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Impact of self-help group (SHG) interventions on empowerment of rural women in Odisha: A study

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Abstract

The growing social awareness across the globe has brought a number of issues to the fore among which gender equality and empowerment of women are very significant. Empowerment can be viewed as a means of creating a social environment in which one can take decisions and make choices either individually or collectively for social transformation. There are three approaches on empowerment of women i.e. integrated development approach which focused on survival of women and livelihood needs, economic development approach aimed to strengthen their economic position and the consciousness approach which organized women into collectives that addresses the sources of oppression. The system has proven to be very relevant and effective in offering women about the possibilities to break gradually away from exploitation & isolation and pave way towards the process of empowerment. Self-Help Groups play a major role in empowering the womenfolk in rural India today. Therefore study has been conducted on "Impact of Self-help group (SHG) interventions on empowerment of rural women in Odisha" in Kalahandi (one of the backward district) & Puri district of Odisha. The study was conducted with 192 members of 48 Self Help Groups from Kalahandi and Puri districts of Odisha, data was collected through structured interview schedule. From the study better impact were observed on socio-cultural, technical and vocational improvements after linkage with SHG. Maximum gap were observed on marketing of the produce (54.33%) followed by infrastructure improvements (52.67%) and economical improvements (46.67%). It is appreciated that the respondents were some extent provide better education to children, developing own transport and mobility facilities, better care to children and savings along with contribute to the family requirement, better coordination, group cohesiveness and solidarity as well as productive time management may be considered as the impact of Self Help Group. Further the study concludes greater access to communication material, cosmopolitanism and better extension contacts contributes for empowerment of SHG members. Thus, much need to be taken care from all the stakeholders who directly and indirectly play a pivotal role to empower the movement of SHG and create a remarkable impact for their holistic development.

Keywords: Self-help groups, impact, empowerment

Introduction

"Millions of women in our hamlets know what unemployment means. Give them access to economic activities and they will have access to power and self-confidence to which they hitherto have been strangers" - Mahatma Gandhi

Empowerment is the process of enabling or authorizing an individual to think, behave, take action and control to work in an autonomous way. It implies expansion of assets and capabilities of people to influence, control and hold accountable institutions that affects their lives. Empowerment therefore includes both control over physical, human, intellectual, and financial resources as well as over ideology i.e. belief, values and attitudes. Empowering women puts the spotlight on education and employment which are an essential element to sustainable development. Self-Help Groups play a foremost role in poverty alleviation in rural India today. A growing number of poor people and mostly women in various parts of India are members of Self Help Groups and actively engage in savings, credit as well as in other income generating activities. The savings and credit focus in the Self Help Group is the most prominent element and offers a chance to create some control over capital. Self-Help Group (SHG) model was introduced as a core strategy for the empowerment of women, in the Government of India's Ninth Five Year Plan (1997–2002) and is one of the largest and fastest-growing microfinance programs in the developing world.

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National Plan of Action (NPA) is being formulated to ensure the requisite access of women to information, resources, services and specifically for empowering Tribals through their integrated development, which will lay down the responsibilities of the different wings of Government with appropriate accountability (Planning Commission 2002). Further a few studies reveals SHG helped weaker sections of the society particularly women in terms of increased income and employment, social participation and overall empowerment (Pahuja and Singh, 2013) [3]. In the context of developing programs for the poor, SHGs have emerged as effective tools for poverty alleviation as well as for social and economic empowerment of the rural poor particularly women (Kashid *et al.*, 2009; Sajesh *et al.*, 2011) [2, 6].

Moreover it is reported SHG have brought higher psychological and social empowerment than economic empowerment. The study reveals that there is a definite improvement of managerial skills, psychological wellbeing and social empowerment among rural women as a result of participating in SHG linkage programme in Tamil Nadu (Rajendra and Raya 2011) [5]. Likewise in many studies it is observed that educated middle aged women show keen interest in joining SHGs. It is interesting to note that many have expressed good improvement in the level of income, assets and wealth and also in their standard of living. The study concludes that SHG have brought higher psychological and social empowerment than economic empowerment. Further, impact of SHGs is appreciable in bringing confidence, courage, skill development and self worthiness in rural areas, particularly women (Das, 2011) [7].

Materials and Methods

There are around 279288 Self Help Groups functioning in Odisha covering all the thirty districts. Puri as the advanced coastal and Kalahandi being a tribal dominated districts were selected purposively for the study. Both purposive and random samplings were followed to select the respondents. A sample of 96 rural women from 24 SHGs of two blocks from each district were selected as the respondents. The data was collected personally through a semi-structured schedule pretested earlier. Information collected on scale point of strongly agree, agree, some what agree and disagree were analysed by assigning weightage of 3,2,1 and 0 respectively.

Statistical tools such as mean score, critical ratio test, regression and path analysis were employed to reveal the result

Results and Discussion

Empowerment is an active and multi dimensional process which should enable Self Help Group members to realize their full identify and powers in all spheres of life. It consists of providing greater access to knowledge and resources, autonomy in decision making, ability to plan their lives and control of over circumstances their freedom to overcome customs, beliefs, practices etc. There is no doubt that this has been greater outreach of financial services to the poor through Self Help Groups, but these outreach has been limited in the most parts of the country. Other areas such as Social Society, gender dynamics are also affected by the SHG movement. Other aspects such as social harmony, social justice, community impact, as well as competency in managing vocational enterprise are also not encouraging.

Attempt was therefore made in the study to assess the various aspects of impact on empowerment of group members through Self Help Group activities. Improvements on technical, economical, socio-cultural, material possession, marketing of the produce, vocational enterprise and infrastructure developments were selected as the variables to assess the impact information collected from the respondents on scale point of strongly agree, agree, some what agree and disagree were analysed by assigning weightage of 3,2,1 and 0 respectively. The results obtained from the analysis of data are discussed in this section.

Technical improvement

Self Help Group members are usually undertaking income generating activities for their empowerment. They have been trained on management of the enterprise. Technical guidance and expertise were provided by KVK and related developmental departments. The Non-Govt. Organisations and NABARD promoting Self Help Groups have liasoned with the Scientists and experts for their capacity building. Data collected from the respondents on various aspects of technical improvements have been analysed with mean score value and presented in Table 1

Table 1: Extent of Technical improvements (N = 192)

Sl. No.	Improvement	Kalahandi district		Puri District		Pooled mean score	Gap (%)
1.	Exposure to vocational activities	1.74	42.00	2.05	31.67	1.90	36.67
2.	Knowledge and skill competency on vocation	1.86	38.00	1.86	38.00	1.86	38.00
3.	Permanency in information flow	1.58	47.33	1.61	46.33	1.60	46.67
4.	Better access to inputs and materials	1.83	39.00	1.89	37.00	1.86	38.00
5.	Adoption of recommended practices	1.17	61.00	1.31	56.33	1.24	58.67
6.	Linkage with experts	1.97	34.33	2.11	29.67	2.04	32.00
7.	Rapport with developmental departments	1.67	44.33	1.69	43.67	1.68	44.00
8.	Decision making capacity increased	0.82	72.67	0.54	82.00	0.68	77.32
9.	Better use of resources	1.55	48.33	1.78	40.67	1.67	44.33

(Maximum Obtainable Score – 3)

There were not much of technological developments of the respondents of both Kalahandi and Puri districts as observed from the table. Significant gaps were also observed on various aspects of developments covered under study. Maximum gaps were observed on increase in decision making capacity (77.33%) followed by adoption of recommended practices

(58.67%), permanency in information. Now (46.67%), better use of resources (44.33%), rapport with developmental departments (44.00%), better access to inputs and materials as well as increase in knowledge and skill competency on vocation (38.00%), better exposure to vocational activities (36.67%) and linkage with experts (32.00%).

Unless the members develop knowledge and skill competency, they cannot manage the enterprise appropriately. This has resulted for the poor adoption of recommended practice. Permanency in information flow facilitates acquiring latest knowledge on vocational enterprise. The respondents should have easy access to the required inputs and materials. Since, the respondents have poor decision-making capacity, they might have not selected proper vocation considering better use of resources. The respondents should have good linkage with experts and related developmental departments for better guidance and supervision.

It is therefore suggested that the organisations promoting Self Help Groups should realize the essentialities of all these technical aspects and take appropriate steps to select appropriate enterprise basing on the resources available, develop their capacity building to manage the vocations, establish good linkage with technical institutions and related

developmental departments as well as with input dealers enabling the members to adopt recommended practices and empowered with the vocation. However, some improvements have been observed on linkage with experts, and exposure to vocational enterprise in comparison to others.

Economic improvement

Self Help Group members are usually resource poor. They form groups to undertake income generating activities by availing credit to generate regular income. All the supports are provided by the promoting organisation for proper management of the vocational activities. It is therefore expected that significant economical improvement have been done for the group members. Data collected on the same scale point have been presented in Table – 2 after analysis with mean score.

Table 2: Extent of Economical improvement (N = 192)

Sl. No.	Improvement	Kalahandi district		Puri District		Pooled mean score	Gap (%)
		Mean Score	Gap (%)	Mean Score	Gap (%)		
1.	Access to credit institution	1.77	41.00	1.61	46.33	1.69	43.67
2.	Employment generation	1.15	61.67	1.36	54.67	1.26	58.00
3.	Increase in financial position	1.58	47.33	1.57	47.67	1.58	47.33
4.	Dependability minimized	1.77	41.00	1.64	45.33	1.71	43.00
5.	Regular cash availability	1.36	54.67	1.23	59.00	1.30	56.67
6.	Self-dependent for own requirement	1.77	41.00	1.65	45.00	1.71	43.00
7.	Better education to children	2.04	32.00	1.89	37.00	1.97	34.33

(Maximum Obtainable Score – 3)

The respondents of both Kalahandi and Puri district were of similar as significant differential opinions were observed from the data in the table. The economical development of the respondents of both the districts were not satisfactory. Significant gaps were observed on employment generation (58.00%), regular cash availability (56.67%), increase in (43.67%), dependability minimized and Self department for own requirement (43.00%) as well as better education to children (34.33%).

When the respondents had not developed knowledge and skill competency in managing the vocational activity, the income generation will be naturally at lower level. But, denial regular cash availability indicates that the respondents might have not continued the vocational activities round the year. This may be another reason of low employment generation. Since, substantial income not generated, the respondents were not much agreed for minimization of dependability, self dependent for fulfilling own requirement and also better education to children. Moreover, derail of easy access to the credit institution is definitely a concern as there is institution to provide adequate credit facilities to SHG.

Many previous studies confirm SHGs need credit support to

purchase inputs and material for the management of vocational activities (Dhanasree *et al.*, 2014) ^[1]. However the findings suggested that the organisations promoting Self Help Groups have to analyse these constraints and take appropriate steps for adequate finance, continuity of the vocational activities round the year with proper management so that the members will have regular cash availability enabling to make them self dependent in fulfilling their requirements. It is appreciated that the respondents were some extent provide better education to children which may be considered as the impact of Self Help Group.

Socio cultural improvement

Rural women having poor economic status form Self Help Groups for income generation. The group activities encourage, progressiveness, cohesiveness and solidarity among members. There will be greater coordination, cooperation and mutual help among the rural women. Hence; there is Socio-cultural improvement among the rural women. Data collected in this regard on three point continuum have been analysed and presented in Table – 3.

Table 3: Extent of Socio-cultural improvement (N = 192)

Sl. No.	Improvement	Kalahandi district		Puri District		Pooled mean score	Gap (%)
		Mean Score	Gap (%)	Mean Score	Gap (%)		
1.	Increase in social status	1.57	47.67	1.76	41.33	1.67	44.33
2.	More progressiveness	2.31	23.00	2.18	27.33	2.25	35.00
3.	Increase in social identify	2.05	31.67	1.91	36.33	1.98	34.00
4.	Better coordination	2.23	25.67	2.29	23.67	2.26	24.67
5.	Group cohesiveness and solidarity	2.25	25.00	2.33	22.33	2.29	23.67
6.	Productive time standard	2.05	31.67	2.11	29.67	2.08	30.67
7.	Better living standard	1.60	46.67	1.70	43.33	1.65	45.00

8.	Extending help in crisis	1.75	41.67	1.60	46.67	1.68	44.00
9.	Good harming established	1.83	39.00	1.73	42.33	1.78	40.67
10.	Recreational activities increased	1.65	45.00	1.69	43.67	1.67	44.33
11.	Better celebration of Social function	1.76	41.33	1.65	45.00	1.71	43.00
12.	More involvement in cultural activities	1.77	41.00	1.67	44.33	1.72	42.67

(Maximum Obtainable Score – 3)

The data in the table revealed that the respondents of both Kalahandi and Puri district were of similar opinion. Considerable improvements had been observed on more progressiveness, better coordination, group cohesiveness and solidarity as well as productive time management. Considering the mean score value of three point continuum. But poor opinions observed on the basis of percentage of gaps were better living standard (45.00%), recreational activities as well as increase in social status (44.33%), extending help in crisis (44.00%), better celebration of social function s (43.00%), involvement in cultural activities (42.67%) and good harmony established (40.67%). But; there was little improvement on social identify of the members.

The earlier findings indicated that the respondents were not adopting recommended practices and no continuity in vocational activities, generation of substantial income may be doubtful. These might be the reason for which poor opinions were observed on better living standard, increase in social status, extending help to others in crisis, better celebration of social functions and increase in recreational activities like visiting difference places. However, more progressiveness,

better coordination, group cohesiveness and solidarity as well as productive time management of the group members may be considered as the good impact of SHG. Similarly few studies reveals that self help group movement has contributed a lot to the socio-personal and techno-economic progress of the rural farm women of southwest India especially by transforming them economically independent. In any case, it can be undoubtedly said that the SHGs have brought a new hope and spirit to the rural women, by handholding them into the path of real empowerment, economically, socially and individually (Shinogi *et al.*,2021) ^[9].

Improvement on material possession

Rural women join in Self Help Groups to generate income. They usually fulfill their requirement with the income generated. In most of the cases, they purchase household articles for domestic use. Attempt was therefore made in the study to assess the improvements made on material possession. In the data connected from the respondents on same scale point have been analysed with mean score value and reflected in Table – 4

Table 4: Extent of improvement on Material Possession (N = 192)

Sl. No.	Improvement	Kalahandi district		Puri District		Pooled mean score	Gap (%)
		Mean Score	Gap (%)	Mean Score	Gap (%)		
1.	Purchase of household articles	1.82	39.33	1.76	41.33	1.79	40.33
2.	Better housing	1.03	65.67	1.24	58.67	1.14	62.00
3.	Purchase of land	0.84	72.00	0.96	68.00	0.90	70.00
4.	Own transport and mobility	2.16	28.00	2.30	23.33	2.23	25.67
5.	Family saving increased	1.97	34.33	1.65	45.00	1.81	39.67
6.	Contribute to family requirement	1.85	38.33	1.75	41.67	1.80	40.00
7.	Better care to children	1.91	36.33	1.77	41.00	1.84	38.67
8.	Developing essential infrastructure	1.22	59.33	1.07	64.33	1.15	61.67
9.	Expansion of existing infrastructure	1.58	47.33	1.43	52.33	1.51	49.67

(Maximum Obtainable Score – 3)

Significant differential opinions were not observed among the respondents of Kalahandi and Puri district as observed from the table and the respondents were of similar opinion. Maximum gap of 70.00% were observed towards improvement on purchase of land followed by better housing (62.00%), developing essential infrastructure (61.67%), expansion of existing infrastructure (49.67%), purchase of household articles (40.33%) contribute to the family requirement (40.00%), increase in family saving (39.67%), better care to children (38.67%) as well as own transport and mobility facilities (25.67%). The data in the table therefore conclude that significant improvement have not been observed on material possession.

When there is not regular income, continuity in the vocational activities, the Self Help Group members could not earn substantial income. It is therefore suggested that much emphasis should be made for selecting feasible enterprise,

adoption of recommended practices and continuity of the enterprise so that the respondents could get regular substantial income enabling to contribute significant for their family and also empowered them in fulfilling their own requirement. However, some improvement observed on developing own transport and mobility facilities, better care to children and savings along with contribute to the family requirement with the income generated indicated the impact of Self-Help Group.

Improvement on Marketing

The main objective of SHG is to generate income with Vocational activities for the empowerment of the group members. Therefore the group members need to dispose the produce timely with remunerative price. The data collected from the respondents towards improvement in marketing of the produce have been presented in Table – 5 after analysis.

Table 5: Extent of improvement on marketing of the produce (N = 192)

Sl. No.	Improvement	Kalahandi district		Puri District		Pooled mean score	Gap (%)
		Mean Score	Gap (%)	Mean Score	Gap (%)		
1.	Access to marketing network	1.30	56.67	1.10	63.33	1.20	60.00
2.	Timely disposed of produce	1.89	37.00	1.79	40.33	1.84	38.67
3.	Remunerative price	1.71	43.00	1.53	49.00	1.62	46.00
4.	Assumed payment	1.52	49.33	1.70	43.33	1.61	46.33
5.	Timely payment	1.55	48.33	1.66	44.67	1.61	46.33
6.	Scope participate in exhibitions & local fair	1.08	64.00	0.91	69.67	1.00	66.67
7.	Support of Government in marketing	0.65	78.33	0.71	76.33	0.68	77.33

(Maximum Obtainable Score – 3)

The respondents of both Kalahandi and Puri district had not much agreed for support on marketing of the produce as per the analysis of data mentioned in the table. Significant percentage of gaps were observed on support of Government in marketing of the produce (77.33%), opportunities for participating in various exhibition and local fair for sale promotion (66.67%), access to marketing network (60.00%), assured and timely payment (46.33%), remunerative price (40.00%) and timely disposal of the produce (38.67%).

Easy marketing of the produce with remunerative price motivate to undertake income generating activities. Assured and timely payment are also other considerations. Therefore, the respondents must have easy access to marketing network and got regular information. They should get adequate support of the Government and other organisations promoting SHG towards marketing of the produce as well as opportunities for participating in various exhibitions and local fair for sale promotion. Unless these marketing facilities

extended, the SHG members may not like to undertake the vocational activities regularly they may be forced to discontinue.

It is therefore suggested that the organisations promoting SHG should realize all these aspect and take appropriate steps for easy marketing of the produce with remunerative price for continuance of the vocational activities.

Improvement on vocational enterprise

Number of income generating enterprise have been developed and recommended for SHG. All the enterprise may not be feasible to all situations. In the process of implementation of various income generating activities, the Self Help Group members might have developed competency. The respondents were therefore asked to give their views on some scale point about the improvement on vocational enterprise. The collected data have been analysed and presented in table -6

Table 6: Extent of improvement on vocational enterprise (N = 192)

Sl. No.	Improvement	Kalahandi district		Puri District		Pooled mean score	Gap (%)
		Mean Score	Gap (%)	Mean Score	Gap (%)		
1.	Competency in selection of enterprise	1.53	49.00	1.46	51.33	1.50	50.00
2.	Exposure to profitable enterprise	1.74	42.00	1.84	38.67	1.79	40.33
3.	Good support from family	2.11	29.67	2.27	24.33	2.19	27.00
4.	Encouragement from friends and relatives	2.20	26.67	2.00	33.33	2.10	30.00
5.	Good linkage with experts	1.92	36.00	1.98	34.00	1.95	35.00
6.	Increase in managerial efficiency	1.54	48.67	1.69	43.67	1.62	46.00
7.	Easy access for expertise and guidance	1.93	35.67	1.85	38.33	1.89	37.00

(Maximum Obtainable Score – 3)

It is observed from the table that the respondents of both Kalahandi and Puri district were agreed for the good support from family members as well as encouragement from friends and relatives. The respondents had also expressed good linkages with experts for guidance as well as easy access for expertise and guidance to some extent. In addition to that few related case studies authorize that Self Help Groups (SHGs) have been successful in empowering rural women through entrepreneurial activities. There was an increase in self confidence, self reliance and independence of rural women due to the involvement in the entrepreneurial and other activities of SHGs. (Sharma and verma, 2008) [8].

The findings therefore suggest that the Self Help Group members have to be sufficiency exposed to various vocational enterprises suitable to the area and assist them for selection of

appropriate enterprise with managerial efficiency so that the SHG members will undertake feasible enterprise with all management practices for better income.

Improvement on infrastructure

In the process of implementation of vocational activities, the SHG members accumulate experience about the infrastructures required for better management of the enterprise on commercial production. The respondents were therefore asked about the improvements on various infrastructures for better management of the enterprise. Information from the respondents have been analysed with mean score value. The results obtained from the analysis of data have been reflected in Table – 7.

Table 7: Extent of improvement on infrastructure (N = 192)

Sl. No.	Improvement	Kalahandi district		Puri District		Pooled mean score	Gap (%)
		Mean Score	Gap (%)	Mean Score	Gap (%)		
1.	House structure	0.96	68.00	0.96	68.00	0.96	68.00
2.	Transport and mobility	2.33	22.33	2.41	19.67	2.37	21.00
3.	Purchase of accessories/equipments	2.13	29.00	1.88	37.33	2.01	33.00
4.	Expansion of the enterprise	1.65	45.00	1.32	56.00	1.49	50.33
5.	Addition of related enterprise	0.78	74.00	0.63	79.00	0.71	76.33
6.	Addition of new vocations	0.82	72.67	0.53	82.33	0.68	77.33
7.	Motivating others for vocation	1.98	34.00	1.54	48.67	1.76	41.33

(Maximum Obtainable Score – 3)

The data in the table revealed that the respondents of both Kalahandi and Puri district had stated for the improvements in transport and mobility towards disposal of produce. It implied that the respondents had developed their own system for disposal of the produce. Though the respondents of Kalahandi district agreed for purchase of equipments and accessories for the vocational enterprise, the respondents of Puri district were not much agreed. Significant gaps were obtained on addition of new vocations (77.33%), addition of related enterprise (76.33%), development of housing structure (68.00%), expansion of the enterprise (50.33%) and motivating others for vocational activities (41.33%).

If the Self Help Group members are confined with the same activities without any expansion or addition, no improvement will be made on housing structure and expansion of the activities. Inadequate income generation from the vocational activities may be the key factor for the improvement on the infrastructure. It is therefore suggested that intensive effort may be made for developing knowledge and skill financial support enabling them to generate more income which will facilitate for the expansion of the activities with all infrastructure facilities. However; improvement on transport and mobility as well as purchase of accessories and necessary equipments may be taken in to account as the impact of SHG. Further attempt have been made for a comparative analysis of the impact of SHG on various aspects of developments covered under study. Analysis were made with pooled mean score value of each variable for comparison. The results obtained from the analysis of data have been presented in Table – 8.

Table 8: Comparative analysis of the improvements (N = 192)

Sl. No.	Improvement	Mean Score		Diff (%)	C.R Value	Pooled mean score	Gap (%)
		Kalahandi district	Puri District				
1.	Technical	1.58	1.65	4.24	0.027	1.62	46.00
2.	Economical	1.63	1.56	4.29	0.027	1.60	46.67
3.	Socio-cultural	1.90	1.89	0.53	0.004	1.90	36.67
4.	Material possession	1.60	1.55	3.13	0.020	1.58	47.33
5.	Marketing of produce	1.39	1.34	3.60	0.021	1.37	54.33
6.	Vocational enterprise	1.85	1.87	1.07	0.007	1.86	38.00
7.	Infrastructure	1.52	1.32	13.16	0.082	1.42	52.67

(Maximum Obtainable Score – 3)

As observed from the table, the respondents of both Kalahandi and Puri district were of similar opinion as no significant differential opinions observed on various aspects of impact covered under study. Besides, poor opinions were observed about the impact on all aspects of functioning of

SHG covered under study. Maximum gap of 54.33% were observed on marketing of the produce followed by infrastructure development (52.67%), material possession (47.33%), economical development (46.67%), technological development (46.00%), improvement on vocational enterprise (38.00%) and Socio-cultural development (36.67%).

The findings therefore conclude that there was not much impact on the development of the rural women through SHG. However; better impact were observed on socio-cultural development, and improvement on vocational enterprise in comparison to other aspects.

Further attempt have been made to locate the aspects for creating good impact among the statements covered under study. Selection made with higher mean score value are indicated in Table – 9.

Table 9: Extent of development on various activities (N = 192)

Sl. No.	Activity	Mean Score	Rank
1.	Transport and mobility for marketing of the produce	2.37	I
2.	Group cohesiveness and solidarity	2.29	II
3.	Better coordination among members	2.26	III
4.	More progressiveness	2.25	IV
5.	Good support from family	2.19	V
6.	Encouragement from friends and relatives	2.10	VI
7.	Productive time management	2.08	VII
8.	Rapport with developmental departments	2.04	VII
9.	Purchase of accessories and equipments	2.01	IX
10.	Better education to children	1.97	X
11.	Good linkage with experts	1.95	XI
12.	Exposure to vocational activities	1.90	XII

(Maximum Obtainable Score – 3)

The data in the table indicated that some impact have been made towards functioning of Self Help Groups. Significant impact have been observed on selection of enterprise, knowledge and skill competency in managing the enterprise, marketing of the produce and above all income generation. It is therefore suggested that the Self Help Group members should be sufficiency exposed for selection of feasible enterprise, competency in management of the enterprise with adoption of recommended practices, continuity in the adoption of enterprise round the year and marketing competency to dispose the produce with remunerative price enabling the group members for regular income to satisfy their requirements and made them empowered.

Attempt have been made to assertion the influence of socio-economic attributes of the respondents on facilitating various aspects of developments through vocational activities. The respondents obtained from the analysis of data through Pearson's co-efficient of correlation have been presented in Table – 10.

Table 10: Influence of Socio-economic variables on empowerment (N=192)

Sl. No.	Variable	Kalahandi district		Puri District		Pooled	
		'r' value	't' value	'r' value	't' value	'r' value	't' value
1.	Age	-0.022	0.214	-0.043	0.418	-0.021	2.897
2.	Education	0.017	0.165	-0.119	1.162	-0.061	0.842
3.	Caste	-0.181	1.786	-0.130	1.270	-0.172	2.406
4.	Family type	-0.082	0.819	0.052	0.505	-0.001	0.014
5.	Family size	-0.031	0.301	-0.071	0.691	-0.059	0.815
6.	House type	-0.077	0.749	-0.138	1.342	-0.088	1.218
7.	Occupation	0.075	0.730	0.079	0.769	0.049	0.676
8.	Holding size	0.064	0.622	-0.077	0.749	0.028	0.386
9.	Communication materials	0.104	1.015	0.063	0.612	0.067	0.926
10.	Household articles	0.028	0.272	-0.177	1.745	-0.127	1.764
11.	Social participation	0.161	1.582	0.149	1.461	0.133	1.849
12.	Cosmopolitaness	-0.071	0.691	0.196*	1.938	0.073	1.009
13.	Extension contact	0.016	0.155	0.262**	2.634	0.148	2.062
14.	Annual income	-0.007	0.068	-0.119	1.162	-0.069	0.954

** Significant at 0.01 level

* Significant at 0.05 level

The data in the table revealed that the socio-economic attributes of the respondents of Kalahandi district had no influence in facilitating various aspects of developments through vocational activities. However, cosmopolitaness and extension contact found to have positive influence for the respondents of Puri district. But, the pooled correlation value indicated for no influence of socio-economic attributes. The

findings therefore conclude that socio-economic attributes of the respondents had no significant influence in facilitating various aspects of developments through vocational activities. Further attempt had been made for the regression analysis to locate the important variables to assess its causal impact on the consequent factors. The results obtained from the analysis of data have been reflected in Table – 11

Table 11: Regression analysis of socio-economic variables on empowerment (N=192)

Sl. No.	Variable	Un-standardised co-efficient		Standardised co-efficient		't' value	Probability
		Beta	Std. error	Beta	Std. error		
1.	Age	-0.535	0.997	-0.040	0.013	-0.537	0.592
2.	Education	-0.129	0.484	-0.020	0.005	-0.266	0.790
3.	Caste	-1.213	0.593	-0.154	0.006	-2.046	0.042
4.	Family type	0.760	1.120	0.054	0.018	0.678	0.498
5.	Family size	-0.768	0.784	-0.077	0.023	-0.980	0.329
6.	House type	-0.511	0.802	-0.050	0.011	-0.637	0.525
7.	Occupation	.0198	0.203	0.072	0.041	0.978	0.330
8.	Holding size	0.268	0.377	0.054	0.018	0.711	0.478
9.	Communication materials	0.301	0.219	0.103	0.006	1.373	0.171
10.	Household articles	-0.144	0.074	-0.146	0.008	-1.949	0.053
11.	Social participation	1.025	0.486	0.154	0.003	2.108	0.036
12.	Cosmopolitaness	0.170	0.643	0.021	0.007	0.264	0.792
13.	Extension contact	0.528	0.281	0.147	0.009	1.879	0.062
14.	Annual income	-0.233	0.397	-0.043	0.011	-0.587	0.558

R² = 0.114 Adj. R² = 0.043 S.E. = 6.204

The data in the table also revealed that socio-economic attributes of the respondents had not significant influence in facilitating various aspects of developments of the Self Help Group members through vocational activities. The best fitted regression equation also explain only 11.40% of the total variance in influencing various aspects of developments.

Further attempt have been made to access the direct, indirect and residual effect of socio-economic variables facilitating improvements in functioning of Self Help Groups. The results obtained from the path analysis have been reflected in Table – 12

Table 12: Path analysis of socio-economic variables on improvement (N = 192)

Sl. No.	Variable	Total effect	Total direct effect	Total indirect effect	Substantial effect		
					I	II	III
1.	Age	0.597	-0.110	0.707	0.304 × 5	0.209 × 11	0.189 × 4
2.	Education	-0.537	0.350	-0.887	0.176 × 9	-0.104 × 7	-0.094 × 12
3.	Caste	0.678	0.174	0.504	-0.173 × 14	0.097 × 13	-0.034 × 4
4.	Family type	0.309	0.014	0.295	-0.312 × 10	0.279 × 8	-0.188 × 6
5.	Family size	0.641	-0.154	0.795	-0.201 × 1	0.132 × 12	-0.077 × 5
6.	House type	-0.514	0.320	-0.834	0.116 × 7	0.098 × 6	0.055 × 11
7.	Occupation	0.437	-0.217	0.654	-0.208 × 10	-0.104 × 5	-0.077 × 13

8.	Holding size	-0.321	-0.340	0.019	0.205×1	-0.158×3	0.110×9
9.	Communication materials	0.521	0.110	0.411	-0.209×2	-0.135×7	-0.124×10
10.	Household articles	-0.075	-0.191	0.116	0.224×6	0.106×4	-0.092×1
11.	Social participation	0.341	-0.314	0.655	0.167×4	-0.133×13	0.019×12
12.	Cosmopolitaness	0.321	0.210	0.111	0.113×2	-0.034×9	0.015×10
13.	Extension contact	0.518	0.180	0.380	-0.211×10	0.139×11	0.101×2
14.	Annual income	-0.038	-0.340	0.620	-0.215×13	0.187×5	-0.122×7

Residual effect – 0.113 Highest indirect effect – Education

The data in the table revealed that education had exerted the highest direct effect in influencing improvements in various activities of SHG. The other variables in order were annual income, holding size, house type, Social Participation, occupation, cosmopolitaness and possession of household articles. Similarly, education had also exerted highest indirect effect followed by house type, family size, age, social participation, occupation, annual income, caste, use of communication materials, extension contact and family type.

The variable education having highest indirect effect had association ship with communication materials, cosmopolitaness and extension contact. It is therefore conclude that the variable education channelised through use of communication materials, cosmopolitaness and extension contact could able to facilitate improvements on Self Help Group activities.

Conclusion

From the study we can derive not much of impro were observed to the respondents apart from socio-cultural, technical and vocational improvements. Significant gaps were observed on increase in decision making capacity, adoption of recommended practices, permanency in information flow, better use of resources and rapport with developmental departments. The economical developments were also not satisfactory. Considerable improvements were observed on more progressiveness, better coordination, group cohesiveness and solidarity as well as productive time management under socio-cultural improvements. Though some improvements were observed on developing own transport and mobility facilities, better care to children, increase in savings along with contribution to the family requirement under material possession. Significant developments were not observed on marketing of the produce. The respondents were not satisfied with the support of government in marketing of the produce, scope to participate in exhibitions and local fair, access to marketing network, remunerative price of the produce, timely and assured payment as well as timely disposal of the produce. The respondents expressed their weakness for competency in selection of enterprise, increase in managerial efficiency and exposure to profitable enterprise under improvement in vocational enterprise. Poor opinions were observed regarding improvements on infrastructure.

Conclusion

From the study we can derive considerable impact were observed on more progressiveness, better coordination, group cohesiveness and solidarity as well as productive time management under socio-cultural improvements. Though some improvements were observed on developing own transport and mobility facilities, better care to children, increase in savings along with contribution to the family requirement under material possession. The Economical

developments were not satisfactory moreover poor opinions were observed regarding improvements on infrastructure. Significant gaps were observed on increase in decision making capacity, adoption of recommended practices, permanency in information flow, better use of resources and rapport with developmental departments. The respondents were not satisfied with the support of government in marketing of the produce, scope to participate in exhibitions and local fair, access to marketing network, remunerative price of the produce, timely and assured payment as well as timely disposal of the produce. The respondents expressed their weakness for competency in selection of enterprise, increase in managerial efficiency and exposure to profitable enterprise under improvement in vocational enterprise. SHGs have come a long way but still there are many unsolved issues and challenges needs to be addressed for harness the potentials of womenfolk.

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