

SUMMER TRAINING REPORT PRESENTATION

on

**A STUDY REPORT ON WOMEN EMPOWERMENT THROUGH SELF-HELP
GROUPS WITH SPECIAL REFERENCE TO RURAL AREAS OF
JAGANNATHPUR VILLAGE, JHARKHAND**

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2020-22

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Organizational profile



SUPPORT (Society for Up-liftment of People with People's Organization and Rural Technology). It is a non-profit organization registered in INDIA under Indian Trust Act. It was established in 1998 on 10th of July.

SUPPORT has built their relation's connected above 41,529 families in 5,816 villages cover across 48 blocks in 10 Districts in the state of JHARKHAND. The organization is currently working in the following Areas are as follows, Hazaribagh , Khunti , Garhwa, Chatra , Koderma, Giridih, Dumka, Ramgarh, Bokaro and west-singhbhum district.

Organizational profile



SUPPORT

OBJECTIVES

- To make the people self- confident and having no uncertainty about one's own abilities, especially in Accessibility & to have power to run their resources and assert their rights.
- To enable the people to become self-reliant in terms of economically and socially via process of integration of their knowledge, skills with performance on multiple choice items, and the best possible utilization of resources.
- Promoting Sustainable Building Activities.

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INTRODUCTION

Women empowerment consists of access to education, and strengthens her to Information, skills and understanding about her surroundings, power to undertake control her life, self-dependent rather than dependent on others income, able to part of the decision- making process, capable to make free from control of another in making decision, and her independence in terms of mobility.

In other words, empowerment of women components has identified from various readings and articles, which are as follows:

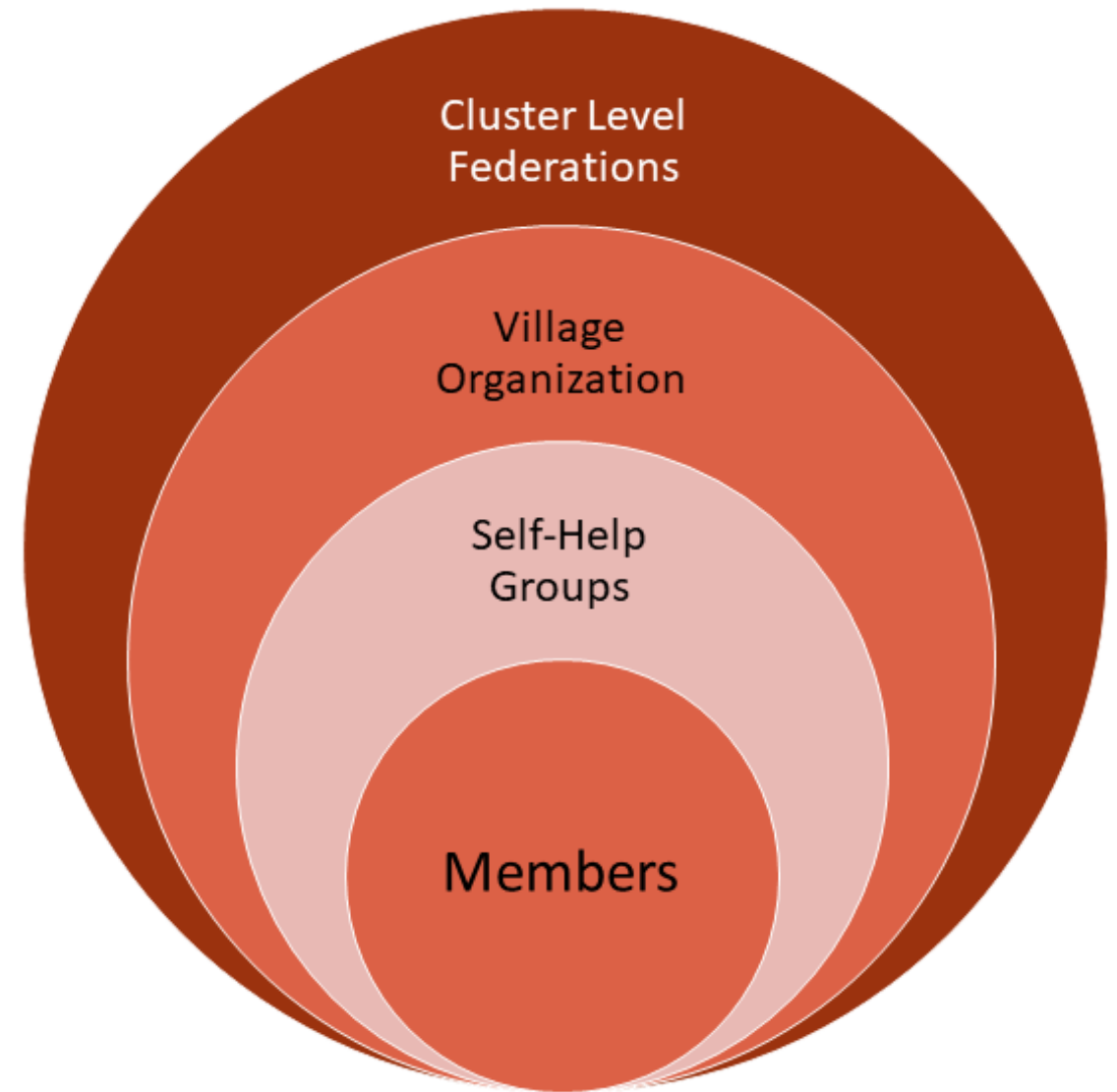
- Their rights to access information, opportunities and ownership of land & other assets.
- Able to undertake the power to handle & control their own lives.
- Participation in decision making process and the political system.
- Their ability to leading her life independently, and influence to create a better social, cultural and economic change.
- Have equal importance/social status in relation to other people within a society.

COMMUNITY STRUCTURE:

10-20 MEMBERS=1 SHG

10-30 SHG = 1 VO

MORE THAN 1 VO =1 CLF



OBJECTIVE OF THE STUDY

To analyze Women Empowerment through Self-Help Groups in Jagannathpur village via various indicators are as follows-

1. Socio-economic analysis
2. Level of awareness on SHGs/Social concerns/about financial activity
3. Reasons for joining the SHGs.
4. Increase in income after joining SHG
5. Access to ownership of land & other assets
6. Participation in decision making
7. Political empowerment



RESEARCH METHODOLOGY

AREA OF THE RESEARCH STUDY:

JAGANNATHPUR VILLAGE, DISTRICT- WEST SINGHBHUM

SAMPLING SIZE: THE SCHEDULES WERE GIVEN TO MEMBERS OF SIX SHG IN JAGANNATHPUR VILLAGE. THE TOTAL SAMPLE SIZE FOR THE STUDY WAS EIGHTY-NINE RESPONDENTS.

DATA COLLECTED HAS BEEN ANALYSED BY USING MICROSOFT EXCEL.



RESEARCH METHODOLOGY

SOURCES OF DATA:

PRIMARY DATA- Primary data has been collected from the field visit during the internship and telephonic interviews during the tenure from May-July in the District of Jharkhand state. The data is collected from the block Jagannathpur, village-, Jagannathpur, district West Singhbhum. The reason for the selection of this village for the study because of SHGs is functioning in a very successful manner and Members are a being part of the SHGs from a long period around 3-5 years.

SECONDARY DATA-The reference data were taken from various sources like Ministry of RD, JSLPS, NABARD and from various readings, journals, newspaper and websites and other relevant books related to the study.



RESEARCH METHODOLOGY

DATA COLLECTION METHOD:

- SHG MEMBERS HOUSE VISIT

Data collection was applied to get the necessary data to gain a better understanding of the impact SHGs on empowerment on women. Under this method, I visit each member's house to get better information and make a case study.

- GROUP DISCUSSION

Qualitative information such as before joining the benefits of the “SHG”, what is the situation and after joining the benefits of the “SHG”, what kinds of changes took place in terms of their behavioral change is the core part of the discussion. Also, what kind of challenges is arising while joining the SHG?

THE DATA HAS BEEN ANALYZED FROM VARIOUS INDICATORS ARE AS FOLLOWS:

1. SOCIO-ECONOMIC ANALYSIS

- AGE
- EDUCATION
- OCCUPATION
- NO OF YEARS OF JOINING
- STANDARD OF LIVING

2. INCREASE IN INCOME AFTER JOINING SHG

3. REASONS FOR JOINING SHG

4. LEVEL OF AWARENESS OF SHGS/SOCIAL CONCERNS/ABOUT FINANCIAL ACTIVITY

5. PARTICIPATION IN DECISION MAKING

6. ACCESS TO OWNERSHIP OF LAND & OTHER ASSETS

7. POLITICAL EMPOWERMENT

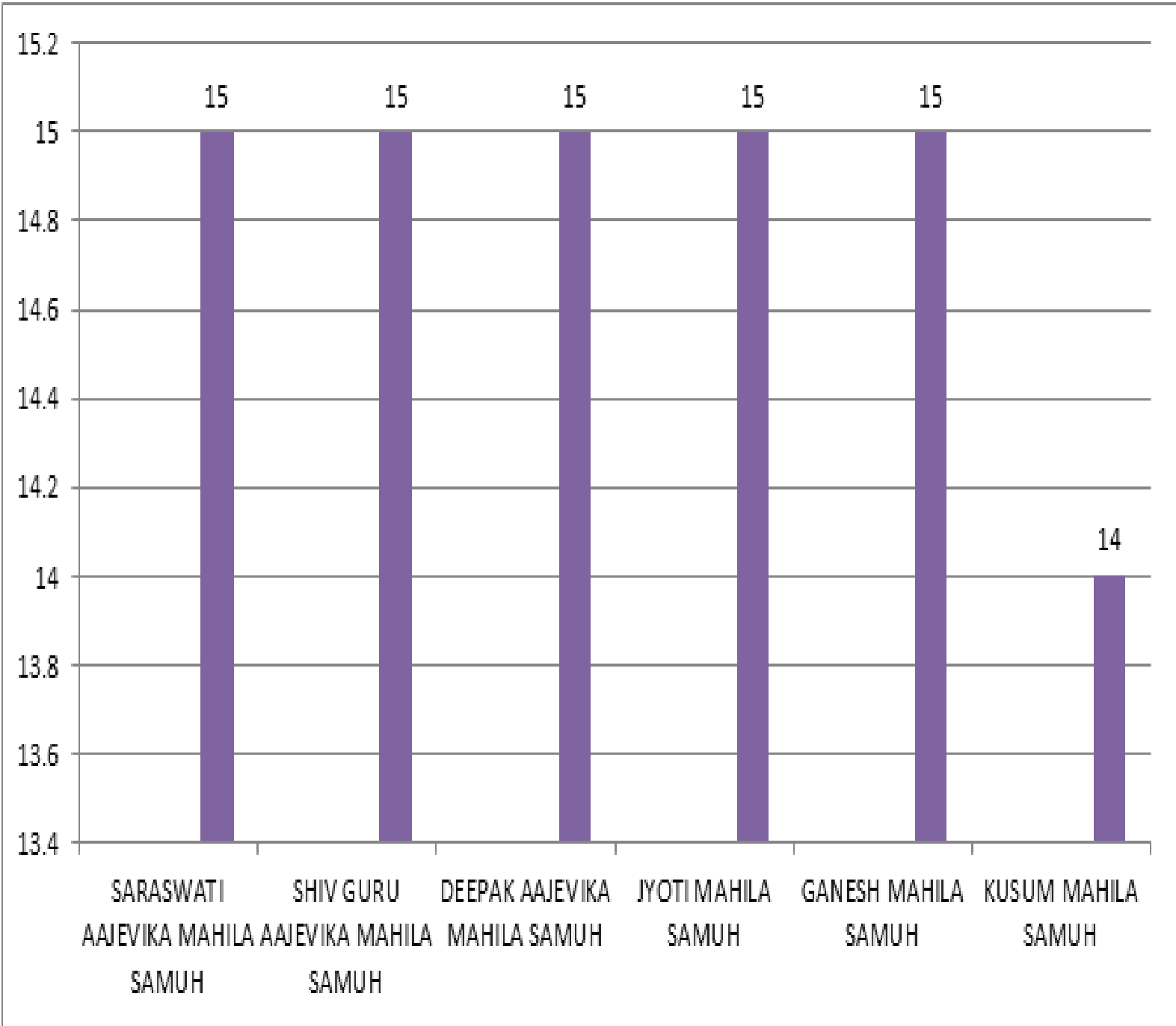
MAJOR FINDINGS



Name of the SHGs and their member's (In Number)

Members are usually women from similar backgrounds and Sara Swati, Shiv Guru, Deepak, Jyoti, Ganesh Group are consisting of 15 members, and only one group Kusum having 14 members.

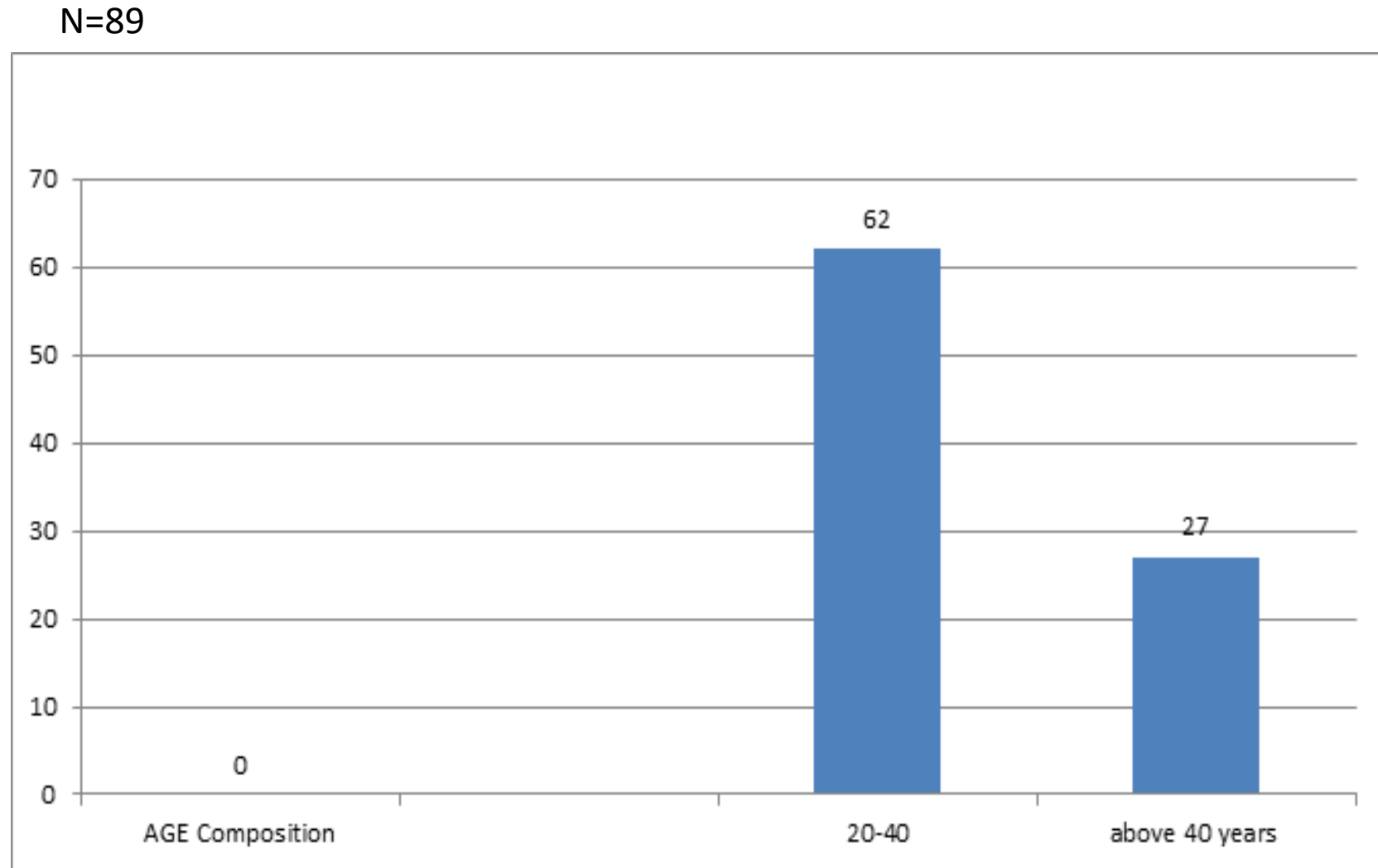
The SHGs Started in 2016 in Jaggnathpur Village and proved serviceable in building the trust and willingness of people to work and help each other effectively.



MAJOR FINDINGS

1. SOCIO-ECONOMIC ANALYSIS

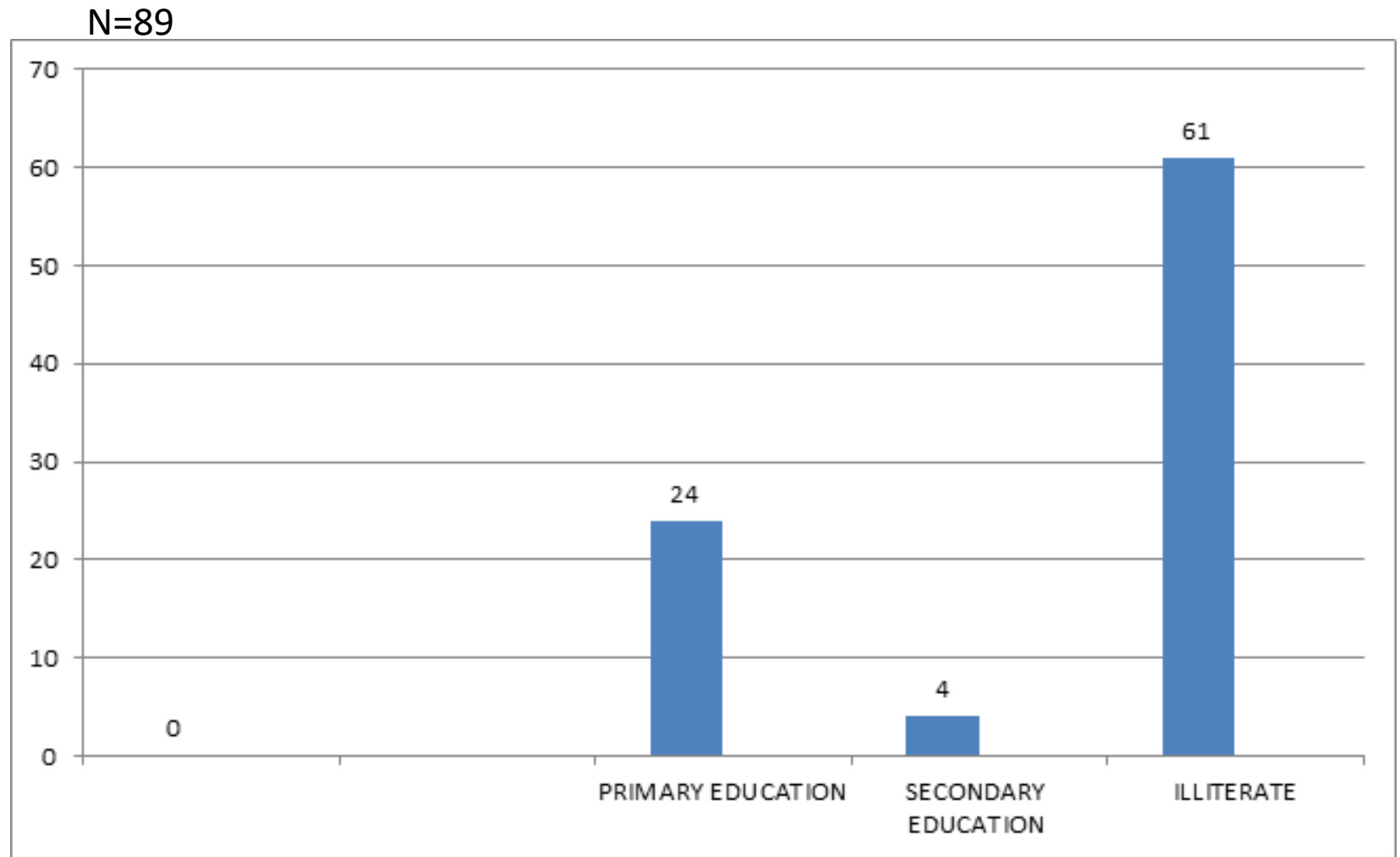
A. AGE



The Figure illustrates based on the data collected, it was observed that sixty-two respondents drop in the age group of 20-40 years of age and twenty-seven of the SHG members drop in the age group above 40 years of age. From the analysis we can form an opinion as a result that largest number of the women are young and wanting to be a part of the group. Often seen that old category of the respondents is least motivated and younger age group hopeful and keen to work hard and to make use of SHG to improve the conditions.

MAJOR FINDINGS

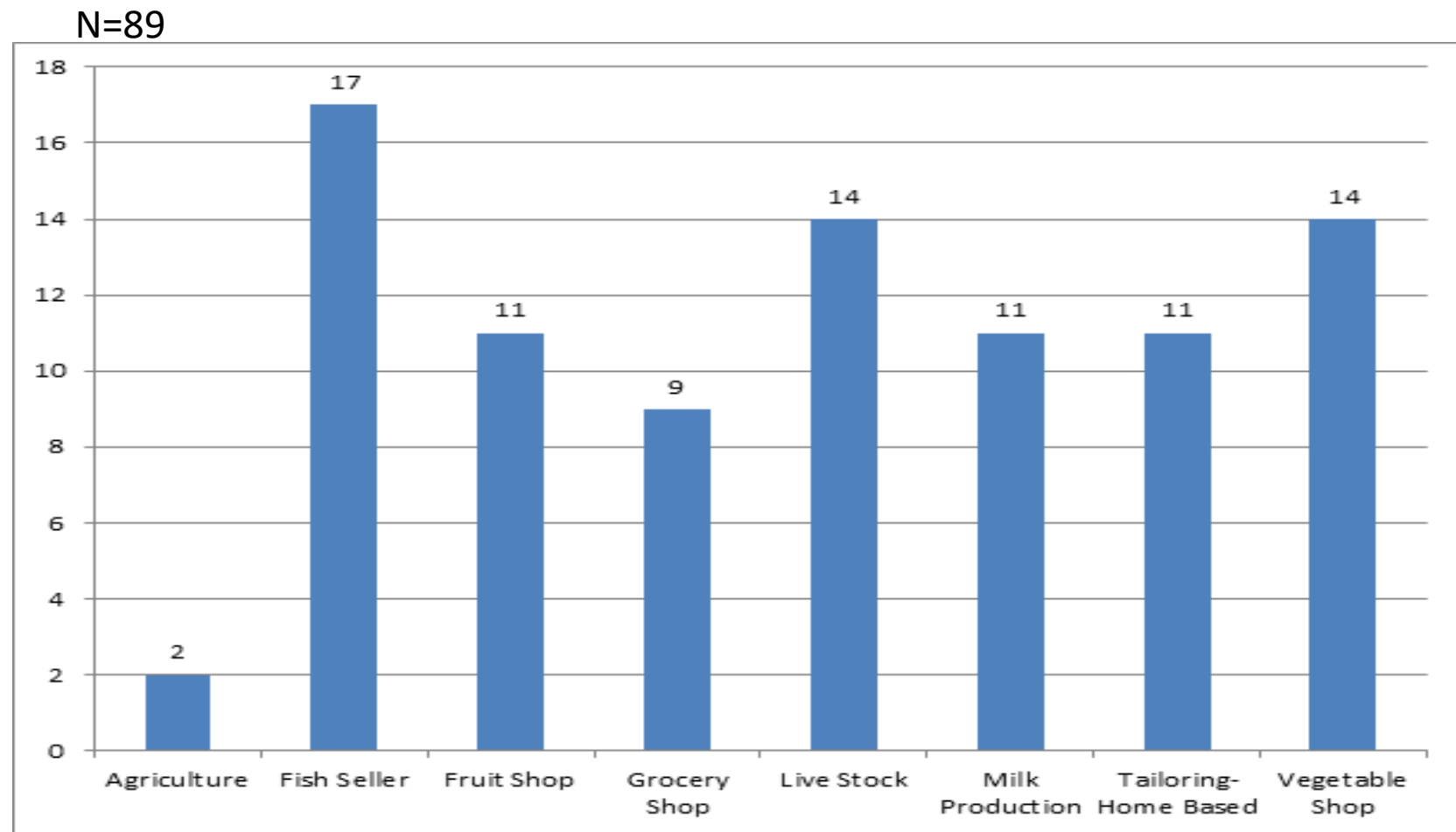
B. EDUCATION



The study reveals from above chart that majority of the women are uneducated, yet there are least number of women in these SHGs are educated at least Secondary education. In these SHGs illiterate accounted for **sixty-one**. Women respondents who have completed Primary and secondary education accounted **for twenty-eight**. The figure represents the education status of the women in SHGs selected for the study but still apart from illiteracy, the members of the SHGs the proper positioning in between one's work role and own beliefs, values and standards. Competences have relation to the belief in one's capability to perform work activities successfully.

MAJOR FINDINGS

C. OCCUPATION

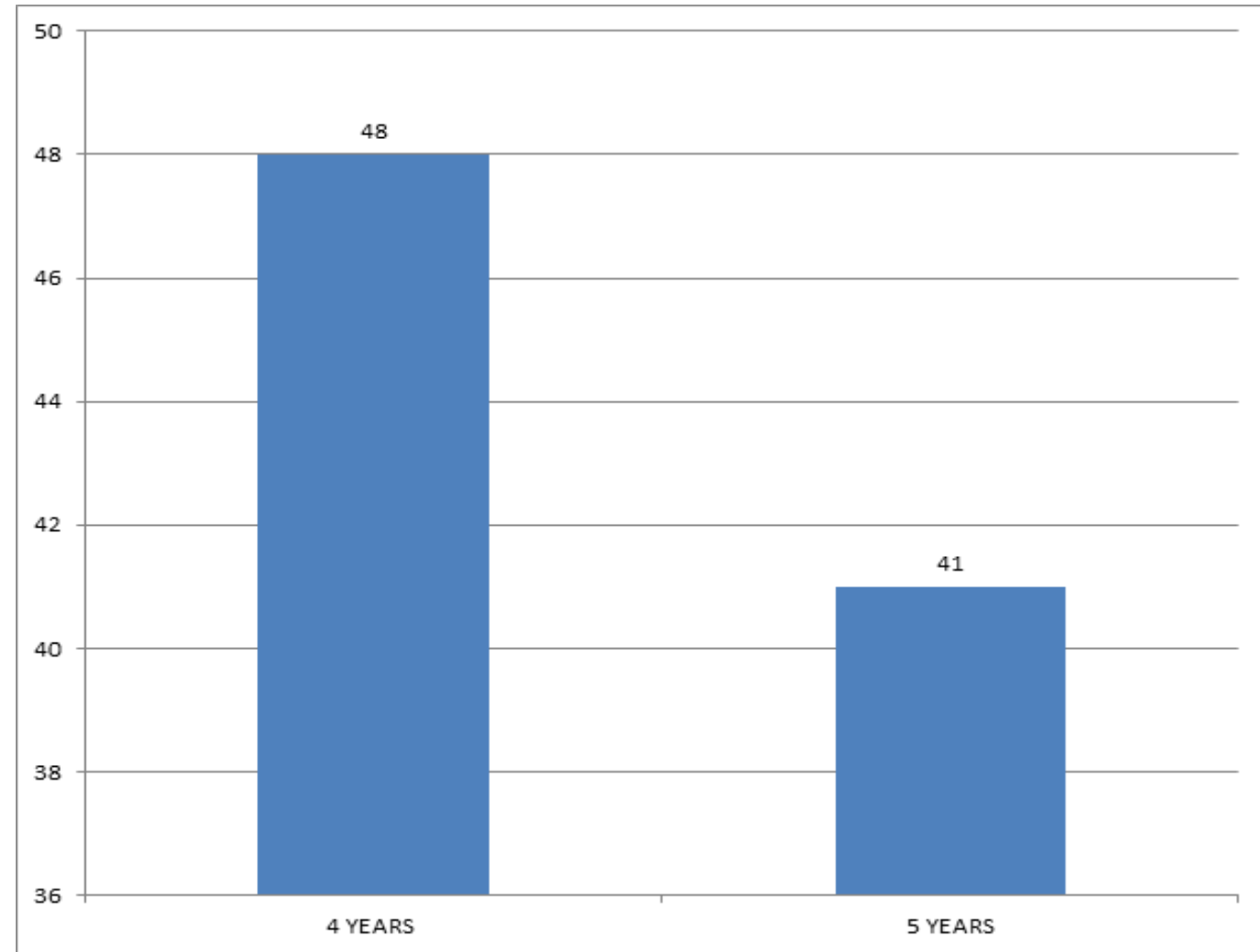


The figure illustrates that out of eighty-nine respondents of SHGs everyone has joined these SHGs for various reasons. Seventeen respondents accounted for Fish sellers, fourteen accounted for Live-stock, fourteen indulge in Vegetable shops, and the rest equally eleven-eleven accounted for Fruit shop, Milk Production, Tailoring. The remaining consists of Farm laborers, Non-Farm labors, among others. SHG members who have changed their occupation after joining a self-help group for sustaining and performing profitable economic activities as per the opportunities assessment of the markets. The performance of the business activities is sustaining for the reduction of poverty through empowerment. The intervention of NGOs has been more successful in mobilizing women and building their empowerment in terms of social and economic.

MAJOR FINDINGS

D. NUMBER OF YEARS

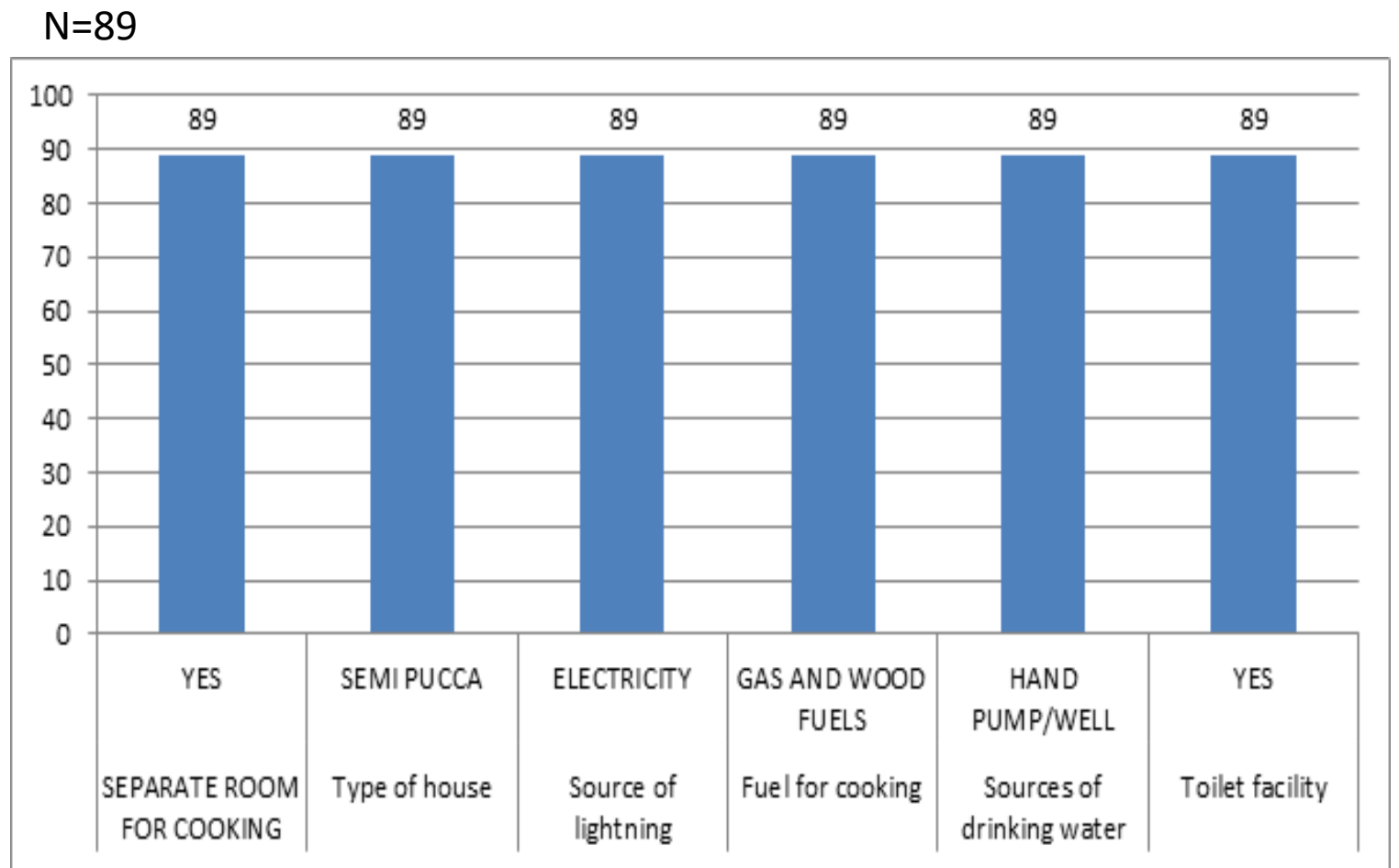
N=89



The Figure depicts that Forty-eight in the number of the respondents were members of SHGs for 4 years and the remaining forty-one of the respondents are part of the SHGs for 5 years. It can conclude that members avail themselves of benefits after being part of the SHG for a longer period. The oldest SHG of the village is SHIV GURU AAJEVIKA MAHILA SAMUH and active since 2016, 2017 new two members were being parted SAMUH with the completion of a group of 15 members.

MAJOR FINDINGS

E STANDARD OF LIVNG

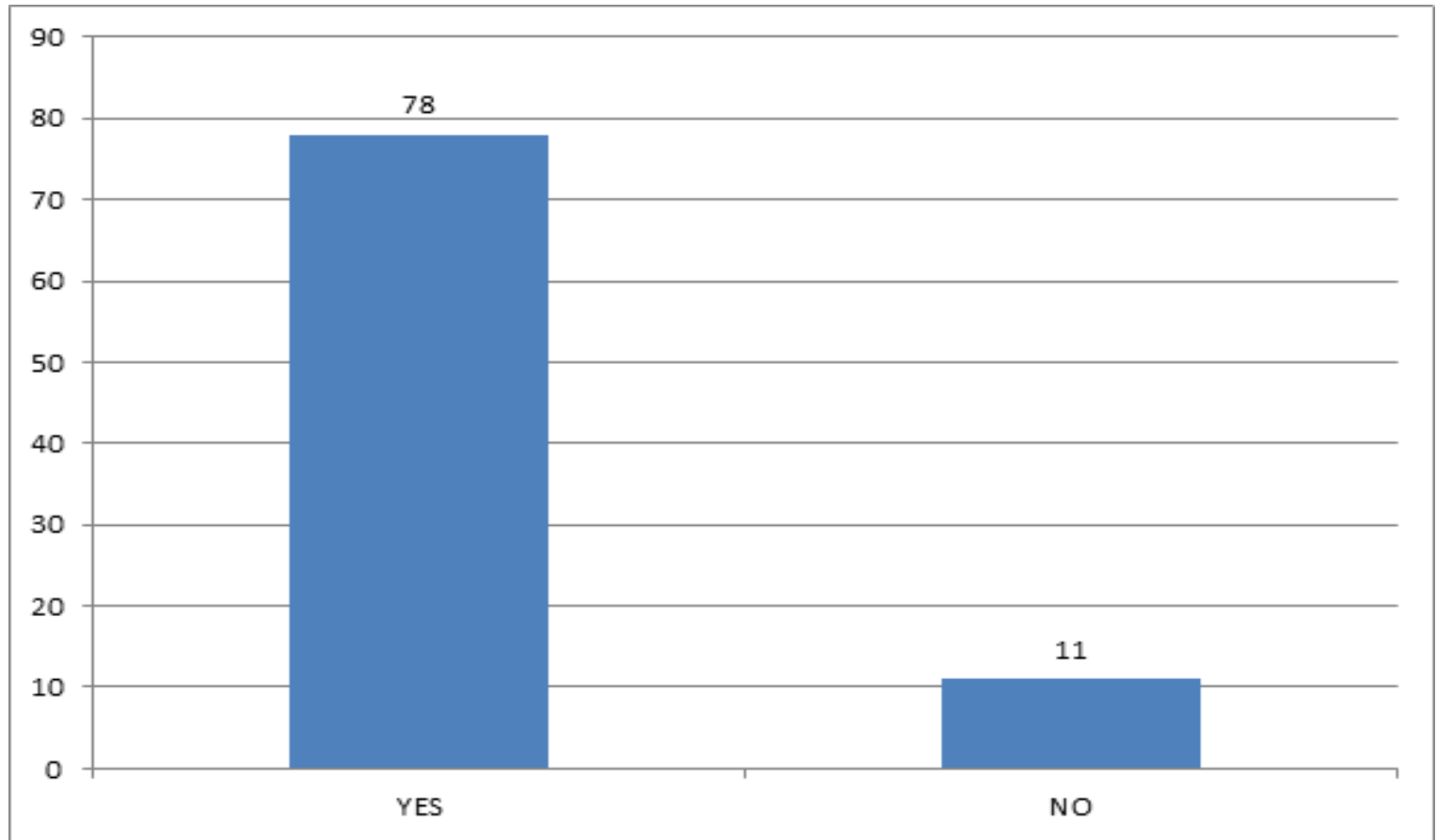


The Figure illustrates that eighty-nine members having a separate room for cooking/space area after joining SHG. Second, the Component illustrates that all the members (eighty-nine) having Semi-Pucca houses. Third, the Component illustrates that eighty-nine respondents having a connection to electricity and directly helps to access, comfort, protection, information, and improved productivity. Fourth, the Component illustrates that eighty-nine respondents having gas connections but still in day/night time they are using wood fuels as a source of cooking energy. Fifth, the Component illustrates that eighty-nine respondents having own hand pump for safe drinking water. It is an economical and simple solution for the collective and private supply of drinking water. Almost all the members using well collectively for some time reduces the risks of children as well as adults falling into open wells.

MAJOR FINDINGS

2. INCREASE IN INCOME AFTER JOINING SHGs

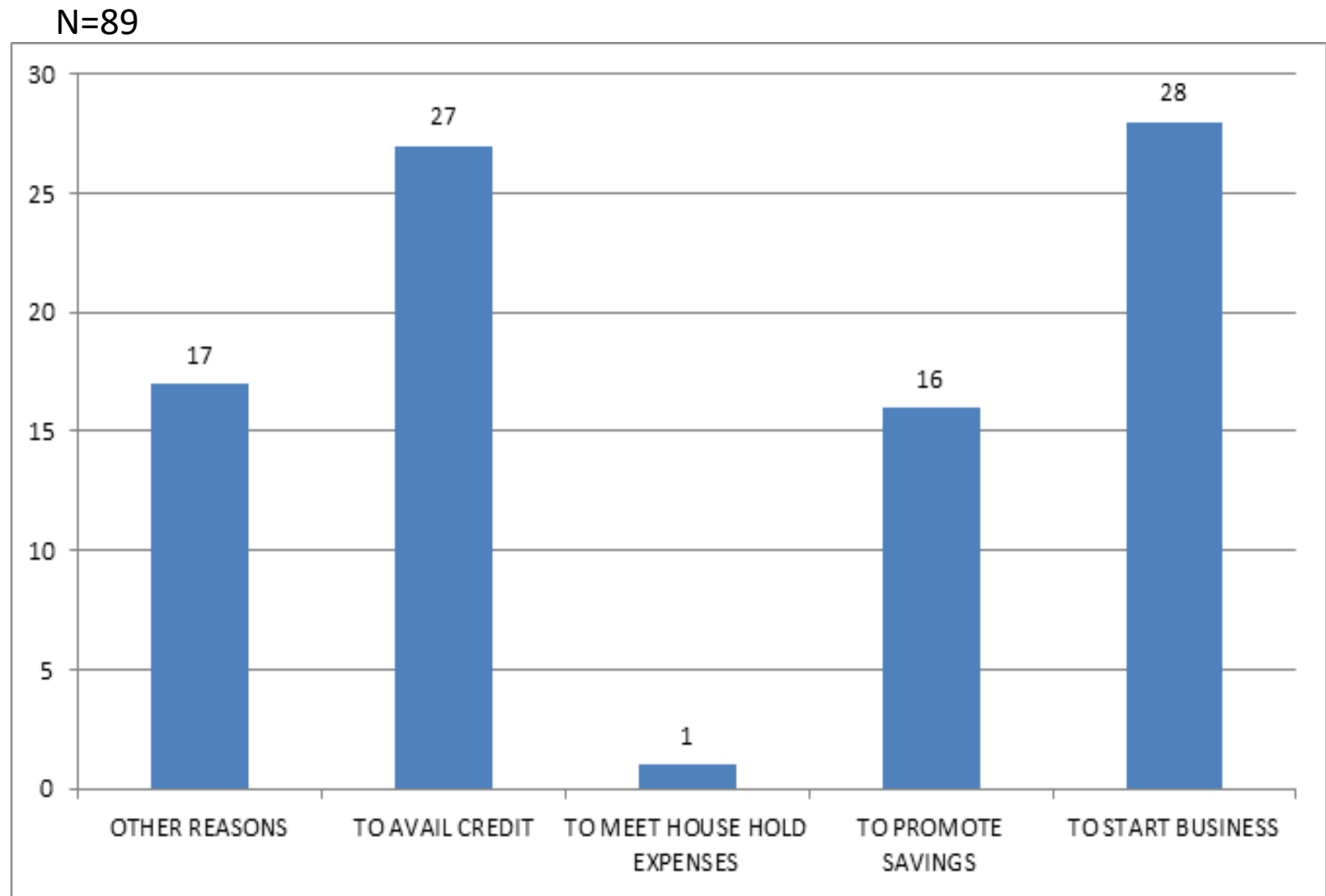
N=89



The Figure illustrates those Seventy-eight respondents having changes in income and eleven respondents having no significant changes. Data has been collected directly and they were limited to reveal the exact figures. The Respondents are joined the SHG because to avail themselves of the opportunities of economic activities and earn a decent amount to maintain the households expenditures. For the few women have only one source of livelihood and their husbands incapable to help her in contribution to meet household's expenditure and for others have other sources of generating incomes. The respondents have joined the SHGs in order to generate a sustainable source of income and experiencing a better quality of life. Data have been collected on the income of the members in respect to before joining and after joining the SHGs. In the concluding part of the findings, there are noticed changes in income of the women after being part of the SHG.

MAJOR FINDINGS

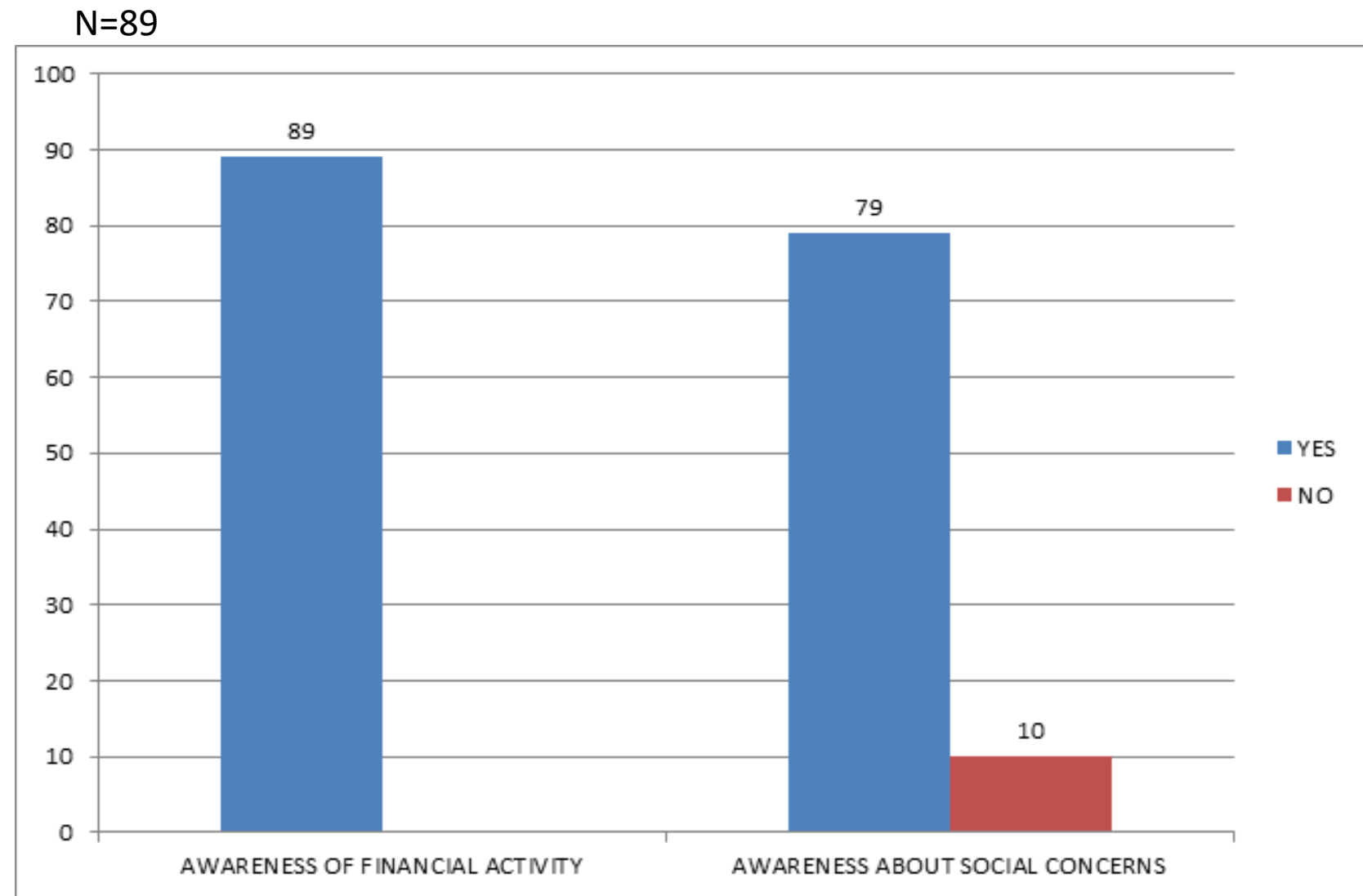
3. REASONS FOR JOINING SHGs



The Figure illustrates that findings for joining to SHG, think to avail credit are 27 respondents, 28 respondents think to start a new business, 16 respondents reasons to promote savings, 17 for other reasons and 1 member to meet household expenses. SHG played an extremely important role in women's income-generating activities, savings, and avails credit to reducing the lack of financial resources and unequal opportunities.

MAJOR FINDINGS

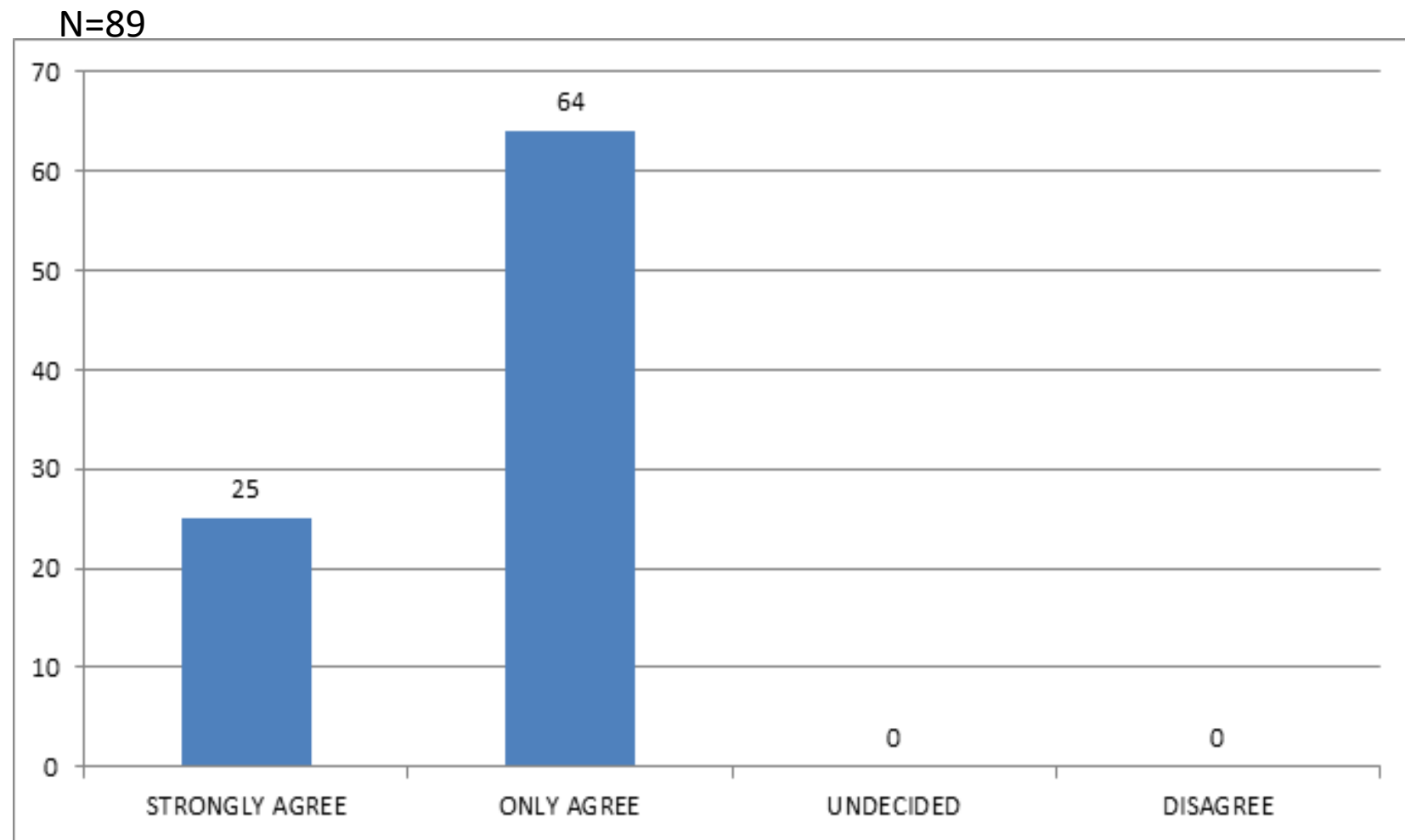
4. AWARENESS ABOUT FINANCIAL ACTIVITY AND SOCIAL CONCERNS



The figure observed that majorly of the respondents know of the financial activity and 10 respondents are unaware of the social concerns. SHGs interventions are to a great extent used by NGOs over a long period to increase the level of awareness through meetings, campaigns, talks on several issues, and workshops. Reasons for unawareness about some social concerns due to lack of education, unwillingness, and felt unnecessary.

MAJOR FINDINGS

5. PARTICIPATION IN DECISION MAKING



The figure illustrates that out of 89 respondents, 25 respondents strongly agreed-upon decision-making components, and 64 respondents are only agreed. And for the other scale such as Undecided, Disagree, and strongly agree none of the respondents have replied and fallen for the above-mentioned scale. Concluding, the majority of the respondents are participating in the decision-making process.

It is indicating that holding membership of SHG significantly impacted equality development and taking decisions in their houses to make better livelihoods and status of their family in all aspects.

MAJOR FINDINGS

6. ACCESS TO OWNERSHIP OF LAND & OTHER ASSETS

Having a long discussion individually and observe during house visit to all SHG members of the particular SHGs, the respondents are revealed that none of them having accessibility of land ownership but having the ownership of other assets after to be part of SHG. In the Panchayat small portion of non-SHG member hold secure land rights. List of accessibility of ownership of other assets are listed, **television, transistor, Refrigerator, two- wheeler, phone and bicycle.**

7. SOCIO-CULTURAL ASPECTS

Women have free to live life and doing what they want, this represents socio-cultural properties. Indicators of socio-cultural aspects have been identified through observation and having conversations during meetings, discussion and home visit of the respondent's. Listed below Socio-cultural aspects of empowerment-

- Self-confidence
- Change in aspects of importance of education of daughters.
- Mobility
- Access to markets
- Sharp reduction in domestic violence.

MAJOR FINDINGS

8. POLITICAL EMPOWERMENT

Women's empowerment in politics can enhance by engagements and raising their awareness and building confidence to actively participate in politics. The findings on the empowerment of women in political aspects are identified through observation and discussions. The empowerment of SHG members in terms of political empowerment are as follows:

- Improvement in political awareness
- Improvement in voting
- Interest in political issues.
- Participation in government programs.
- Ability to meet Government and non-government officials.
- Till now none of the members elected for Panchayat level elections but now they know about the rights and opportunities, so they are planning for upcoming Panchayat elections to elect.

CASE STUDY

1. LAXMI DEVI (SACHIV, PUSHTAK SANCHALAK AND FIELD WORKER OF SUPPORT)



CASE STUDY

2. POONAM DEVI
(ADHYAKSH) GANESH MAHILA
SAMUH



CONCLUSION

- The initiative of the SHG movement has improved the lives of socially and economically backward.
- The member of SHGs has also increased their financial independence and security. Women's empowerment can be done through the development of SHG.
- The economic activity of SHG makes it easier for women's empowerment.
- The analysis for various indices has shown the significant impact Decision making, Habits of Savings, participation of youth women, involvement in household's works, improved standard of living, awareness about financial activity and social concerns, reasons for joining SHG to start a new business, and ownership of other assets.
- The role of SHGs is achieving their goals in rural areas but still needed for sustainable initiative for progress and improvement.
- Government should give equal importance to women and their well-being in society.

The results concluded that there are significant changes in women's empowerment in overall aspects with an association of self-help groups.

SUGGESTIONS

1. As Majority of the respondents is illiterate, SHGs should take the initiative to make women interested to avail the education and understands their importance to uplift their state.
2. As every respondent are indulge in any occupation but still needed for SHGs and government to take initiative for programs to sustainable livelihood opportunities. Among rural women.
3. SHGs should to do workshops for awareness on regular basis. So, those women's will update on contemporary situation in all aspects.
4. SHGs should intervene for the accessibility of land ownership of women's of rural areas. Make them aware about self-esteem.

SUGGESTIONS

5. SAMUH didi's should actively part for electing in upcoming Panchayat election for creating a public leader.
6. Self-help group members have more support by building social networks and having ample opportunities to change their communities.
7. Establish a setup for a skills-based job and incubation center for opportunities for opening of wider counters of their businesses and any economic activities including nurturing aspects for the skills.
8. Organizations should prioritize women in agriculture in particular rural areas and the Majority of the respondents are landless for agriculture. Govt. acts freely to provide agricultural land for those who are landless for agricultural practices.

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