

Impact of Social Categories on Economic Empowerment of SHGS

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Abstract: -

Women's status is linked to their socioeconomic status, which is determined by their involvement in financial growth such as credit appraisal, engagement in financial decision-making, and so on. Women's empowerment is a topic of controversy and discussion all around the world today. This research work focuses on the impact of social categories on the economic empowerment of SHG members of the Western region of Odisha. Three different factors are taken for measuring the economic empowerment of women's SHGs. The results of the study show that the caste system is one of the psychological barriers to economic empowerment.

Keywords: Self-Help Groups, economic empowerment, psychological barriers, social categories, Social Empowerment.

Introduction: -

The self-help group is a technique of bringing together the poor and disenfranchised to tackle their issues. The SHG approach is employed by the government, NGOs, and other organisations all around the world. The impoverished save their money and deposit it in banks. In exchange, individuals would have easy access to low-interest financing to help them launch their micro-unit business. Thousands of India's impoverished and disenfranchised people use self-help organisations to improve their lives, communities, and civilization. The usefulness and significance of the Self-help group technique for implementing developmental plans at the grassroots level were recognised in the govt of India's 9th five-year plan. SHGs-Bank Linkage Program is evolving as an outlay method for channelling funds to the "Unreached Poor" that has been fruitful in striving to meet the status of local poor women and enhancing the idea of self-capacities competencies of the poor, resulting in their autonomy.

Empowerment of Women: -

When women defy established conventions and the culture of the human community, they become powerful. As a result, it's critical to comprehend the significance of culture in women's empowerment. In Indian culture, this is a difficult subject. Women make up approximately half of the worldwide people. India, on the other hand, has a lopsided gender split, with males outnumbering females. Women are viewed as second-class citizens in comparison to males. Women in Western societies have a little better situation since they have equal status and rights as males in several sectors of life. Gender inequality, however, continues to exist in India. Since the 1970s, women's goals have shifted from fair treatment to advancement in the 1980s, and then to empowering, political, and economic in the 1990s. Women's emancipation has been recognised as a significant tool of progress since the phrase "empowerment" became a reality in the 1980s. Empowerment is the process of giving women more control over their assets, values, and selves. The high percentage of illiteracy and poor

economic standing of women living in rural areas in India necessitates the provision of earnings assets to increase their wages. Providing rural women with job possibilities is one method to enhance their nutrition, health, education, and social standing. Among most emerging regions, the growth of poor households and their active involvement in the development agenda, particularly in socio-economic engagement, is given top priority.

Shifts in Strategic Planning: -

The history of more than half a century has shown that there is always the potential for development, but it is not unavoidable. There are a few nations that have achieved quick economic development and poverty reduction, whereas others have not. Many of the development initiatives that have been tried so far have failed to produce the expected results. For more than four decades, progress was primarily viewed as an economic indicator of growing capital stock and better resource allocation. However, economists disagreed on how to effectively develop resources and allocate them, as well as the purpose of government in this process. In the 1980s, the development strategy switched from micromanagement strategies to macroeconomic policies, including fiscal and monetary policy adjustments.

Demographic Division: -

According to the Scheduled Castes and Scheduled Tribes lists, there are around 400 communities classified as Scheduled Castes. According to census data, there are 22 major Scheduled Castes in the country, each with a population of over one million people. These 22 castes make for 56% of the Scheduled Castes community, with the remaining 44% accounting for over 1000 smaller castes. According to the 1991 census, the overall population of Scheduled Castes in India was 138.2 million, excluding Jammu and Kashmir. They account for 16.48% of the country's overall population. The 15 biggest Indian states, each with a population of more than 10 million people, account for over 97% per cent of the country's population. Multiple social scientists, including Dalit activists, have briefly explored the income and education growth of these 22 castes. The issue now, though, is that there is some sort of difference between the 22 main scheduled castes and the minor castes. The phenomena may be linked in large part to the policies implemented by the country's governing elites. Scheduled castes, particularly those in underdeveloped states with a tiny population, are doubly disadvantaged. Within a state, this type of twofold marginalisation can occur across distinct areas. When opposed to those living in dry and upland locations, people who live in extremely fertile and farmed areas have a consistent income source and work. The scheduled castes, which are dispersed across a state, develop the same characteristics. The backwash consequences of the growth of some dominating scheduled castes lead to the underdevelopment of other tiny and underprivileged castes inside the region, given the restricted package of advantages.

The rationale of the Study: -

This research article attempts to analyse how the caste system plays an important role to change the economic scenario of the SHG members of the western region of Odisha. As most of the districts in this region are tribal dominant so this research work especially focuses on the role of the scheduled tribe for economic growth which is one of the most influencing categories of the districts. The main objective of the study is to find out the impact of the caste system on the economic empowerment of the SHG members.

Methodology: -

A mixed-methodology design incorporating both quantitative and qualitative methods will be used to fulfil the study's key aims. Household surveys focused on group discussions and key

informant interviews will be utilised to collect cross-sectional data on population attitudes, values, socio-economic resources, and key informant interviews will be utilised to collect cross-sectional data on population attitudes, values, and socio-economic resources, as well as shifting circumstances owing to SHGs. The primary data is acquired by a multi-stage sampling process utilising an appropriate survey strategy based on the study work. As there are multiple independent variables and also dependent variables are categorical with four levels so to analyse the data multinomial logistic regression model is used.

Table-1: Impact of social categories on economic empowerment (Factor-Increase in income):

Social Category	Coefficient	95% Confidence Interval	
		Lower Bound	Upper Bound
ST[®]			
Good[®]			
General			
Increase in income			
Low	-1.345709*	-3.836912	1.145493
Medium	0.3785408*	-0.2951756	1.052257
Very good	1.863954***	0.6854359	3.042473
Increase in income			
Low	-1.634352*	-3.392732	0.1240277
Medium	-0.441825*	-0.9570071	0.0733564
Very good	0.3796907**	-0.5828088	1.34219
OTHERS			
Increase in income			
Low	-16.0322*	-926.4996	894.4352
Medium	0.1966194**	-0.4098609	0.8030998
Very good	-1.819851***	-4.066527	0.426825
SC			
Increase in income			
Low	-0.645364*	-2.001994	0.7112659
Medium	0.1240318*	-0.3560672	0.6041309
Very good	-0.030896**	-1.067021	1.00523

Note: [®] - Reference category; CI – confidence interval, *** $p < 0.01$, ** $p < 0.05$, * $p < 0.10$

Sources: Primary Data

Result:

The result of the multinomial logistic regression model reveals the impact of social categories on different factors of economic empowerment for women joining the SHG in many districts of Odisha. One of the factors of economic empowerment which is an increase in income is taken for analysis with different social categories. **Table 1** shows the relationship between the women self-help groups members belonging to the general category by taking reference category Scheduled Tribe on increase in income, which is one of the factors of the economic empowerment. We can say that the result of the comparison of women belong to general category, at low level is -1.345709 times at 95%

confidence interval of lower bound -3.836912 to upper bound 1.1454 93 which is lower than the level of only good of the factor increase in income of the members of SHGs belong to the reference category Scheduled Tribe. At the same time if we see the women belong to the same social category at medium level is 0.3785408 times at 95% confidence interval of lower bound -0.2951756 to upper bound 1.052257, which is also less than the women belonging to a tribal category at a good level. Further, the women of the general category at a very good level is 1.863954 times at 95% confidence interval of lower bound 0.6854359 to upper bound 3.042473, which is greater than the women self-help groups members belong to ST category at an only good level.

Again, one of the social categories Other Backward Classes (OBC) is taken for comparison with reference category scheduled tribe on the increase in income of the economic empowerment. The result of the women self-help groups members belonging to the OBC category at low level is -1.634352 times at 95% confidence interval of lower bound -3.392732 to upper bound 0.1240277, which is less than the women members of SHGs belong to ST category at an only good level. At the same time if we see the women belong to the same social category at medium level is -0.441825 times at 95% confidence interval of lower bound -0.95 70071 to upper bound 0.0733564, which is also less than the women belonging to the tribal category at a good level. Further, the women of the OBC category at a very good level is 0.3796907 times at 95% confidence interval of lower bound -0.5828088 to upper bound 1.34219, which is a little lower than the women self-help groups members belong to ST category at an only good level.

Further, the comparisons are made between the members belonging to others category with the members of SHGs belonging to the tribal community on the economic factor increase in income. The result of **table 1** divulges that the women self-help groups members belong to others category at low level is -16.0322, times at 95% confidence interval of the lower bound -926.4996 to upper bound 894.4352, which is much lower than the members of WSHGs belong to the tribal category at a good level only. This result shows that members of the ST category are more significant than members of other categories based on the increase in income level. Simultaneously, if we see the women belong to the same social category at medium level is 0.1966194 times at 95% confidence interval of lower bound -0.4098609 to upper bound 0.8030998, which is also less than the women belonging to a tribal category at a good level. Further, the women of the others category at a very good level is -1.819851 times at 95% confidence interval of lower bound -4.066527 to upper bound 0.426825, which is lower than the women self-help groups members belong to ST category at an only good level. So, the result of this comparison disclosed that others category is more significant.

Again, the comparisons are made between the members belonging to the Scheduled Caste (SC) category with the members of SHGs belonging to tribal communities on the economic factor increase in income. The result of **table 1** shows that the women self-help groups members belong to schedule caste category at low level is -0.645364, times at 95% confidence interval of the lower bound -2.001994 to upper bound 0.7112659, which is little lower than the members of WSHGs belong to a tribal category at a good level only. This result shows that members of the ST category are more significant than members of others category based on increased in income level. Simultaneously, if we see the women belong to the same social category at medium level is 0.1240318 times at 95% confidence interval of lower bound -0.3560672 to upper bound 0.6041309, which is also less than the women belonging to the tribal category at a good level. Further, the women of the SC category at a very good level is -0.030896 times at 95% confidence interval of lower bound -1.067021 to upper bound 1.00523, which is lower than the women self-help groups members belong to ST category at an only good level. From this result, it is clearly visible that between the different social categories the members of the general category is more empowered as compared with all other categories. And also, in the comparison between the other four categories, the SHG members of the tribal category is more empowered than OBC, SC and Others category. The western region of Odisha

is mostly tribal dominating areas and they have more interest to empower themselves. And this result shows that the members belonging to the ST category are engaging themselves in different income-generating activities which leads to an increase in their income level.

Table-2: Impact of social categories on economic empowerment (Factor-Improvement in savings):

Social Category	Coefficient	95% Confidence Interval	
		Lower Bound	Upper Bound
ST[®]			
Good[®]			
General			
Improvement in savings			
Low	-0.280096*	-1.236396	0.6762033
Medium	-0.75394**	-1.534832	0.0269511
Very good	1.258561***	-1.35533	3.872453
OBC			
Improvement in savings			
Low	-0.44575*	-1.179553	0.2880526
Medium	-0.03223*	-0.5292363	0.4647772
Very good	-0.157019**	-1.04265	0.7286113
OTHERS			
Improvement in savings			
Low	-2.3543*	-3.424023	-1.284577
Medium	-0.770934*	-1.389677	-0.1521914
Very good	-0.186246**	-2.448362	2.075871
SC			
Improvement in savings			
Low	-0.450295*	-1.143921	0.2433315
Medium	-0.110017**	-0.6365115	0.4164778
Very good	0.650208**	-0.3202107	1.620627

Note: ® - Reference category; CI – confidence interval, *** $p < 0.01$, ** $p < 0.05$, * $p < 0.10$

Sources: Primary Data

Result:

The result of the multinomial logistic regression model reveals the impact of social categories on different factors of economic empowerment for women joining the SHG in many districts of Odisha. One of the factors of economic empowerment which is improvement in savings is taken for analysis with different social categories. **Table 2** shows the relationship between the women self-help groups members belonging to the general category by taking reference category Scheduled Tribe on improvement in savings, which is one of the factors of economic empowerment. We can say that the result of the comparison of women belong to general category, at low level is -0.280096 times at 95% confidence interval of lower bound -1.236396 to upper bound 0.6762033 which is lower than the level of only good of the factor improvement in savings of the members of SHGs belong to the reference category Scheduled Tribe. At the same time if we see the women belong to the same social category at medium level is -0.75394 times at 95% confidence interval of lower bound -1.534832 to upper

bound 0.0269511, which is also less than the women belonging to a tribal category at a good level. Further, the women of in the general category at a very good level is 1.258561 times at 95% confidence interval of lower bound -1.35533 to upper bound 3.872453, which is greater than the women self-help groups members belong to ST category at an only good level.

Again, one of the social categories Other Backward Classes (OBC) is taken for comparison with reference category scheduled tribe on the improvement in savings of the economic empowerment. The result of the women self-help groups members belonging to OBC category at low level is -0.44575 times at 95% confidence interval of lower bound -1.179553 to upper bound 0.2880526, which is less than the women members of SHGs belong to ST category at only good level. At the same time if we see the women belong to the same social category at medium level -0.03223 times at 95% confidence interval of lower bound -0.5292363 to upper bound 0.4647772, which is also less than the women belonging to tribal category at good level. Further, the women of the OBC category at a very good level is -0.157019 times at 95% confidence interval of lower bound -1.04265 to upper bound 0.7286113, which is little lower than the women self-help groups members belong to ST category at only good level.

Further, the comparisons are made between the members belong to others category with the members of SHGs belonging to the tribal community on the economic factor increase in income. The result of the **table 2** divulge that the women self-help groups members belong to others category at low level is -2.3543, times at 95% confidence interval of the lower bound -3.424023 to upper bound -1.284577, which is much lower than the members of WSHGs belong to tribal category at good level only. This result shows that members of ST category is more significant than members of others category on the basis of increased in income level. Simultaneously, if we see the women belong to the same social category at medium level is -0.770934 times at 95% confidence interval of lower -1.389677 to upper bound -0.1521914, which is also less than the women belonging to tribal category at good level. Further, the women of the others category at a very good level is -0.186246 times at 95% confidence interval of lower bound -2.448362 to upper bound 2.075871, which is lower than the women self-help groups members belong to ST category at only good level. So, the result of this comparison disclosed that others category is more significant.

Again, the comparisons are made between the members belong to Schedule Caste (SC) category with the members of SHGs belong to tribal community on the economic factor increase in income. The result of the **table 2** shows that the women self-help groups members belong to schedule caste category at low level is -0.450295 times at 95% confidence interval of the lower bound -1.143921 to upper bound 0.2433315, which is little lower than the members of WSHGs belong to tribal category at good level only. This result shows that members of ST category is more significant than members of others category on the basis of increased in income level. Simultaneously, if we see the women belong to the same social category at medium level is -0.110017 times at 95% confidence interval of lower bound -0.6365115 to upper bound 0.4164778, which is also less than the women belonging to tribal category at good level. Further, the women of the SC category at a very good level is 0.650208 times at 95% confidence interval of lower bound -0.3202107 to upper bound 1.620627, which is lower than the women self-help groups members belong to ST category at only good level.

Table-3: Impact of social categories on economic empowerment (Factor-Income generating activities):

Social Category	Coefficient	95% Confidence Interval	
		Lower Bound	Upper Bound
ST[®]			
Good[®]			
General			
Income generating activities			
Low	-0.01069*	-1.102829	1.081449
Medium	-0.938425*	-1.929883	0.053034
Very good	1.13593***	-1.397089	2.125229
OBC			
Income generating activities			
Low	-0.597896*	-1.410353	0.2145599
Medium	-0.055947**	-0.763566	0.6516718
Very good	0.0186223**	-0.7554423	0.7926869
OTHERS			
Income generating activities			
Low	0.4976706*	-0.6883558	1.683697
Medium	0.6172404**	-0.4549168	1.689398
Very good	-1.392662**	-4.006789	1.221466
SC			
Income generating activities			
Low	-0.538455*	-1.360684	0.2837744
Medium	-0.500639**	-1.241409	0.2401308
Very good	0.0444726***	-0.7438978	0.8328431

Note: [®] - Reference category; CI – confidence interval, *** $p < 0.01$, ** $p < 0.05$, * $p < 0.10$

Sources: Primary Data

Result:

The result of multinomial logistic regression model reveals the impact of social categories on different factors of economic empowerment for women joining the SHG in many districts of Odisha. One of the factors of economic empowerment which is income generating activities is taken for analysis with different social categories. The **table 3** shows the relationship between the women self-help groups members belong to general category by taking reference category Scheduled Tribe on income generating activities, which is one of the factors of the economic empowerment. We can say that the result of the comparison of women belong to general category, at low level is -0.01069 times at 95% confidence interval of lower bound -1.102829 to upper bound 1.081449 which is lower than the level of only good of the factor income generating activities of the members of SHGs belong to the reference category Scheduled Tribe. At the same time if we see the women belong to the same social category at medium level is -0.938425 times at 95% confidence interval of lower bound -

1.929883 to upper bound 0.053034, which is also less than the women belonging to tribal category at good level. Further, the women of the general category at a very good level is 1.13593 times at 95% confidence interval of lower bound -1.397089 to upper bound 2.125229, which is greater than the women self-help groups members belong to ST category at only good level.

Again, one of the social category Other Backward Classes (OBC) is taken for comparison with reference category scheduled tribe on the income generating activities of the economic empowerment. The result of the women self-help groups members belong to OBC category at low level is -0.597896 times at 95% confidence interval of lower bound -1.410353 to upper bound 0.2145599, which is less than the women members of SHGs belong to ST category at only good level. At the same time if we see the women belong to the same social category at medium level is -0.055947 times at 95% confidence interval of lower bound -0.763566 to upper bound 0.6516718, which is also less than the women belonging to tribal category at good level. Further, the women of the OBC category at a very good level is 0.0186223 times at 95% confidence interval of lower bound -0.7554423 to upper bound 0.7926869, which is little lower than the women self-help groups members belong to ST category at only good level.

Further, the comparisons are made between the members belong to others category with the members of SHGs belong to tribal community on the economic factor income generating activities. The result of the **table 3** divulge that the women self-help groups members belong to others category at low level is 0.4976706 times at 95% confidence interval of the lower bound -0.6883558 to upper bound 1.683697, which is lower than the members of WSHGs belong to tribal category at good level only. This result shows that members of ST category is more significant than members of others category on the basis of increased in income level. Simultaneously, if we see the women belong to the same social category at medium level is 0.6172404 times at 95% confidence interval of lower bound -0.4549168 to upper bound 1.689398, which is also less than the women belonging to tribal category at good level. Further, the women of the others category at a very good level is -1.392662 times at 95% confidence interval of lower bound -4.006789 to upper bound 1.221466, which is lower than the women self-help groups members belong to ST category at only good level. So, the result of this comparison disclosed that others category is more significant.

Again, the comparisons are made between the members belong to Schedule Caste (SC) category with the members of SHGs belong to tribal community on the economic factor income generating activities. The result of the **table 3** shows that the women self-help groups members belong to schedule caste category at low level is -0.538455 times at 95% confidence interval of the lower bound -1.360684 to upper bound 0.2837744, which is little lower than the members of WSHGs belong to tribal category at good level only. This result shows that members of ST category is more significant than members of others category on the basis of increased in income level. Simultaneously, if we see the women belong to the same social category at medium level is -0.500639 times at 95% confidence interval of lower bound -1.241409 to upper bound 0.2401308, which is also less than the women belonging to tribal category at good level. Further, the women of the SC category at a very good level is 0.0444726 times at 95% confidence interval of lower bound -0.7438978 to upper bound 0.8328431, which is lower than the women self-help groups members belong to ST category at only good level.

Table-4: Impact of social categories on economic empowerment (Factor-Dependency on Money lenders):

Social Category	Coefficient	95% Confidence Interval	
		Lower Bound	Upper Bound
ST[®]			
Good[®]			
General			
Dependency on Money lenders			
Low	1.083637**	-0.3458978	2.513171
Medium	1.714341**	0.4122499	3.016432
Very good	1.234847***	-0.2915182	2.761211
OBC			
Dependency on Money lenders			
Low	-0.914073*	-1.707435	-0.1207117
Medium	-0.176714*	-0.9016019	0.5481744
Very good	-1.144955***	-2.052747	-0.2371643
OTHERS			
Dependency on Money lenders			
Low	-0.905764*	-1.987452	0.175923
Medium	-0.04333**	-1.035543	0.948883
Very good	-0.828207***	-3.554564	1.898151
SC			
Dependency on Money lenders			
Low	-0.464033*	-1.299082	0.3710152
Medium	-0.187656**	-0.9671211	0.59181
Very good	-1.153844***	-2.099611	-0.2080763

Note: [®] - Reference category; CI – confidence interval, *** $p < 0.01$, ** $p < 0.05$, * $p < 0.10$

Sources: Primary Data

Result:

The result of multinomial logistic regression model reveals the impact of social categories on different factors of economic empowerment for women joining the SHG in many districts of Odisha. One of the factors of economic empowerment which is dependency on money lenders is taken for analysis with different social categories. The **table 4** shows the relationship between the women self-help groups members belong to general category by taking reference category Scheduled Tribe on improvement in savings, which is one of the factors of the economic empowerment. We can say that the result of the comparison of women belong to general category, at low level is 1.083637 times at 95% confidence interval of lower bound -0.3458978 to upper bound 2.513171 which is greater than the level of only good of the factor dependency on money lenders of the members of SHGs belong to the reference category Scheduled Tribe. At the same time if we see the women belong to the same social category at medium level is 1.714341 times at 95% confidence interval of lower bound

0.4122499 to upper bound 3.016432, which is also more than the women belonging to tribal category at good level. Further, the women of the general category at a very good level is 1.234847 times at 95% confidence interval of lower bound -0.2915182 to upper bound 2.761211, which is greater than the women self-help groups members belong to ST category at only good level.

Again, one of the social category Other Backward Classes (OBC) is taken for comparison with reference category scheduled tribe on the dependency on money lenders of the economic empowerment. The result of the women self-help groups members belong to OBC category at low level is -0.914073 times at 95% confidence interval of lower bound -1.707435 to upper bound -0.1207117, which is less than the women members of SHGs belong to ST category at only good level. At the same time if we see the women belong to the same social category at medium level is -0.176714 times at 95% confidence interval of lower bound -0.9016019 to upper bound 0.5481744, which is also less than the women belonging to tribal category at good level. Further, the women of the OBC category at a very good level is -1.144955 times at 95% confidence interval of lower bound -2.052747 to upper bound -0.2371643, which is little lower than the women self-help groups members belong to ST category at only good level.

Further, the comparisons are made between the members belong to others category with the members of SHGs belong to tribal community on the economic factor dependency on money lenders. The result of the **table 4** divulge that the women self-help groups members belong to others category at low level is -0.905764 times at 95% confidence interval of the lower bound -1.987452 to upper bound 0.175923, which is lower than the members of WSHGs belong to tribal category at good level only. This result shows that members of ST category is more significant than members of others category on the basis of dependency on money lenders. Simultaneously, if we see the women belong to the same social category at medium level is -0.04333 times at 95% confidence interval of lower bound -1.035543 to upper bound 0.948883, which is also less than the women belonging to tribal category at good level. Further, the women of the others category at a very good level is -0.828207 times at 95% confidence interval of lower bound -3.554564 to upper bound 1.898151, which is lower than the women self-help groups members belong to ST category at only good level. So, the result of this comparison disclosed that others category is more significant.

Again, the comparisons are made between the members belong to Schedule Caste (SC) category with the members of SHGs belong to tribal community on the economic factor dependency on money lenders. The result of the **table 4** shows that the women self-help groups members belong to schedule caste category at low level is -0.464033 times at 95% confidence interval of the lower bound -1.299082 to upper bound 0.3710152, which is little lower than the members of WSHGs belong to tribal category at good level only. This result shows that members of ST category is more significant than members of others category on the basis of dependency on money lenders. Simultaneously, if we see the women belong to the same social category at medium level is -0.187656 times at 95% confidence interval of lower -0.9671211 to upper bound 0.59181, which is also less than the women belonging to tribal category at good level. Further, the women of the SC category at a very good level are -1.153844 times at 95% confidence interval of lower bound -2.099611 to upper bound -0.2080763, which is lower than the women self-help groups members belong to ST category at only good level.

Table-5: Impact of social categories on economic empowerment (Factor-Reduction in poverty):

Social Category	Coefficient	95% Confidence Interval	
		Lower Bound	Upper Bound
ST[®]			
Good[®]			
General			
Reduction in poverty			
Low	0.3800295*	-0.8171891	1.577248
Medium	0.5243741**	-0.7770674	1.825815
Very good	1.107369***	-0.2340988	2.448836
OBC			
Reduction in poverty			
Low	0.4440711*	-0.4091275	1.29727
Medium	0.4212575**	-0.3704632	1.212978
Very good	0.0092569**	-0.9053806	0.9238945
OTHERS			
Reduction in poverty			
Low	0.6242593*	-0.5520948	1.800613
Medium	0.013924*	-1.101797	1.129645
Very good	-0.017806***	-2.216257	2.180644
SC			
Reduction in poverty			
Low	0.4241782*	-0.4852502	1.333607
Medium	0.4751055**	-0.3776258	1.327837
Very good	-0.147605***	-1.103419	0.8082092

Note: ® - Reference category; CI – confidence interval, *** $p < 0.01$, ** $p < 0.05$, * $p < 0.10$

Sources: Primary Data

Result:

The result of multinomial logistic regression model reveals the impact of social categories on different factors of economic empowerment for women joining the SHG in many districts of Odisha. One of the factors of economic empowerment which is reduction of poverty is taken for analysis with different social categories. The **table 5** shows the relationship between the women self-help groups members belong to general category by taking reference category Scheduled Tribe on reduction of poverty, which is one of the factors of the economic empowerment. We can say that the result of the comparison of women belong to general category, at low level is 0.3800295 times at 95% confidence interval of lower bound -0.8171891 to upper bound 1.577248 which is lower than the level of only good of the factor reduction of poverty of the members of SHGs belong to the reference category Scheduled Tribe. At the same time if we see the women belong to the same social category at medium level is 0.5243741 times at 95% confidence interval of lower bound -0.7770674 to upper bound 1.825815, which is also less than the women belonging to tribal category at good level. Further, the

women of the general category at a very good level is 1.107369 times at 95% confidence interval of lower bound -0.2340988 to upper bound 2.448836, which is greater than the women self-help groups members belong to ST category at only good level.

Again, one of the social category Other Backward Classes (OBC) is taken for comparison with reference category scheduled tribe on the reduction of poverty of the economic empowerment. The result of the women self-help groups members belong to OBC category at low level is 0.4440711 times at 95% confidence interval of lower bound -0.4091275 to upper bound 1.29727, which is less than the women members of SHGs belong to ST category at only good level. At the same time if we see the women belong to the same social category at medium level is 0.4212575 times at 95% confidence interval of lower bound -0.3704632 to upper bound 1.212978, which is also less than the women belonging to tribal category at good level. Further, the women of the OBC category at a very good level is 0.0092569 times at 95% confidence interval of lower bound -0.9053806 to upper bound 0.9238945, which is little lower than the women self-help groups members belong to ST category at only good level.

Further, the comparisons are made between the members belonging to others category with the members of SHGs belonging to the tribal community on the economic factor poverty reduction. The result of **table 5** divulges that the women self-help groups members belong to others category at low level is 0.6242593 times at 95% confidence interval of the lower bound -0.5520948 to upper bound 1.800613, which is lower than the members of WSHGs belong to the tribal category at good level only. This result shows that members of ST category are more significant than members of others category based on reduction of poverty. Simultaneously, if we see the women belong to the same social category at medium level is 0.013924 times at 95% confidence interval of lower bound -1.101797 to upper bound 1.129645, which is also less than the women belonging to the tribal category at a good level. Further, the women of the others category at a very good level is -0.017806 times at 95% confidence interval of lower bound -2.216257 to upper bound 2.180644, which is lower than the women self-help groups members belong to ST category at an only good level. So, the result of this comparison disclosed that others category is more significant.

Again, the comparisons are made between the members belonging to the Schedule Caste (SC) category with the members of SHGs belonging to the tribal community on the economic factor reduction of poverty. The result of **table 5** shows that the women self-help groups members belong to the scheduled caste category at a low level is 0.4241782 times at 95% confidence interval of the lower bound -0.4852502 to upper bound 1.333607, which is a little lower than the members of WSHGs belong to the tribal category at a good level only. This result shows that members of the ST category are more significant than members of the SC category based on the reduction of poverty. Simultaneously, if we see the women belong to the same social category at medium level is 0.4751055 times at 95% confidence interval of lower bound -0.3776258 to upper bound 1.327837, which is also less than the women belonging to the tribal category at a good level. Further, the women of the SC category at a very good level is -0.147605 times at 95% confidence interval of lower bound -1.103419 to upper bound 0.8082092, which is lower than the women self-help groups members belong to ST category at an only good level.

Conclusion: -

The current chapter analysed the impact of social categories on the economic empowerment of women self-help groups members. The analysis reveals that as compared with different social categories the scheduled tribe are more dominant. The concerned districts taken for study purposes have maximum members belonging to tribal communities. The above analysis also shows the

comparison between the members of different social categories on their economic empowerment. It has been seen that the members who belong to the scheduled tribe are more significant than the other different categories except for the general category which is more empowered than tribal communities. The comparison between the ST and general categories on different levels like low, medium, and very good with the reference category good. In every factor of economic empowerment, the members of the general category are more in a very good level than the members of the scheduled tribe category at a good level. This result shows that the more members belonging to the general category have much more knowledge about market structure, the requirement of SHG products on market and they are more socially empowered. They are freely moving to different places and also, they are more independent on discussion with government employees on different income-generating works. They also attend meetings held at different places as well as they are free for other works so they engaged themselves in self-help groups and adopt many gainful works as a team.

The preceding literature shows that, despite the fact that women face several difficulties on their path to empowerment, their level of empowerment is growing. The phenomenon of low fertility rates in many nations throughout the world is clearly useful in defining the process of women's empowerment, as evidenced by the aforementioned research. Women's engagement in all aspects of life should be enhanced, as this is equally important for general development. Gender disparities must be narrowed and equitable socioeconomic possibilities must be expanded to provide wellbeing and empowerment. Furthermore, it has hampered women's right to schooling, improved health, and professional prospects. The primary barriers to women's economic empowerment are poor education and low levels of literacy. As a result, women in third-world nations tend to lag behind in that aspect of life, including political participation. Women in developing nations face a variety of socioeconomic and political challenges that have hampered their progress toward empowerment. Fertility is a significant role in determining the political and social status in many nations. SHGs have been recognized as an effective means of reducing poverty and empowering women. Women's empowerment, on the other hand, attempts to help women realise their full potential in all aspects of their lives. It should be mentioned that true female empowerment can only occur when a woman has more access to productive opportunities, increased self-confidence, strength, higher acknowledgement and voice in family problems, and active participation through collaboration.

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