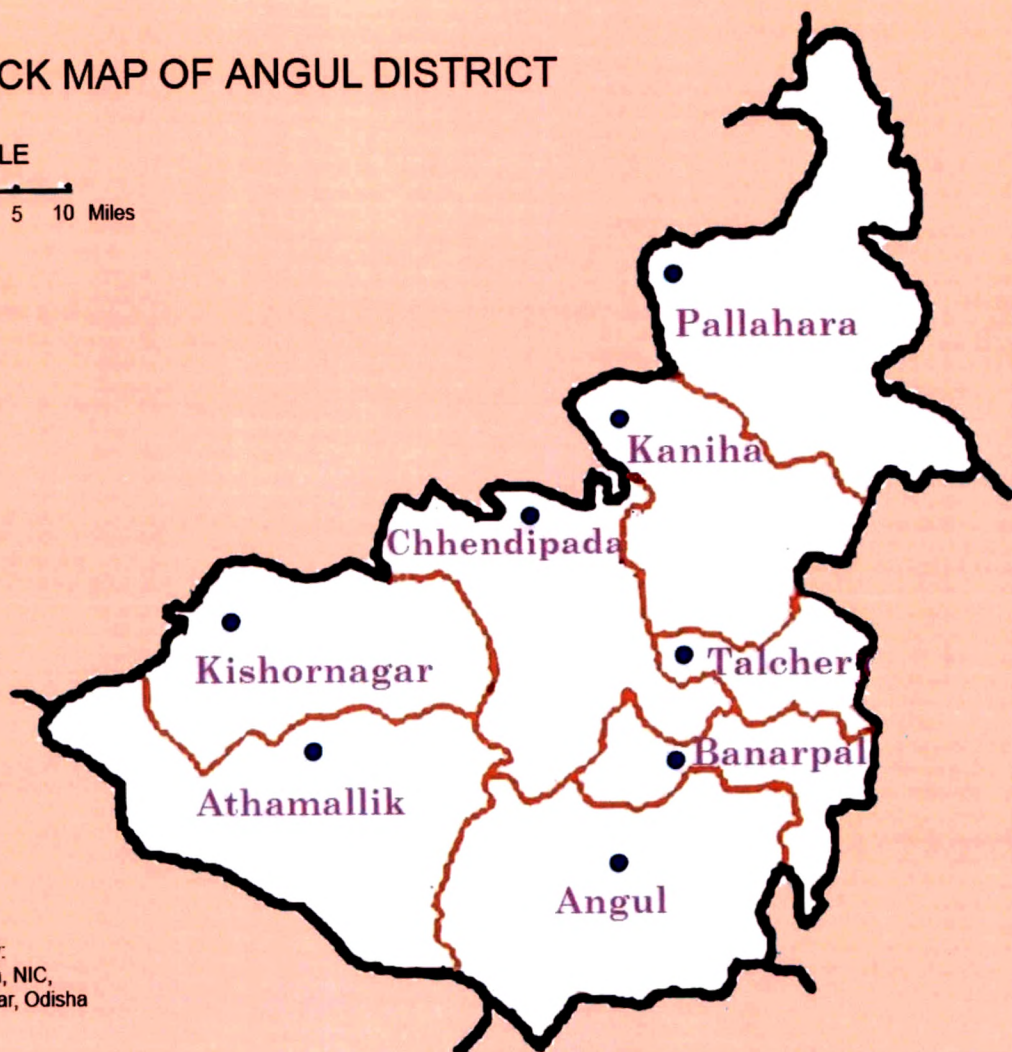


Chapter V

Profile of Self-Help Groups in Angul District of Odisha

BLOCK MAP OF ANGUL DISTRICT

SCALE
5 0 5 10 Miles



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This study mainly focuses on Self-Help Groups in Angul district of Odisha, an eastern state of Indian union. It also examines the role of Self-Help Groups in the socio-economic empowerment of women in the district.

Angul district, was a separate administrative unit during the British period, but became a part of undivided Dhenkanal district after independence. Reorganization of the state in April 1993 led to the creation of the district of Angul. It lies between 20° 31' N & 21° 40' N latitude and 84°15' E & 85° 23' E longitude.¹ The total geographical area of Angul is 6232 sq.kms, which makes it the 11th largest district among 30 districts of Odisha. It shares its borders with Sundargarh in the north, Deogarh, Sambalpur and Sonepur in the west, Boudh and Nayagarh districts in the south, Dhenkanal and Cuttack in the south-east and Keonjhar in the east.²

Human Development and Gender Equity in Angul

Angul has a total population of 12,73,821 consisting of 51.48 percent male population and 48.52 percent female population (2011 Census).³ In other words, a little more than 3 percent of Odisha's total population lives in the district. It is a sparsely populated district. The district of Angul is predominantly rural. Its rural population constitutes 86.10 percent of the total population while urban population constitutes only 13.89 percent.⁴ Schedules Tribes constitute 14.09 percent of the total population and majority of them live in Pallahara block. The Paudi Bhuyans, the Juangs, and several other tribal groups are found in this district. The Scheduled Castes constitute 18.8 percent of the total population. The district is multicultural in nature and all the religions such as Hinduism, Islam, Christianity, Sikhism, Jainism, Buddhism, Mahima Dharma and Nath culture have influence over the people.⁵

The district has an adverse sex ratio which is 941 as compared to the state average of 978.⁶ Children between 0-6 year age reflect adverse sex-ratio in a more pronounced form. As per 2011 Census male children between 0-6 year age group is 80666 against the 71737 female children.⁷

Among the scheduled tribes the Paudi Bhuyans, who are dependent on shifting cultivation have received special attention under the Paudi Bhuyan Development Agency so as to reduce their vulnerability of livelihood.

The Table given below presents the demographic profile of Angul at a glance.

Table 5. 1: Demographic profile of Angul district

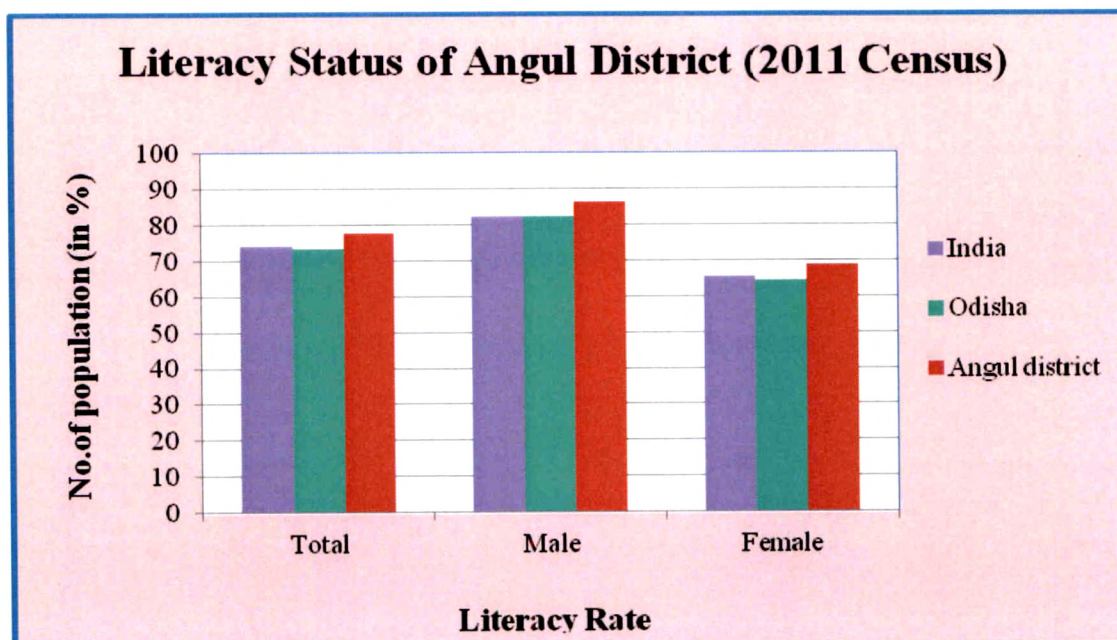
Demographic Indicators	Unit	Angul District (%)	Odisha
Total Population	Number	1273821	41947000
Male		655718	20746000
Female		618103	21201000
Rural Population	%	86.10	83.32
Urban Population	%	13.89	16.68
SC population ^a	%	18.80	16.52
ST population	%	14.09	22.13
Households	Number	297050	7738065
Population density	Persons/Km ²	199	269
Sex Ratio		941	978
Literacy rate (Total)	%	78.96	73.45
Male		86.04	75.35
Female		68.48	50.51

Source: Statistical Abstract of Odisha, 2011

Education

Education constitutes a predominant factor in the inclusive development of the district. Though a sizeable section of the population of Angul live in rural areas, rate of literacy is much higher in the district compared to other districts of Odisha. Surprisingly, it is more than the national as well as state average. 68.48 percent of female population in the district has literacy.⁸ Whereas, on analyzing the literacy rates of different blocks of the district, it was found that overall literacy rate in Angul, Athmallik, Chhendipada and Pallahara blocks is even less than the district average. Literacy status of Angul district is presented in the following Figure:

Figure 5.1: Level of Literacy in Angul district (2011 Census)



It is evident from the above figure that Angul has a better level of literacy in comparison to the national and state level.

Occupational Structure

The majority of the population of Angul district depends on agriculture. More than 53 percent of working population get their livelihood from agriculture. Proportion of cultivators to the total workers is 20.43 percent and agricultural laborers constitute 32.74 percent of the total workers in the district.⁹ The entrepreneurship of the people in agriculture/horticulture, particularly in Blocks like Chhendipada, is remarkable; and the work participation rate is higher than the state average. Mining and industrialization in few parts of the district have significantly influenced the traditional occupation of the local population partly, because of direct or indirect employment opportunities in these projects and partly because of the loss of agricultural land through land acquisition by the government. Precisely speaking, the proportion of main workers to the total workers is 60.31 percent, which is less than the state average of 67.2 percent.¹⁰ In other words, work participation rate is 39.8 percent and is slightly higher than the state average. The occupational structure of district Angul is presented in Table 5.2.

Table 5.2: Occupational Structure of Angul district

Indicators	Total (%)	Male (%)	Female (%)
Total Worker	41.33	68.55	31.45
Main Worker	60.31	81.15	18.85
Cultivator	15.29	84.35	15.65
Agricultural worker	10.90	67.63	32.37
Household Worker	13.76	70.23	29.77
Marginal Worker	39.68	49.39	50.61
Marginal Cultivator	5.14	52.72	47.28
Marginal Agricultural worker	21.84	43.84	56.16
Marginal Household Worker	2.89	40.76	59.24
Marginal Worker (other)	59.80	62.56	37.43

Source: Angul District statistical handbook, 2011.

Socio-Economic indicators of development:

Agriculture occupies a vital place in the economy of Angul district. The total cultivable area of this district is 2,16,403 ha. constituting 32.7 percent of the total geographical area of the district.¹¹ The land use has a more or less similar pattern in the district of Angul as compared to the state. However, the total forest area (legal boundary) is higher than the state average. Within the district, the forest area is maximum in the Pallahara block followed by Kaniha and Athamallik blocks.¹²

Angul district has rich sal forests in addition to mixed forests as well as pure bamboo crops. British rulers had began their forest project from Angul forest area. Angul District covers the forests of Athamallik Forest Division, Angul Forest Division, Pallahara sub division which is a part of Deogarh Forest Division, and Satkosia Wild Life Division. Kendu leaf Divisions of Athamallik and Angul specifically focus on kendu leaf production.¹³

Angul is the leading district in the production of coal in Odisha. Talcher area has extensive coal mines whereas the Chhendipada area is being developed in that direction with a proposal of increasing the current number of coal mines from 1 to more than 30 in near future. In 2005-06, the value of all minerals in Angul district was Rs.395728

lakhs which was highest in the state, and was 39.05 percent of the total output value of all minerals in Odisha. During the year the numbers of working mines in the district were 14 employing 9115 persons, which was second largest employment in the mining sector in the state.¹⁴

Industrial sector is playing a leading role for the all-round development of Angul district. Public Sector Undertakings (PSUs) like Mahanadi Coal Fields Ltd (MCL) at Talcher, National Aluminium Company Limited (NALCO) at Angul, National Thermal Power Station (NTPC), Talcher, Super Thermal Power Station (TSTP) Kaniha, Heavy Water Plant, Vikrampur Talcher play a vital role in the industrial development of the district. Many private sector companies and small and micro enterprises are also functioning in the district.

Table 5.3: Angul district at a glance

Indicators	Angul Dtstrict
No. of Subdivision	4
No. of Tahasil	5
No. of Blocks	8
No. Of Municipality	2
No. Of village	1,910
No. Of Gram Panchayat	209
Total population	12,73,821
Urban Population	1,58,387
Female population	6,18,103
Female Schedule Caste	1,18,093
Female Schedule Tribe	89,623
Sex ratio	941
Child Sex Ratio	884
Life Expectancy at Birth	65
Maternal Mortality Rate	89.85
Infant Mortality Rate	78
Literacy	8,69,456
Female Literacy	375031
Female work participation	165573
Primary source of livelihood people	Agriculture

Source: Odisha Reference Annual, 2011.

Self-Help Group Movement in Angul District

The district of Angul has a chequered history of Self-Help Group movement. Targeted Rural Initiatives For Rural Poverty Termination and Infrastrure (TRIPTI) was launched on 10th February 2009 in the district.¹⁵ Its main objective was to enhance the status of women and other disadvantaged groups. The project, in its initial phase was assisted by the International Development Agency of the World Bank and implemented under the aegis of Odisha Poverty Reduction Mission, a society working under the Panchayati Raj and Rural Development Department of Government Of Odisha. The situational analysis report of TRIPTI states that the programme had inspired 2503 households in the district to participate in the Self-Help Group activities.¹⁶

Table 5.4: Women Self-Help Groups (upto March 2013) in Angul district (Block wise data)

Sl.No	Name of the BLOCK	Target for formation of Women Self-Help Groups for mission period 2001-08	Cumulative Number of Women Self-Help Groups formed during the year (2012-13)	Total cumulative Number of Women Self-Help Groups formed from 2001 till March (2013)
1	Angul	1401	127	2295
2	Chhendipada	1405	94	2011
3	Banarpal	1361	29	2118
4	Talcher	1079	0	1446
5	Kaniha	1413	22	1829
6	Kisornagar	996	3	1517
7	Athamallik	1139	37	1880
8	Pallahara	1476	56	2144
	Total	10270	368	15240

Source: Women and Child Development Department, Govt. of Odisha.

As a part of implementation of the Mission Shakti project, initiated in 2001, 15240 Self-Help Groups were created by March 2013 in order to expedite the process of capacity building of rural women. It is quite evident from the given data garnered by the Women and Child Development Department, Government of Odisha that from a humble beginning Angul district has managed to take it to the level of more than fifteen thousand Self-Help Groups in 2013 under the Mission Shakti Project.

Once born as informal clubs in different villages Self-Help Groups in Angul has developed into a social movement. Thousand of Self-Help Groups are operational in 1910 villages and 9 Census towns. The success of the movement can be observed in the following ways-

- (A) Magnitude of Self-Help Group (SHG)-Bank Linkage.
- (B) Involvement of Self-Help Groups in capacity building of women.
- (C) Sustainable Self-Help Groups.

Table 5.5: SHG-Bank Linkage in Angul district (Blockwise data, upto March-2013)

Sl. No	Name of Block	Amount of saving		Credit Linkage				Investment per Self-Help Group (cumulative)
		During the Month (in Rs) Cumulative		During the Month		Cumulative		
				Numb-er of Self-Help Group	Amount of credit Advanced (F+R)	Number of Women Self-Help Group	Amount of credit Advanced	
1	Angul		93735096	7	95800	1558	113851035	73075
2	Chhendipada	889540	2459157	68	5345000	1609	119613000	74339
3	Banarpal	1206260	89482942	25	19719000	1548	171619000	1100865
4	Talcher	996207	66958359	24	30110000	1061	87318062	82298
5	Kaniha	771675	70919097	11	2002000	1427	62642752	43898
6	Kishornagar	928120	54500279	0	650000	1316	64123100	48726
7	Athamallik	931780	71838389	7	1085000	1478	96202370	65089
8	Pallahara	1552000	84774200	7	2850000	1855	225568500	121600
	Total	8171582	534667519	149	61856800	11852	940937819	989016

Source: Source: Women and Child Development Department, Govt. of Odisha.

From the above figure it is clear that the amount of cumulative saving in different blocks of Angul district was 534667519 by March 2013. The maximum amount of saving was done by the Banarpal Block followed by Pallalahada Block. Till March 2013 the total no of Self-Help Groups linked to banks in different blocks of Angul district was 149 with maximum number in Chhendipada block. The total amount of credit advanced till March 2013 was 61856800. The total number of Women Self-Help Groups linked to banks in different blocks was 11852.

- (B) Involvement of Self-Help Groups in capacity building of women:

Table 5.6: Capacity building by Self-Help Groups (by March-2013)

Sl. no	Name of the training organization	Number of Self-Help Groups trained	Number of Self-Help Group members trained	Name of the trade
1	MVSN	40	40	Bee-keeping
2	MVSN	40	40	Agarbati making
3	Horticulture	25	90	Mushroom
4	Horticulture	10	20	Food processing
5	Veterinary	8	60	Polutry
6	RWSS	10	20	Sanitary mart
7	FFDA	21	27	Pisci culture
8	ADF	62	87	Pisci culture
9	SDVO	5	52	Diary
10	BLOCKS	161	1094	Goat rearing
		19	86	Banana cultivation
		29	187	Diary
		50	150	Book-keeping
		10	60	Phenyl
		12	50	Floriculture
		50	136	Mushroom
		45	60	Polutry
		20	20	Bamboo work

Source: Source: Women and Child Development Department, Govt. of Odisha.

Training in different trades plays an important role in developing the capacity and skill of the Self-Help Group members. The members were given training in dairy farming, mushroom cultivation, banana cultivation, bee-keeping and agarbati making. By March 2013, 689 Self-Help Groups and 2279 women received training for capacity development.

Table 5.7: Self-Help Groups engaged in different activities in Angul district (March 2013)

Sl.no	Name of Block	Pisciculture		Number of Self-Help Groups involved Kerosene	Involvement of Self-Help Groups in mid Day Meal (MDM) programme	
		Number of G.P. Tank	Number of G.P. tanks leased out to Self-Help groups	Retailing	Number of primary schools	Number of Self-Help Groups tagged
1	Angul	343	35	42	186	134
2	Chhendipada	371	3	60	177	155
3	Banarpal	542	50	54	145	145
4	Talcher	21	3	62	112	103
5	Kaniha	51	27	77	177	160
6	Kishornagar	157	7	43	146	152
7	Athamallik	174	18	74	190	187
8	Pallahara	307	40	86	265	250
9	Ttalcher(m)	-	-	-	15	14
10	Angul(nac)	-	-	-	16	12
	Total	1966	183	498	1429	1312

Source: Women and Child Development Department, Govt. of Odisha.

Besides, Self-Help Groups of Angul district were involved in different trades like pisciculture, kerosene retailing and supervision of MDM (Mid-Day Meal) programmes. In Angul district total number of Gram Panchayat Tanks leased out to Self-Help Groups were 183, 498.

Self-Help Group movement has a vibrant history across the district of Angul.

Table 5.8: Gradation of Self-Help Groups in Angul district (upto March-2013)

Sl. no	Name of the BLOCK	Total No. of Self-Help Groups	Gradation				Self-Help Groups financed under SGSY(Cumulative) (Both revolving Fund& credit linkage)	
			A	B	C	Total no. of Self-Help Groups Graded	No. of SHGs receiving revolving Fund	Amount
1	Angul	2295	619	680	493	2202	283	86056470
2	ChhendiPada	2011	1455	391	41	1933	321	49040000
3	Banarpal	2118	1398	408	32	2092	258	86350000
4	Talcher	1446	778	432	47	1446	96	20476000
5	Kaniha	1829	1235	205	120	1560	203	50185000
6	Kishornagar	1517	960	299	120	1517	152	22165000
7	Athamallik	1880	1107	338	88	1872	110	29724000
8	Pallahara	2144	1845	58	122	2072	235	68058000
	Total	15240	9397	2811	1063	14694	1658	412054470

Source: Source: Women and Child Development Department, Govt. of Odisha.

The Self-Help Groups in Angul district have been graded as per the Rules of gradation of Self-Help Group in India. Out of 15240 Self-Help Groups in the district 1658 had received 'revolving fund' by March 2013. The fund amount received by these Self-Help Groups was Forty one crore twenty lakh fifty four thousand and four seventy rupees.

Status of Self-Help Group Promoting Agencies in Angul district:

Self-Help Promoting Institutions are institutions which promote or organize Self-Help Groups. The institutions which are presently acting as SHPI are the government of Odisha, Non-Government Organizations and Banks. Government creates Self-Help Groups through different programmes like Integrated Child Development Schemes (ICDS), Odisha Livelihood Mission (OLM), 'Mission Shakti' and Swarnajayanti Gram Swarajayojana (SGSY).

Table 5.9: Number of women Self-Help Groups formed by the Govt. in Angul district (by March 2013)

Sl. No	Name of the BLOCKS	ICDS(A)				Block(B)		NGO(C)		Other(D)		Total		Total	
		During the month		Cumulative		Cumulative		Cumulative		Cumulative		During the month			
		No. of Self-Help Groups formed	No. of member	No. of Self-Help Groups formed	No. of members	No. of Self-Help Groups formed	No. of members	No. of Self-Help Groups formed	No. of members	No. of Self-Help Groups formed	No. of members	No. of Self-Help Groups formed	No. of members		
1	Angul	23	235	2177	26357	21	219	82	913	15	163	0	0	2295	27652
2	Chhendipada	30	487	1884	20897	43	559	206	2941	-	-	19	224	2011	44757
3	Banarpal	13	144	1763	22490	159	1945	182	2245	-	-	1	15	2118	27026
4	Talcher	0	0	1420	15990	20	233	6	100	-	-	-	-	1446	16333
5	Kaniha	6	66	1829	19542	132	1325	0	0	-	-	-	-	1829	20867
6	Kishornagar	0	0	1387	15256	2	24	110	1168	-	-	-	-	1517	16648
7	Athamallik	2	21	1699	18861	2	20	179	1796	-	-	-	-	1880	20677
8	Pallahara	6	60	1778	18446	45	543	276	3263	34	652	11	110	2144	22914
	Total	80	1013	13937	157839	424	4868	1041	3263	49	815	31	349	15240	196874

Source: Women and Child Development Department, Govt. of Odisha.

Non-Governmental Organizations are active non-state actors working in the process of development in the district. Corporate houses, both in Public and Private sector, have used these NGOs to promote Self-Help Groups for empowering women in their surrounding areas as a part of their corporate social responsibility programmes.

The table 5.10 given below gives a picture of the Non-Government Organizations who have promoted the creation of Self-Help Groups in the district. 25 Non Government Organizations are engaged in promoting Self-Help Groups in the district. NGOs such as Biswa, Sed, Parivartan, Jana Vikas and Yaar Boinda have formed maximum number of Self-Help Groups in the district.

Table 5.10: List of NGOs as SHPA in Angul district

Sl.No	Name of NGO	Cumulative Number of Self-Help Groups
1	OSCARD	86
2	A.B.C.D	21
3	SAARC BOINDA	23
4	BIKALPA BIKASH	28
5	YAAR BOINDA	137
6	J.S.S	2
7	SALVATION ARMY	40
8	SAMBALPUR UNION SANGHA	9
9	PRAVU	1
10	SANTRE YUVAK SANGHA	10
11	ANCHALIKA UNION PARISHAD	13
12	ALOK	1
13	SEBA SANTRABANDHA	81
14	N.S.S. KISHORE GANJ	12
15	MAHIYAS SIARINALIA	8
16	ZILA MAHILA VIKASH ASSOCIATION	39
17	VISWA YUVA KENDRA	73
18	MAHIYAAS SIARINALIA	64
19	SABMBALPUR SERVICE SOCIETY	58
20	BISWA, SED, PARIVARTAN, JANA VIKAS	140
21	SOIL CONSERVATION DEPT.	34
22	PRANAB	52
23	PLUS	24
24	WORD JD SAHI	14
25	VISWA	86

Source: Women and Child Development Department, Govt. of Odisha.

Administrative participation of Self-Help Groups in Angul district:

Government of Odisha, as a part of its public policy, has used Self-Help Groups in implementing developmental Programmes. Mission Shakti programme was introduced in Angul district on 3rd May 2001 to promote Self-Help Group movement.¹⁷ This mission aims at empowering women through formation and promotion of women's Self-Help Groups. In the first phase, 2184 Self-Help Groups were formed with 24235 members.¹⁸ These women Self-Help Groups were engaged in different types of economic activities such as horticulture, piggery, goatary, diary etc. Banks provided institutional credit to these Self-Help Groups to take up various income generating activities. NABARD has been playing a promotional role for development of Self-Help Groups in the district. These groups were also taking up social issues like dowry prohibition, illicit liquor trade etc. in their villages. Self-Help Group Federations have also brought a silent revolution in the rural areas of Angul district.

The ground reality of Self-Help Groups in Angul district:

In the present study, we conducted empirical research in different blocks of the district of Angul with an aim to know the ground reality of profile of Self-Help Groups. Data was collected with regard to a sample chosen randomly from the district. It has been observed by many social scientists that the socio-economic background of woman has direct bearing on shaping her personality and involvement in community activities. Therefore, effort was made to know the respondents in terms of their age, caste, level of education, marital status, monthly income and family income. They were also asked what the motivation behind joining group activity was.

Age:

Age has a direct bearing on the efficiency of every woman. Age is an important factor that plays a dominant role in shaping the personality of a woman. In different walks of life, the level of participation, ability to learn and holding of responsibilities are determined by age.

Table 5.11: Age-wise Distribution of SHG members

(N=400)

Age group(in years)	No. of respondents	Percentage
18-25	13	3.25
25-32	102	25.50
32-39	112	28.00
39-46	95	23.75
46-53	58	14.50
53-60	12	3.00
Above 60	8	2.00
Total	400	100

Source: Primary Data

Table 5.11 shows that 77.25 percent of our respondents who are members of Self-Help Groups fall in the age group of 25 to 45. Respondents in the age group between 46 and 53 constitute only 14.5 percent of the sample. Only 5 percent of the Self-Help Group members are over 53 years. This reveals that younger women above 25 years and middle aged woman have shown keen interest in joining Self-Help Groups. Beyond the age group of 53, percentages of women associating with Self-Help Groups come down. The reasons behind this trend can be found in the life cycle of rural woman who gets married before 25 and by the age of 53, she is free from family responsibilities. Hence, after being free from almost all the financial responsibilities women do not feel motivated to get connected with micro-finance activities; whereas women between 25 to 45 years have pressing financial needs; so, are inclined towards joining Self-Help Groups.

259979

Caste:

Caste is an important sociological determinant of social status in India. The position in sociological hierarchy determines the access to resources. Our presumption is that, people belonging to lower castes are more interested in micro-finance activities in order to increase their level of income.

Table 5.12: Caste-wise Distribution of Respondents**(N=400)**

Caste	No. of Respondents	Percentage
General	49	12.25
SC	65	16.25
OBC	218	54.50
ST	68	17.00
Total	400	100

Source: Primary Data

In our study we have found that 70.75 percent of the Self-Help Groups members in our sample belong to Schedule Castes (SCs) and Other Backward Castes (OBCs). 17percent of the respondents are Schedule Tribes (STs).Only 12.25 percent of the Self-Help Groups members in our sample belong to forward caste or general category. It is quite evident from this data that in rural India Schedule Castes (SCs) and women belonging Other Backward Castes (OBCs) have taken keen interest in joining Self-Help Groups being pressurized by their financial needs. We have also found out through focused group discussion with them that Self-Help Groups provide them with a public platform to interact with each other, discuss their grievances with upper caste and assert their group identity. This has also channelized the desire for collective mobilization for any issues in the village community.

Marital status:

Marital status affects the life of an woman tremendously, specifically in rural areas. Child bearing and rearing, social mobility, status in the society, greater participation in the decision-making in the family are positively related to the marital status of women. Pressing financial needs of the family encourage and compel the women to participate in Self-Help Group activities.

Table 5.13: Marital status of respondents**(N=400)**

Marital status	No. of Respondents	Percentage
Living with Husband	384	96.00
Divorced	-	-
Widow	12	3.00
Unmarried	4	1.00
Total	400	100

Source: Primary Data

99 percent of Self-Help Group members in our study are married and 96 percent of them are living with their husband. This is indicative of the fact that family requirements and social freedom to go out of the house has inspired them to join Self-Help Groups. It is also crystal clear that their family has supported them in their efforts to work for Self-Help Group.

Type of Family:

Family is the most universal and permanent institution of human society. A family is either nuclear or a joint family in terms of its nature of composition. A nuclear family consists of a married couple and their off springs while the joint family is much larger and has members beyond directly related to a married couple. All the offspring of a couple stay together even after marriage in a joint family. Different sociological studies¹⁹ have observed that, a joint family is rigid in its values and the nuclear family is flexible in this context. The size of the family, the number of earning members, social mobility, status of women in the families, the level of saving and level of adherence to customs and traditions depends on the nature of family. Women in nuclear families have to negotiate only with their husbands. Due to the advent of industrialization and of urbanization, the joint families are breaking day by day.

Table 5.14: Type of family of respondents**(N=400)**

Family Type	Frequency	Percentage
Nuclear	352	88.00
Joint	48	12.00
Total	400	100

Source: Primary Data

Data given in Table 5.14 shows that 88 percent of the respondents belong to nuclear families. It seems, women in nuclear families find it easier to join Self-Help Groups. They had to negotiate only with their husbands whereas respondents from joint families had to take the permission from either the mother-in-laws or other members of the family along with the husband. This is the reason due to which women from nuclear families are more interested in Group activity.

Occupation:

Occupation of the family of a woman determines her economic condition as well as social status. Most of the rural families earn their livelihood by working on their own field. 66.25 percent of our Self-Help Group members in the given sample belongs to such families. Some of the families in rural India work as agricultural labourer in other's field. 28 percent of our respondents are belonging to such laboring families. The family members of Anganwadi workers in rural areas enjoyed better social status, though they are not economically very sound. Their status owes to their governmental position. 4.75 of our respondents belong to the families of Anganwadi workers. Family members of persons engaged in any type of business are not interested to join the Self-Help Groups.

Table 5.15: Family occupation of Respondent**(N=400)**

Family occupation	No of Respondents	Percentage
Cultivator	265	66.25
Labor	112	28.00
Office work	19	4.75
Business	4	1.00
Total	400	100.00

Source: Primary Data

In Table 5.15, it is quite clear that women from families engaged in agriculture as an occupation are more interested in Group activities. For 94 percent of our respondents, agriculture is the main occupation and source of family income. Micro-finance has brought them extra income. Therefore, they have shown keen interest in such activities.

Education:

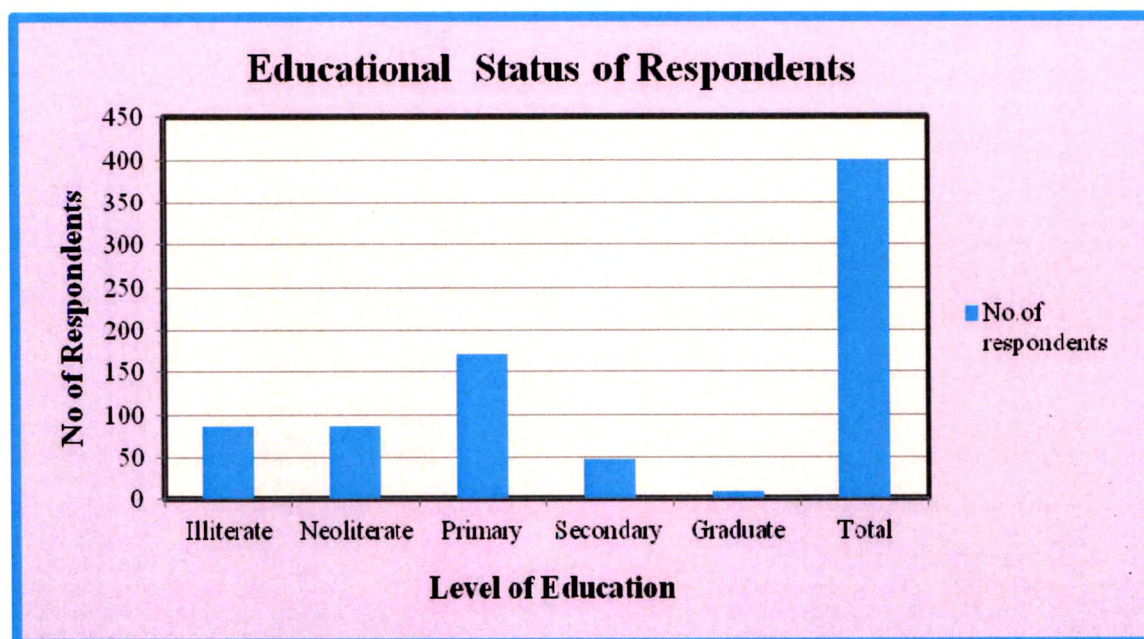
Education act as an agent of social change in any society. It shapes the attitude and personality of women in a positive manner. It creates a desire in women to interact socially and improve upon her existing socio-economic condition. Therefore, it inspires them to involve themselves in Self-Help Group movement in a qualitative way. They take interest in Group-management, banking functions and income generation. In our present study, we have categorized our respondents to a category namely 'neo-literate' who are not having any formal education, but can sign their name. As per our Census, these people are considered as literate, though we have not accepted them so.

Table 5.16: Educational status of respondents

(N=400)

Educational status of respondents	No. of respondents	Percentage
Illiterate	87	21.75
Neoliterate	86	21.50
Primary	171	42.75
Secondary	48	12.00
Graduate	8	2.00
Total	400	100

Source: Primary Data

Figure 5.2: Educational status of respondents

It is observed from Table 5.16 that 21.25 percent of the respondents have no literacy. 21.5 percent of the respondents are neo-literates who are able to put their signature only. 44.75 percent of respondents have very little education that is upto primary level. Only 12 percent of the respondents have secondary level education. This data is indicative of the fact that women in rural India have very little education. However, irrespective of their educational status, they have taken keen interest in Self-Help Group activities. It is also observed that even graduates, though their numbers is few (2 percent), are interested in Self-Help Group activities. Such members can act as catalysts in Self-Help Group movements.

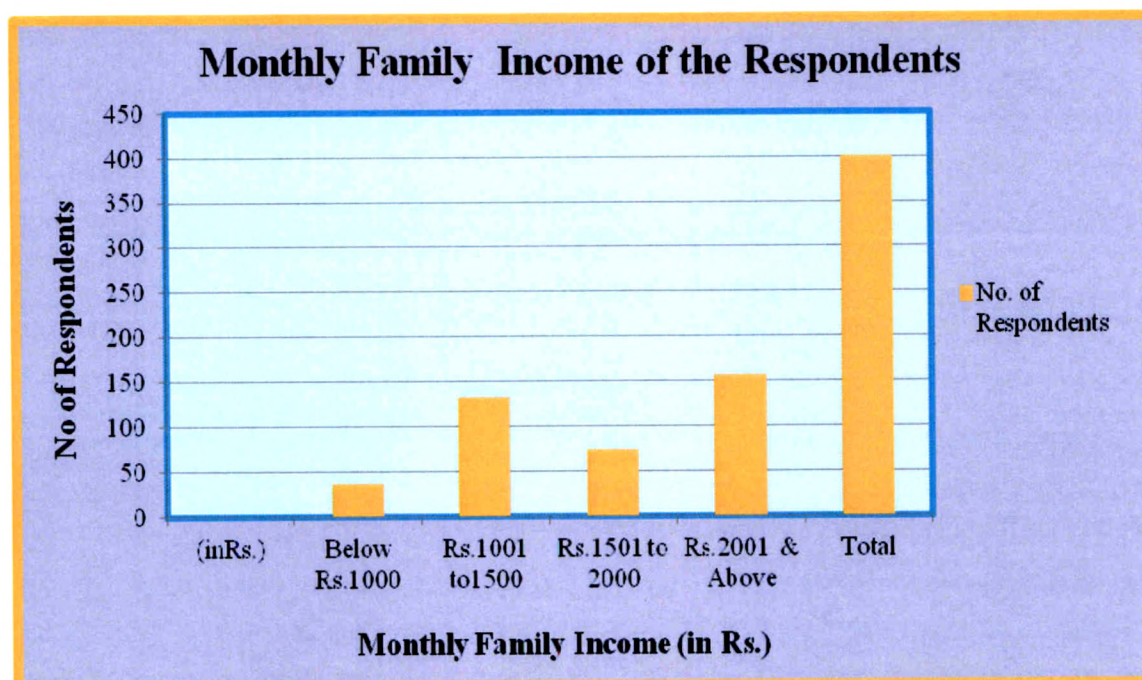
Family income:

The economic status of the respondent family is decided by the monthly income from all sources. It determines the consumption level, standard of living and saving capacity etc. The concept of economic empowerment does not only address poverty alleviation, as it also reaches out of the empowerment of women by bringing incomes into the hands of women, thereby promoting their decision making.

Table 5. 17: Monthly Family income of the Respondents**(N=400)**

Monthly family income (in Rs.)	No. of Respondents	percentage
Below Rs.1000	37	9.25
Rs.1001 to1500	132	33.00
Rs.1501 to 2000	74	18.50
Rs.2001 & Above	157	39.25
Total	400	100

Source: Primary Data

Figure 5.3: Monthly Family income of the Respondents

Data given in Table 5.17 shows that the monthly income of 9.25 percent of the respondents is below Rs.1000, while monthly family income of only 39.25 percent of the respondents is Rs.2000 and above. Families of 33percent of the respondents earn between Rs.1001 to Rs.1500 and 18.5 percent of the respondents earn between Rs.1501 to Rs.2000. it is clear from the given data, families coming under lower income category in the villages have taken interest in Self-Help Group activities.

Reasons for joining Self-Help Groups:

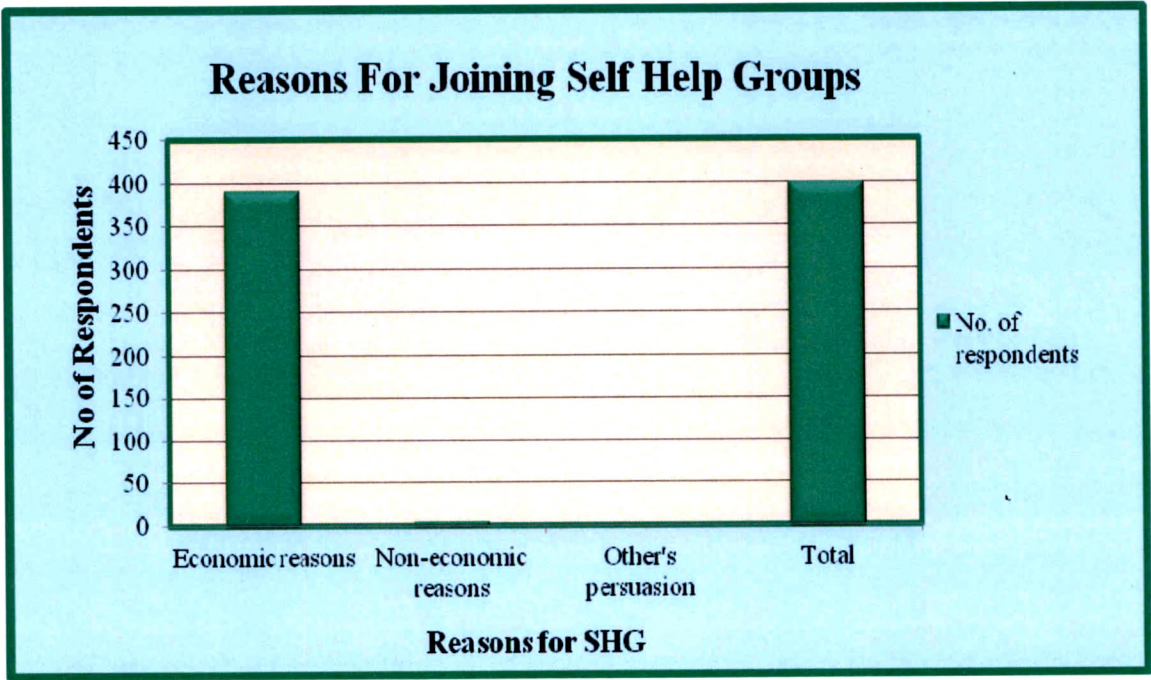
Self-Help Group is a voluntary group. Hence, each member who decides to be a part of a Self-Help Group has her own reason behind joining the group. The active participation of a member depends on the fulfillment of her short-term expectations at the preliminary stage. The long-term expectation depends upon the sustainability of a group. The main aim of the Self-Help Groups is to promote savings and credit for productive purposes. In the Table 5.18, it is seen that 97.75 of our respondents have joined Self-Help Groups for getting more income and increasing their personal savings.

Table 5.18: Reasons for joining Self-Help Groups (N=400)

Reasons for SHG membership	No. of respondents	Percentage
Economic reasons	391	97.75
Non-economic reasons	7	1.75
Other's persuasion	2	0.50
Total	400	100

Source: Primary Data

Figure 5.4: Reasons for joining Self-Help Groups



Only 1.75 percent of respondents have joined for non-economic reasons. Hence, it clearly shows that respondents in our study were interested to become economically independent through Self-Help Group memberships.

Why some women did not join Self-Help Group:

During our study, we had also interacted with women who had not joined any Self-Help Group in the villages. The size of this sample was 80. The units of the sample were randomly selected. The respondents were asked, 'why did not you join any SHG in your village?' Our intention was to know the reasons for their indifference towards Self-Help Group Movement in their village. Some of these women said their husbands and other family members did not support them to join Self-Help Groups in their village.

Some other non-Self-Help Group members said that no one approached them for joining a group. Few of them expressed that due to lack of sufficient income and irregular employment, they were incapable of contributing regular savings throughout the year. Therefore, they could not join, even if they had interest. Some others replied that they had migrated for work and were unable to attend meetings, deposit savings regularly; therefore, did not join any group. Few women opined that they have no trust over the Self-Help Group model of development as these groups usually break and make themselves.

A case study:

15 Non-SHG women members, of Hondpa Gram Panchayat of Kishornagar Block shared their views regarding their non-joining in Self-Help Groups. These women worked as daily labourer in their village. In the agricultural season, basically July to December they worked as agricultural labour in their villages or nearby villages. But in the lean agricultural season they had to migrate to the areas in the neighbourhood for work. They said that in this lean agricultural season they are not available in their villages. Those who migrated outside the village for work, they are unable to attend meetings and deposit savings regularly. Therefore, they did not join any Self-Help Group. These members viewed that if the SHPA agencies give any relaxation on this matter they have no hesitation in joining any Self-Help Group.

Mainly the ideal size of Self-Help Group consists of 10 to 20 members. It is small because small sized groups allow for more participation from all members. Also, it gives hardly any scope for social conflicts to come up as the group is very small. This is the strength of the 'self-help' model.

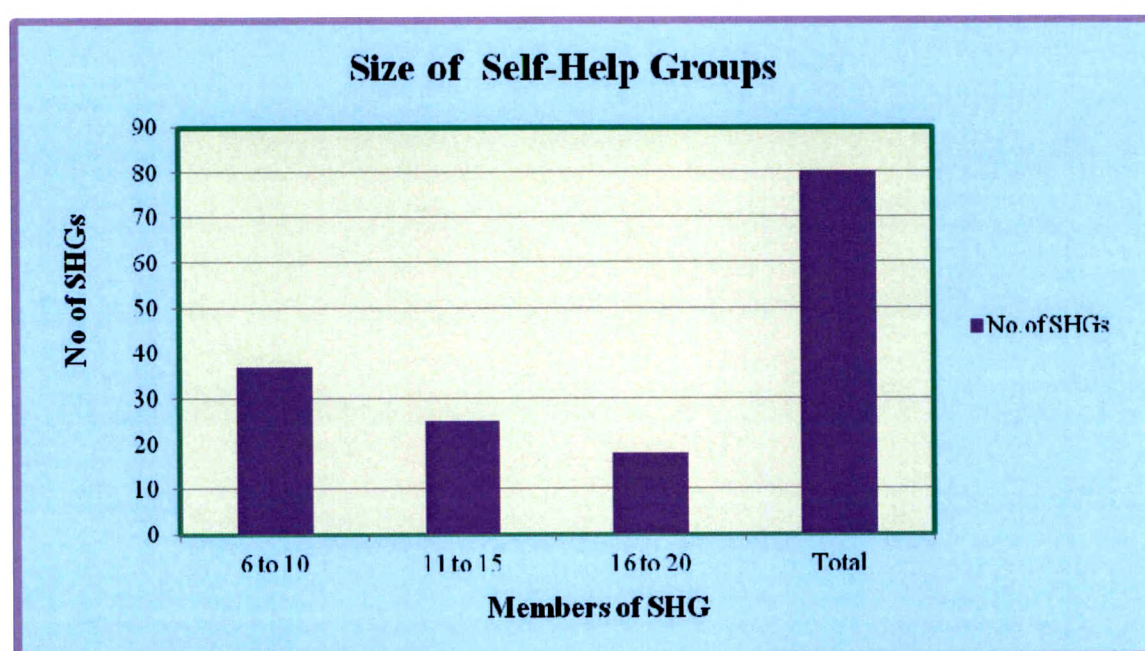
Table 5.19: Size of Self-Help Groups

(N=80)

Members in Self-Help Groups	No. of Self-Help Groups	Percentage
6 to 10	37	46.25
11 to 15	25	31.25
16 to 20	18	22.50
Total	80	100

Source: Primary Data

Figure 5.5: Size of Self-Help Groups



In our study, Self-Help Groups having within 6 to 10 members constitute the highest percentage e.i.46.25. In case of only 22.5 percent Self-Help Groups of membership strength is 16 to 20 in our study area. These small groups are the strength of Self-Help Group movement as it keeps at bay the internal conflicts.

Life span of the Self-Help Groups:

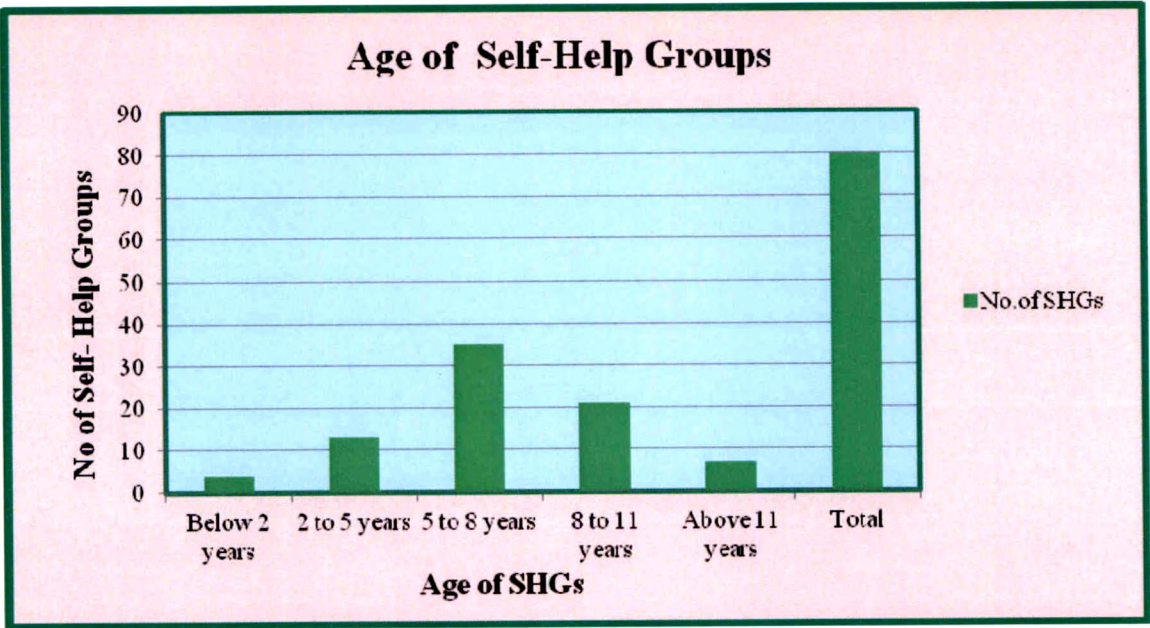
The age of Self-Help Group is an important indicator for determining the intensity of their activities. It mainly shows the performance level of the Self-Help Groups. In the initial stage, the Self-Help Group starts gaining in confidence in the routine activities of savings, record keeping and internal lending etc. Its level of sustainability and efficiency prepares it for bank linkage. At a later stage, it enters into the sphere of income generation and community action.

Table 5.20: Age of Self-Help Group (N=80)

Age of Self-Help Groups	No. of Self-Help Groups	Percentage
Below 2 years	4	5.00
2 to 5 years	13	16.25
5 to 8 years	35	43.75
8 to 11 years	21	26.25
Above 11 years	7	8.75
Total	80	100

Source: Primary Data

Figure 5.6: Age of Self-Help Group



In the Table 5.20 it is observed that only 5 percent of the Self-Help Groups are existing for the last 2 years, while 43.75 percent of the groups are operating for 5 to 8 years. About 16.25 percent of groups are functioning for the last 5 years. 26.25 percent of SHGs under our study are existing for the last 8 to 11 years. Only 8.75 percent of the groups are existing for more than 11 years. Continuous operation of the Self-Help Groups is indicative of the fact that members feel the utility of their Group and had taken keen interest in its continuation.

Economic Background of Members of Self-Help Groups

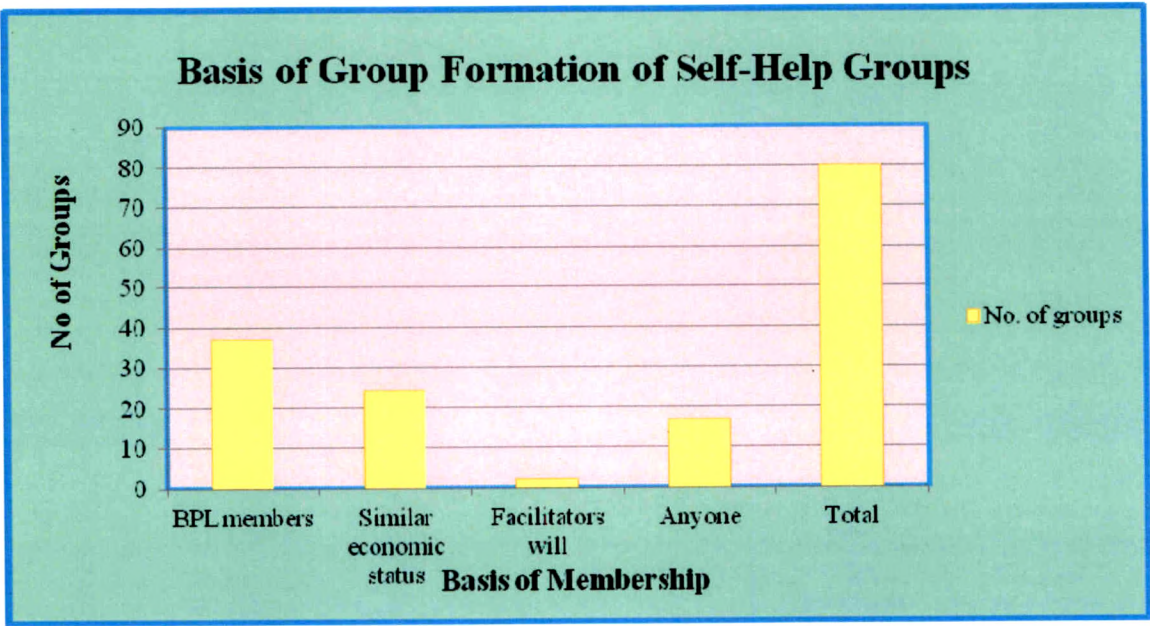
Women voluntarily come together to become either members of existing Self-Help Groups or to form new Groups. Many studies have stated that SHGs are mainly homogenous groups. In our study we have also tried to find out it. This has proved to be an important variable that contributed towards unity in and sustainability of the Group.

Table 5. 21: Nature of Group Formation (N=80)

Basis of membership	No. of groups	Percent
BPL members	37	46.25
Similar economic status	24	30.00
Facilitators will	2	2.50
Anyone	17	21.25
Total	80	100

Source: Primary Data

Figure 5.7: Nature of Group Formation



In Table 5.21, it is observed that in case of 76.5 percent of our sample Self-Help Groups members are having the same economic status. 46.5 percent of sample SHGs are having BPL category members in order to get benefits under SGSY programme. Thus, our sample Self-Help Groups are homogenous groups.

Criteria of selecting office Bearers:

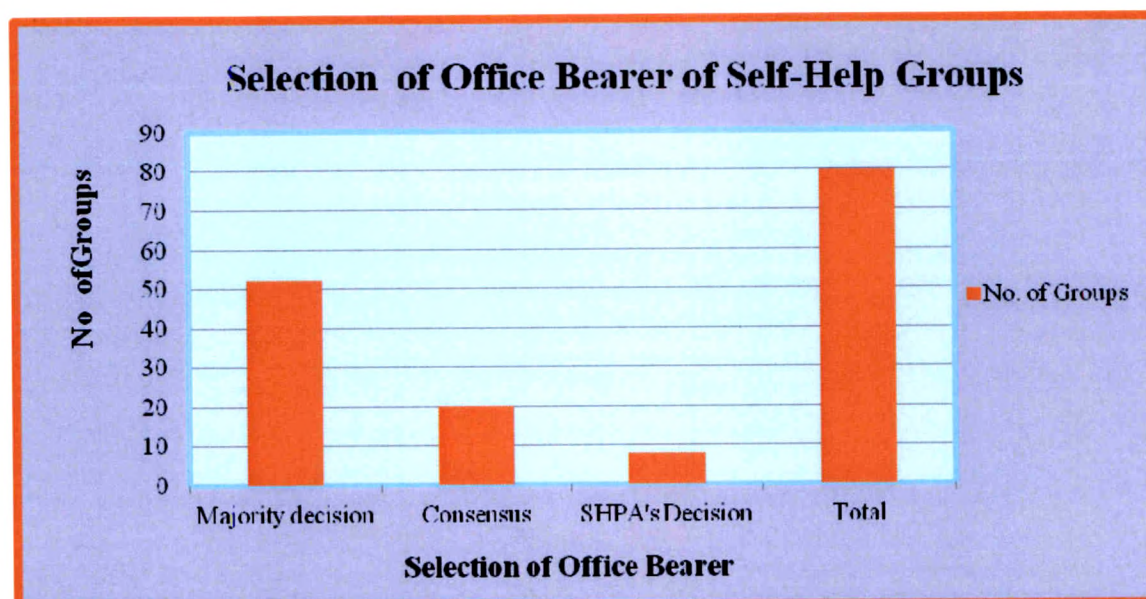
Every group has its own office bearers like president, secretary. The representatives are either elected or appointed by the Self-Help Promoting Agency. The sample study groups have only president and secretary as their office bearers.

Table 5.22: Mode of selecting office Bearers by Self-Help Groups (N=80)

Selection of office bearers	No. of Groups	Percentage
Majority decision	52	65.00
Consensus	20	25.00
SHPA's Decision	8	10.00
Total	80	100

Source: Primary Data

Figure 5.8: Mode of selecting office Bearers by Self-Help Groups



The above Table 5.22 reveals that near about 90 percent of the groups have appointed their office bearers either through majority decision or unanimously. Only 10 percent of the groups have appointed their office bearers through the SHPA's decisions. It shows that Self-Help Groups in the district have learnt to operate financially.

Participation in Self-Help Group Federations:

Federation is a network of several Self-Help Groups. It is a structure evolved by Self-Help Groups themselves consisting of representatives from all Groups. The main aim of forming federation is to attain collective strength to get credit for income generating activities. It also helps them to fight for social cause whenever the exigencies arise. It promotes unity among Self-Help Groups that work for a common cause. A federation contributes towards sustainability of the member-Self-Help Groups.

Table 5.23: Participation of respondents in SHG Federations (N=80)

Membership in Federation	No. of Groups	Percent
Yes	67	83.75
No	13	16.25
Total	80	100

Source: Primary Data

Table 5.23 shows that 83.75percent of sample SHGs in our study have membership in federations. It is indicative of the fact that Self-Help Groups in Angul district has realized the utility of collective strength and group solidarity.

A Summing Up:

Angul is an industrially developing district with higher literacy rate and culturally developed population. Women in the district have taken keen interest in the Self-Help Group movement. Majority of SHG members come from lower-income category of the society. They are of relatively younger age as women above 50 years have shown little interest in Group activities. For example, majority of women members (77.25 percent) are between the age of 25 to 46 years. However, since similar economic status forms the basis of membership in most cases, homogeneity in the Group is a usual feature. Reasons behind joining Self-Help Groups for women are mainly economic.

Note:

1. 'District vision document, 2020', District Planning office, Angul.
Angul.nic.in/district-vision-2020.doc.
2. Ibid.
3. <http://www.census2011.co.in/census/district/408-anugul.html>.
4. Ibid.
5. District vision document, 2020, District Planning office, Angul.
Angul.nic.in/district-vision-2020.doc.
6. http://en.wikipedia.org/wiki/Angul_district.
7. <http://www.census2011.co.in/census/district/408-anugul.html>.
8. Angul District Statistical Handbook, 2011.
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11. Ibid.
12. District vision document, 2020, District Planning office, Angul.
Angul.nic.in/district-vision-2020.doc:
13. Ibid.
14. Ibid.
15. Ibid.
16. Project Implementation Plan Targeted Rural Initiatives for Poverty Termination and Infrastructure (TRIPTI), (2010) Odisha Poverty Reduction Mission, SIRD, Bhubaneswar.
17. Ibid.
18. <http://www.angul.nic.in/women.htm>.
19. Patel, Tulasi (2005) '*The Family in India. The structure and practice*', Sage publication, New Delhi; Schulz, Nick (2013) '*Home Economics: the Consequences of Changing Family Structure*', Rowan Littlefield Publishing group, Washington .D.C.

