programme, they could earn something and it lessens the burden of head of the family to some extent. Besides that help, they also contribute more and more in maintaining the relationships by buying gifts for family members, treatment of the family guests, buying of new work simplification gadgets for household works, new dress for their husbands, sons and daughters. When the women do not have income, they have to ask consult the family heads about what they want to buy and why they need money. On the other hand, income-earning opportunities give women certain level of freedom of choices to buy their personal items, recreational items, and decisions regarding their business.

It is fact that when the women engage in income generation programme and start contributing to the family expenses, the women start enjoying respect of the family. This change implies that the status and respect of the women in their family are raised. Since they share more family responsibility, they command relationship of trust in families and their family members appreciate their work and feel proud for them.

PROBLEMS AND SUGGESTIONS

The Self Help Groups (SHGs), through microenterprise programmes, is recognized as an important mechanism for empowering women. However, rural Odisha women have many restrictions and social taboos; they are not supported much by their family members to participate in microenterprise programme. The organizational constraints drive back the involvement of rural Odisha women in microenterprise training programme. The information regarding problems faced by rural women for participating in microenterprise programme is illustrated in Table 9. It is found that the empowerment of women is affected by the organizational constraints such as inadequate space, inadequate physical facilities, inefficient members to carry out the activities successfully, lack of co-operation among members, lack of conveyance facilities, inadequate profit, decision made at higher level etc.

Table 9: Information regarding problems faced by rural women for participating in microenterprise programme

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Organizational Constraints</th>
<th>Major</th>
<th>Minor</th>
<th>Nil</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>f</td>
<td>%</td>
<td>f</td>
<td>%</td>
</tr>
<tr>
<td>1</td>
<td></td>
<td></td>
<td>69</td>
<td>14.5</td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
<td>38</td>
<td>8.02</td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
<td>38</td>
<td>8.02</td>
</tr>
</tbody>
</table>

SUGGESTIONS:

The above problems can be solved by taking into account followings; with increasing educational opportunity among women, giving financial assistance, market facilities, developing of self employment programs, training through microenterprises programmes, subsidies, and new schemes and organizing workshops, conducting research programme etc.

CONCLUDING REMARKS

The study shows that the microenterprise programme is as an important mechanism for empowering rural Odisha women. Briefly, it can be concluded that despite of few weaknesses, involvement of women in microenterprise training demonstrated a number of positive attributes in terms of operational simplicities, better accessibilities, wider outreaches, emphasis on women empowerment and availability of a wide range of credit and non-credit services. It helps in solving the problems like unemployment and poverty in India. The changes that have occurred between before and after stages of the microenterprise training are encouraging. A successful intervention for empowering women necessitates several elements- an important one is imparting of new skills; the consequence of women assuming new roles is also support through training for enabling them to perform these roles. Women should recognize clearly how society structures their perceptions. The training programme must promote critical analysis in women and encourage them to think independently and challenge unequal gender relations and exploitations. The women should think of occupation mobility to improve their incomes. The rural Odisha women need further exposure in the social front.

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