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Empowerment of women SHG members in the slums of Bhubaneswar city

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Abstract
This study examines the socio-economic, legal, and political empowerment of Self-Help Group (SHG) women members residing in the slums of Bhubaneswar, specifically in the Salia Sahi area. Using a descriptive and cross-sectional research design, data were collected from 300 SHG members through surveys and interviews. The study explores how SHG participation has influenced their empowerment across different dimensions.

Findings reveal that while SHG membership has contributed to improved access to financial resources, economic autonomy remains limited, with restricted decision-making power in investments and expenditures. Legal awareness among respondents was uneven, with high knowledge of laws protecting women, such as the Family Violence Act, but low awareness of property rights and child protection laws. Politically, most participants supported women's involvement in elections, yet traditional gender norms still influenced voting behavior.

The study highlights significant gaps in financial independence and legal literacy, emphasizing the need for targeted interventions in financial education, legal rights awareness, and political participation. Strengthening government policies and community-driven initiatives can enhance the impact of SHGs in fostering holistic empowerment. The findings provide insights for policymakers, NGOs, and researchers to develop strategies for sustained empowerment among marginalized urban women.

Keywords: Women's empowerment, self-help groups, economic independence, legal awareness, political participation, slums, Bhubaneswar

Introduction

Women's empowerment is crucial for the prosperity and stability of families and communities, particularly in India, where self-help groups (SHGs) have become key drivers of socioeconomic development. SHGs enhance financial capabilities and decision-making skills while fostering a sense of community among members. Women's participation in household decision-making is a significant indicator of empowerment (Amutha, 2011) [2]. These groups have played a vital role in poverty alleviation, promoting self-employment, and entrepreneurial development among women (Vinodhini & Vaijayanthi, 2016) [10]. Recognizing their impact, the government has introduced various initiatives to support SHGs, helping them empower women financially and socially.

SHGs also play a critical role in economic development, particularly for those living below the poverty line. They provide access to financial resources, skill training, and business opportunities, allowing members to improve their economic conditions. Beyond financial benefits, SHGs promote personal growth, problem-solving skills, and collective empowerment (Kapoor, 2019) [7]. Despite these advancements, women continue to face socio-economic and cultural constraints, limiting their opportunities compared to men (Kumar & Goswami, 2020) [8]. In urban slums, women encounter additional barriers such as restricted access to education, healthcare, and employment, compounded by gender norms that limit their roles. However, many of these women demonstrate resilience and resourcefulness in seeking empowerment. Education remains fundamental to their progress, as it opens avenues for better job opportunities and informed decision-making. Economic empowerment, achieved through access to land, credit, and employment, enables financial independence. Political participation further strengthens their influence in governance and policy-making.

Social and cultural norms often dictate gender roles, making it essential to challenge traditional

restrictions and promote gender equality. Legal rights, including property and inheritance laws, as well as protection from violence, are crucial in ensuring women's security and autonomy. Additionally, access to technology and information provides women with opportunities for education, entrepreneurship, and networking. Building supportive networks and mentorship programs further encourage women to pursue their aspirations.

This study aims to address key research gaps by focusing on three primary areas of empowerment:

1. **Economic empowerment:** While SHGs provide financial resources, it is unclear whether they enable women to exercise full control over their earnings, investments, and major household financial decisions.
2. **Legal awareness:** Many SHG members lack knowledge of fundamental legal rights and protections, such as property rights, domestic violence laws, and child welfare acts. There is a need to assess the extent of legal literacy and its impact on women's ability to access justice.
3. **Political participation:** Although SHGs encourage community engagement, little is known about their influence on women's participation in political decision-making, leadership roles, and electoral processes.

By addressing these gaps, this study contributes to the ongoing discourse on gender empowerment and community-driven development. The findings will offer valuable insights for policymakers, non-governmental organizations (NGOs), and grassroots initiatives seeking to design effective interventions that promote sustainable empowerment for women in marginalized urban settings. A deeper understanding of the role of SHGs in urban slums will also provide a foundation for future research and program implementation, ensuring that empowerment efforts are tailored to the specific challenges faced by urban poor women.

Objectives

- To study the socio economic profile of the SHG members.
- To determine impact of SHG in empowering members in terms of social, economical, legal, and political issues.

Methodology

This study employs a descriptive and cross-sectional research design to examine the empowerment of Self-Help Group (SHG) members in the urban slums of Bhubaneswar, with a focus on the Salia Sahi area. A descriptive approach was used to analyze demographic factors, economic status, and decision-making participation, while the cross-sectional design provided a snapshot of empowerment levels at a specific point in time.

Data Collection: Primary data were collected between 2022 and 2023 through structured interviews, focus group discussions, and interactions with SHG leaders. This mixed-method approach ensured both quantitative and qualitative insights into SHG participation and its impact.

Sampling Strategy

A stratified random sampling technique was used, with selection criteria including:

- Minimum 10 years of residency in the slum
- At least three years of SHG membership
- Possession of a ration card as an indicator of socio-economic status

Study Area and Sample Size

The study was conducted in Salia Sahi, Bhubaneswar's largest slum. Data were collected from 300 SHG members across 300 SHGs, including key SHG leaders.

Findings

Table 1: Descriptive Statistics of Socio economic variables

Variables	N	Minimum	Maximum	Mean	Std. Deviation
Age	300	1	3	1.41	.575
Qualification	300	1	4	2.89	.736
Religion	300	1	3	1.14	.489
Caste	300	1	4	2.96	.876
Family member	300	1	3	1.37	.566
Family type	300	1	2	1.00	.058
Occupation	300	1	3	2.05	.759
Income	300	1	2	1.02	.151
Earning member	300	1	2	1.01	.082
House structure	300	1	3	2.98	.207
Electricity	300	1	1	1.00	.000
Drink water	300	1	2	1.00	.058
Credit	300	1	2	1.42	.494
Food	300	20.00	50.00	41.6833	3.64610
Education	300	15.00	30.00	20.1167	1.38182
Health	300	.00	30.00	16.6667	2.90120
Entertainment	300	.00	20.00	6.3167	2.97982
Other	300	10.00	100.00	15.6500	8.17825

The age variable ranges from 1 to 3, with a mean of 1.41, suggesting that most respondents fall within the younger age group. The qualification variable, which ranges from 1 to 4, has a mean of 2.89, indicating that respondents generally possess moderate levels of education. The religion variable, with values ranging from 1 to 3, has a mean of 1.14, implying that the majority of the sample belongs to the Hinduism, with limited variation (standard deviation of 0.489). The caste variable, with a mean of 2.96, indicates a tendency toward middle to upper caste groups, and the standard deviation of 0.876 shows moderate variation in caste distribution across the sample.

The family member variable has a mean of 1.37, suggesting that most respondents come from smaller families, and the standard deviation of 0.566 reflects a relatively low level of variation in family sizes. In terms of family type, the mean of

1.00 indicates that nearly all respondents belong to nuclear families, with very little variation (standard deviation of 0.058). The occupation variable, with a mean of 2.05, points to a predominance of middle or working-class occupations, and the standard deviation of 0.759 indicates some diversity in occupational categories. The income variable shows a mean of 1.02, suggesting that most respondents belong to the lower income group, with a very low standard deviation of 0.151, indicating minimal variation in income levels. The earning member variable, with a mean of 1.01, implies that nearly all respondents have earning members in their households, with very little variation (standard deviation of 0.082).

Regarding house structure, the mean of 2.98 suggests that the majority of respondents live in well-constructed homes, with low variation in housing conditions (standard deviation of 0.207). Both electricity and drink water show a mean of 1.00, indicating that all respondents have access to electricity and clean drinking water, with no variation. The credit variable has a mean of 1.42, suggesting that most respondents have access to credit, although the standard deviation of 0.494 reflects some variation in credit access.

When examining expenditure patterns, the food variable shows a mean of 41.68 (units of currency or equivalent), with a standard deviation of 3.65, indicating that respondents generally spend around 41 units on food, with relatively consistent spending. The education variable, with a mean of 20.12 years, reflects moderate educational attainment, and the standard deviation of 1.38 shows some variation in educational levels across the sample. health expenditure or related measures show a mean of 16.67, with a standard deviation of 2.90, indicating moderate health-related spending and some variation. For entertainment, the mean is 6.32, suggesting that respondents spend modestly on leisure activities, with a standard deviation of 2.98 indicating some variability. Finally, the other expenditure category, with a mean of 15.65 and a high standard deviation of 8.18, shows significant variation in the amounts spent on miscellaneous items.

In summary, the descriptive statistics reflect a socio-economic profile where most individuals are younger, with moderate educational levels, smaller families, lower incomes, and access to basic services such as electricity and drinking water. Spending patterns reveal that food and education take up a significant portion of household budgets, while there is notable variation in other spending categories like health, entertainment, and miscellaneous expenses.

Economic Empowerment

Economic empowerment of women is the process of providing women with control over economic resources and opportunities, enabling them to make decisions that enhance their lives and well-being. This empowerment involves ensuring women have equal access to education, employment, financial services, property ownership, and the opportunity to participate in economic decision-making. By gaining financial independence, women can challenge traditional gender roles and actively contribute to their communities and economies. Ultimately, economic empowerment fosters gender equality by reducing the economic gap between men and women, establishing a foundation for women to thrive and achieve their full potential.

Table 2: Descriptive statistics of economic variables

Variables	N	Minimum	Maximum	Mean	Std. Error	Std. Deviation
You are now independent in economic needs in the family	300	1.00	3.00	1.2000	.02872	.49749
You are able to spend as per need	300	1.00	2.00	1.1067	.01785	.30920
You are required to consult before making investment for family.	300	1.00	3.00	1.1233	.02721	.47138
Permission is required to make expenditure in the family	300	1.00	2.00	1.9133	.01627	.28182
You are free to earn money	300	1.00	3.00	1.1700	.02506	.43404
You are independent for saving	300	1.00	3.00	1.1900	.02757	.47749
You have freedom to purchase jewellery.	300	1.00	3.00	2.7867	.02840	.49190
You have freedom to sale or purchase materials.	300	1.00	3.00	1.2200	.02977	.51558
Your participation is necessary for heavy expenditure in family	300	1.00	3.00	1.2400	.03145	.54472
You have freedom to take loan & make repayment.	300	1.00	3.00	1.6233	.04068	.70459
Total.	300	10.00	25.00	14.4333	.11102	1.92299

The table presents descriptive statistics for 10 variables related to economic empowerment within the family, based on responses from 300 participants. Each variable measures a different aspect of financial autonomy, such as independence in economic needs, spending, decision-making on investments, and the freedom to save or earn money. The responses are scored on scales ranging from 1 to 3, with higher values indicating more freedom or independence. The mean scores for individual variables range from 1.1067 (for ability to spend as per need) to 2.7867 (for freedom to purchase jewelry), suggesting a general trend of limited economic autonomy. The overall economic empowerment score has a mean of 14.4333 (out of a possible 30), indicating a moderate level of economic empowerment across the sample. Standard deviations reflect some variability in participants' experiences, with areas like loan freedom (0.70459) showing more diverse responses compared to areas like permission for expenditure (0.28182).

Legal empowerment

Legal empowerment among women refers to the process of enabling women to access, understand, and exercise their legal rights effectively, leading to increased agency and control over their lives. It involves providing women with the knowledge, resources, and support necessary to navigate legal systems, advocate for their rights, and challenge discriminatory practices. Legal empowerment for women focuses on overcoming barriers such as gender-based violence, unequal access to justice, and cultural or societal norms that limit women's legal and social equality. Ultimately, it aims to create a more equitable society where women can actively participate in legal, political, and economic processes, ensuring their rights are recognized and protected.

Table 3: Legal empowerment of the selected respondents (n=300)

Sl. No.	Statement	Know-2	Don't Know-1	Total	Mean score
1	Legal act for women	99	201	300	1.330
2	Child restraint act	45	255	300	1.150
3	Divorce act	206	94	300	1.687
4	Dowry provision act	185	115	300	1.617
5	Widow marriage act	89	211	300	1.297
6	Right to property act	36	264	300	1.120
7	Right to information act	192	108	300	1.640
8	Family violence act	230	70	300	1.767
9	Right to service act	42	258	300	1.140
10	Right to education	11	289	300	1.037

The results of the survey highlight varying levels of awareness among respondents regarding different legal acts affecting women's rights and child protection. The Family Violence Act received the highest mean score of 1.767, indicating a strong awareness among the respondents, while the Right to Education Act had the lowest mean score of 1.037**,** suggesting a significant gap in knowledge. Other acts, such as the Divorce Act (1.687) and Dowry Provision Act (1.617), also showed relatively high awareness, reflecting a general recognition of these important legal protections. Conversely, acts like the Right to Property Act (1.120) and Child Restraint Act (1.150) indicated lower awareness levels, underscoring the need for targeted educational initiatives. Overall, these findings suggest that while some legal protections are well-known, there remains a critical need to enhance awareness of others, particularly in marginalized communities, to ensure that individuals are informed of their rights and protections under the law.

Political Empowerment

Table 4: Political empowerment of the selected respondents (n=300)

Sl. No.	Statement	Agree	Disagree	Neutral	Total	Mean score	SD
1	Women should vote as per decision of the male members of the family.	68	161	71	300	1.990	0.682
2	Women can contest in election for betterment of society	90	42	168	300	1.740	0.892
3	Political participation gives women status &prestige	229	45	26	300	2.677	0.627
4	Participation in politics means fighting against social evils	96	137	67	300	2.097	0.732
5	Consultation with women for politics in a sign of progressiveness	62	158	80	300	1.940	0.687
	Chi Square- 437.984, df-8, Sig-0.000						

The table-4 presents responses to five statements regarding women's political participation, based on a sample of 300 individuals. The statements explore attitudes towards women's voting rights, political contestation, and the perceived significance of political involvement for women. The mean scores range from 1.740 (for "Women can contest in election for betterment of society") to 2.677 (for "Political participation gives women status & prestige"), indicating a general tendency toward agreement with statements supporting women's active political participation. The standard deviations (ranging from 0.627 to 0.892) suggest varying levels of agreement across the responses. The Chi-square value (437.984, df = 8, Sig = 0.000) indicates a statistically significant association between the statements and the responses, reflecting a notable difference in opinions regarding women's roles in politics.

Conclusion

The study offers a comprehensive overview of the socio-economic, economic, legal, and political empowerment of individuals, with a particular focus on women and marginalized groups. The findings reveal a predominantly younger demographic with moderate educational levels, low income, and smaller family sizes, all of which contribute to limited financial autonomy and restricted access to essential services. While some financial independence exists, significant barriers remain in decision-making regarding investments and expenditures, reflecting broader economic dependencies. Legal awareness among respondents varies, with strong recognition of the Family Violence Act, yet notable gaps in knowledge about the Right to Education Act, indicating a need for targeted educational initiatives. Additionally, data on political empowerment show robust support for women's participation in politics, though traditional attitudes toward voting persist. Overall, these findings emphasize the need to address socio-economic and legal disparities to strengthen the agency and active participation of women and marginalized groups in both economic and political spheres. The results further highlight the positive and significant impact of SHG participation on community-level empowerment, illustrating that SHGs offer an effective platform for women to share information and raise awareness about their rights.

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