

SUMMER TRAINING

AT



(Society for Upliftment of People with People's Organisation & Rural Technology)

From Date (10th May to 10th July)

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

Internship Report Submitted to



Institute of Health Management Research, Jaipur

For the need to be satisfied in order to receive the degree of

Master of Business Administration (MBA)

In

Rural Management

By

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Under the Supervision and Guidance of

Dr. Goutam Sadhu

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School of development studies

2020-2022

DECLARATION

We do hereby declare that this report of summer training submitted to the IIHMR University, Jaipur for the partial fulfillment of the requirement for the MBA in Rural Management. The Work that has been done in the Project report has not been submitted to this university or any other university for the award of any degree or diploma.

SIDHANT RAJ

Place: Jaipur

Date: 14-07-2021

Roll Number- (0089)

Signature:

A handwritten signature in black ink, reading "Sidhant Raj", is written over a faint, circular official stamp. The signature is slanted upwards to the right.

CERTIFICATE-1

CERTIFICATE-2

ACKNOWLEDGEMENT

This report is a result of our summer training done in **Society for Upliftment of People with People's Organisation & Rural Technology** for 2 months during which I was very fortunate to interact with several SHGs Members and people residing in the Panchayat. The Insights provided by them have been instrumental in making this training success.

The Satisfactory and overwhelming feeling of happiness that occurs in association with the successful completion of the project would be incomplete without mentioning the people who made it possible.

First, I would like to thank my parents for allowing me to know and understand my potential. All the support which they have provided me over the years was the ultimate gift anyone has ever given.

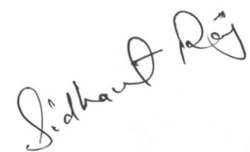
Second, our heartiest thanks to **IIHMR University** and the Dean, School of development studies Professor Rahul Ghai, my mentor Dr. Goutam Sadhu Professor for their support during our field study segment.

I am grateful to **Society for Upliftment of People with People's Organisation & Rural Technology**, for allowing us to do a study on “Women Empowerment through Self-Help Groups” and I would also like to express my sincerest thank to Mr. Nitish Kumar Badal for their valuable inputs and facilitation during the research work.

Last but not least, Thanks to all the Faculty members who gave their considerable inputs and immense support during the initial stage of this research study and I also like to thank IIHMR friends for providing help and encouragement in times of need. I express my gratitude towards the villagers, Panchayat Member, SHG Members, everyone who always welcomes us with love and supported us in every possible manner.

I also like to acknowledge the many nameless participants who provided the primary and secondary data which provided the basis for this research.

SIDHANT RAJ



EXECUTIVE SUMMARY

This Project Report represents women's empowerment through self-help groups. The study on empowerment is done through indicators derived from the definition, for that 89 respondents residing in Jagannathpur village of SHGs members are approached by structured Questionnaires and for computing, the Findings was done through SPSS. The results indicate significant impacts on women, socio-economic analysis, increase in income after joining SHGs, Level of Awareness of SHGs/Women Programs/about financial activity, Participation in Decision Making, the Improved standard of living, Access to ownership of land & other assets, Socio-Cultural Aspects and Political Empowerment. The study was limited to only SHGs members of the Jagannathpur Village. The study would be useful to Planners, researchers, civil society organizations, and the government to overcome the issues.

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ACRONYMS/ABBREVIATIONS

A/C: Account

CIF: Community Investment Fund

FEB: February

GOI: Government of India

MSME: Micro, small & Medium Enterprises

MWCD: Ministry of women & child Development

NABARD: National Bank for Agriculture and Rural Development

NGOs: Non-Governmental Organisation.

NO: Number

NOV: November

NRLM: National Rural Livelihoods Mission

RBI: Reserve Bank of INDIA

RF: Revolving Fund

SHG: Self Help Groups

SUPPORT: Society for Up-liftment of People with People's Organisation & Rural Technology

VO: Village organization

VRF: Vulnerability Reduction Fund

CHAPTER 1

ORGANIZATIONAL PROFILE



1.1 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. The Word SUPPORT clearly defines their essence as Act of encouragement or providing practical help to the weaker sections of the society. The idea behind is to establish is to grow, develop & Succeed the community by using the most effective technology and skill. The organization strongly believes in the supporting of democratic process of development, all people should be treated equally. Without Active involvement of the community members the development activities didn't keep up for a long period of time. To make sure actively participation of community members, SUPPORT strengthens and Nurture the SHGs, VOs, and other community level organizations. Before initiating any activity of a particular project, SUPPORT mobilizes the community and forms village level organizations.

OUTREACH

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 district, Khunti district, Garhwa district, Chatra district, Koderma district, Giridih district, Dumka district, Ramgarh district, Bokaro district and west-singhbhum district. The Act of reaching out via self -Help Groups and above two-third of the families' organizational work connections to community members of Schedule Tribes / Schedule Castes/other backward classes and everyone from low income and low occupational status.

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.

1.2 KEY LEARNINGS

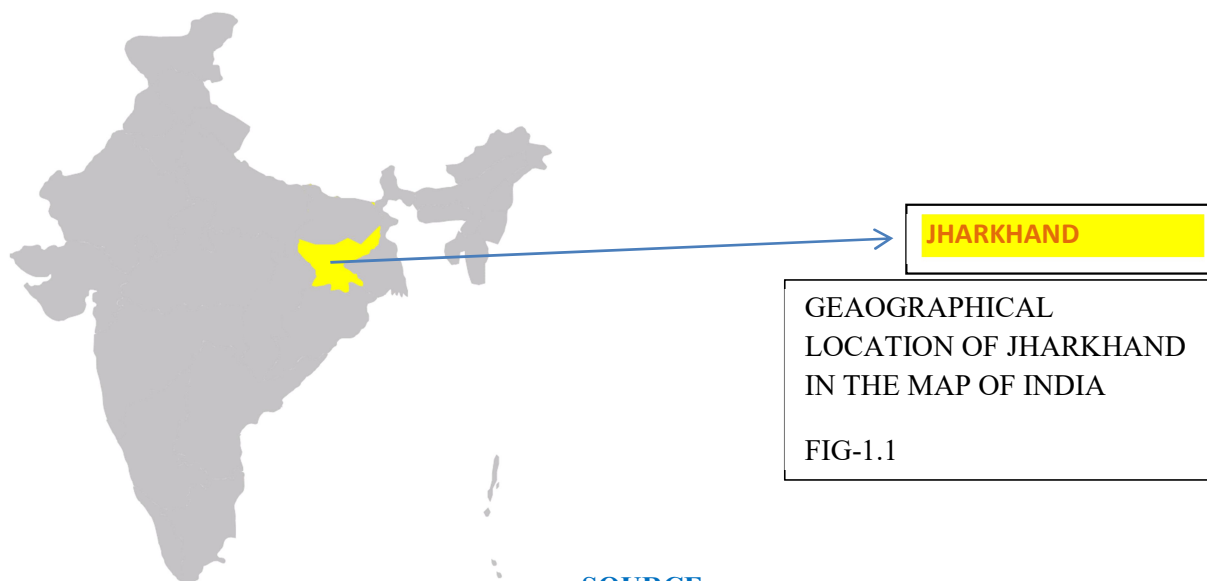
I have joined SUPPORT intending to understand the following components as a part of the course are as follows below:

1. To learn how the organization works and understand the works ethics by involving the community members with a special focus on women.
2. To correlate the course learning into the execution in the field to develop employability skills within ourselves include Teamwork, problem-solving skills, adaptability skills, communication, responsibility, time management.
3. To understand what challenges were faced and how did overcome them.

This internship understanding changed my worries about my capabilities into beliefs about what I can and will do. Over the course, it permits me to grasp more about my personal motivations, application academic material outside of the context of the classroom sessions and examine, make mistakes, to grow slowly to instantly act on Situations while dealing with problems of real-world, and to think about difficult problems to handle the situations including social issues. This was my first experience internship from home, and it was one to remember! I had joined, in the last for two weeks for attending the field visits on physical mode. In the starting days was very excitable and nervous because I didn't know what to expect, but past Experiences made it easy. In a variety of situations to do a virtual internship, I think that was particularly difficult because I was looking to work in Field along with community members. The thing sets as flexibility. They always prefer with my schedule and worked towards making the internship around my needs. During the internship, it was great cultural experience. Although it was only virtual, I still felt a sense of community with the team and interns. Act in a professional role for the first time, difficult to get used to and yet it is the best way to learn and experience the professional working via real-life experiences. Some of the challenges which were faced during the internship period are as follows:

- Afraid to ask questions
- A new life style
- Technical glitches, includes poor internet connection and or not well equipped with technology.
- Distractions are aplenty and can include: Loud neighbors, an uncomfortable work setting.
- Miscommunication-Everything is depending on communicating things clearly via Email or online meetings.
- Fieldwork poses safety concerns and social norms.
- No regular guidance and lack of proper understanding.

1.3 AN OVERVIEW OF JHARKHAND



SOURCE:

https://upload.wikimedia.org/wikipedia/commons/c/cf/Jharkhand_State_on_India_Map.png

JHARKHAND is come into existence on 15th November as twenty-eighth state of INDIA. It is situated in the eastern region of India and surrounded by land of Bihar state in the north, on the east west-Bengal, in the south Orissa state and in the west Chhattisgarh. The state have as parts with twenty-four districts and RANCHI is the Capital Region of the state.

Three Seasons in the state of Jharkhand. Cold climate season varies from NOV to FEB. Hot climate season varies from March to the middle of June and May to be considered as hottest month of the season. The most possible rainfall takes place from July to Sept.

The state having mineral wealth and in the some parts of the state is the wealthy in iron ore reserves and coal in the world.

Demographic Details are listed below:

No. of districts- 24

Total Area- 79,714 km²

Total population as per 2011 census report: 32,988,134

Sex Ratio- 947 females/1000 males

Literacy rate: 66.4%

State Language: Hindi, Santhali, Urdu, Bengali and English

Religious Populations- Hindu, Buddhists, Sikhs, Jains, Minorities and others.

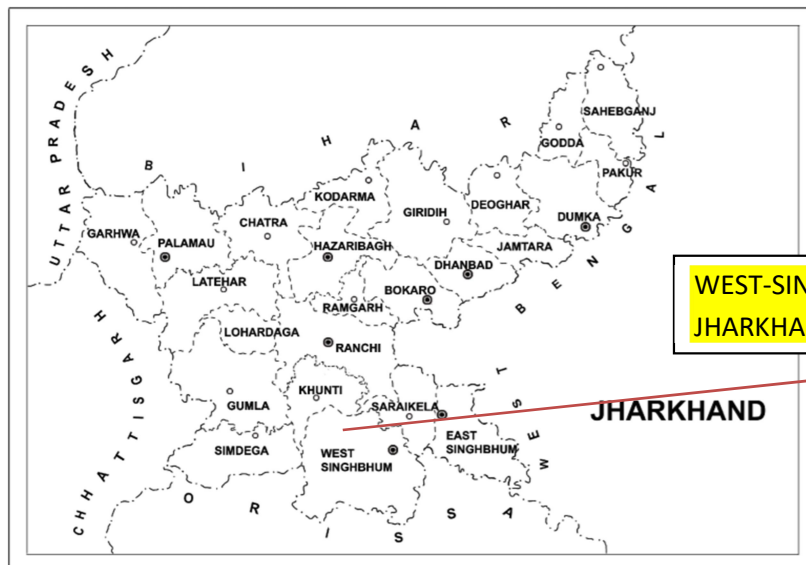
Temperature in °C - summer 42 – 45; Winter 02 – 22

The Backbone of the economy is depended on minerals such as metals, solid fuels including coal and industries, agricultural, and tourism sectors.

1.4 AN OVERVIEW OF WEST-SINGHBHUM DISTRICT OF JHARKHAND AND LOCATION OF THE STUDY-JAGGNATHPUR

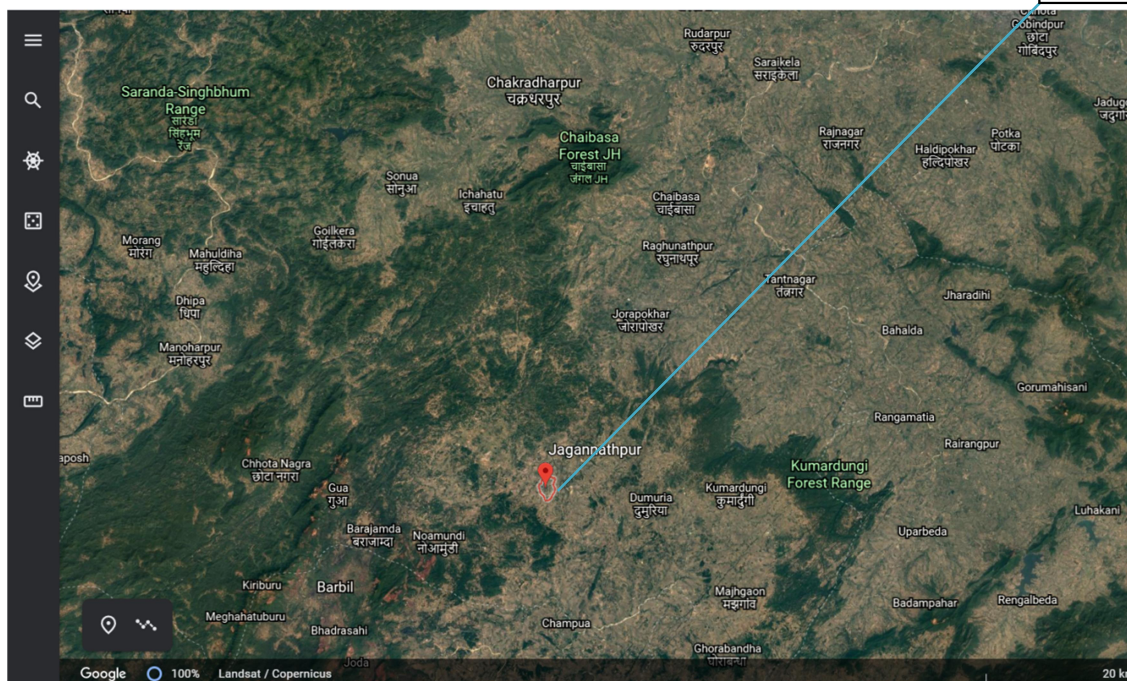
GEOGRAPHICAL
LOCATION OF WEST
SINGHBHUM DISTRICT
IN THE MAP OF
JHARKHAND STATE OF
INDIA

FIG-1.2



WEST-SINGHBHUM DISTRICT OF
JHARKHAND

LOCATION OF
JAGANNATHPUR
FIG-1.3



The oldest and largest district of Jharkhand is West-Singhbhum. It came into existence in 1990 on 16th Jan and district headquarter is Chaibasa. The district is bounded by in north district of Khunti, in the southern part by Keonjhar, Mayurbhanj district and Sundargarh district of Orissa and on the western part Simdega district and Sundargarh district (in Orissa). The district also known as paschimi singhbhum and it is covered with valleys, forest on mountain slopes.

Demographic Details are listed below:

Total Area- 7,224 km²

Total Population as per 2011 census report- 15 Lakhs

Administrative Blocks- 15

Literacy rate- 59.54 %

Languages spoken by the populations of the district are Odia, Ho, Mundari, Hindi, Santali, Urdu, and Bengali.

AN OVERVIEW OF JAGANNATHPUR VILLAGE

The name of the Panchayat, Village and Block is Jagannathpur and district headquarter is chaibasa which is 47 KM away. Jagannathpur block near to sate odhisa border. Distance of the village from block is around 1 KM. There is 1 primary school in the village and Students have to migrate for the secondary and Higher education to the Block Town and Chaibasa. The Main source of the generating income for the residents is Non-Farm Labor, Fisheries, Micro-enterprises and minimal portion of the population involve in Agriculture.

Demographic Details are listed below:

Total Population as per 2011 census report- 7310 (Block level)

Village level- Around 1000-1500

Languages spoken by the population of the village are hindi and Odia.

Literacy rate (Block level) - 83%

Houses around 200 having basic supplies of sewage, mostly seen semi-pucca houses and Mode of communication are active in Day time such as Auto, Rickshaw.

Festivals celebrated: Holi, Dusshera, Diwali, Eid, Makar and so on.

CHAPTER 2

INTRODUCTION

Empowering women is not only beneficial to themselves but also to the Household and country's progress. Women are also considering being equivalent with men in developing gradually. Empowering women is connected with development in terms of social, economic, and social well-being. The country has now been progressive change by the rapid growth of SHGs. The SHGs have been set in a position to address the aspects of women empowerment to enhance the economic & social status of women. Women bring in the potential of women to confidence in one's abilities & further improve the quality, enhanced position, and function in the family and so on. In remote areas, women are usually not able to having income generation opportunities and majorly involved in the household duties. In the patriarchal society, women voices are silenced due to they did not earn desired income and absence of having power to work.

“There is no limit to what women can accomplish” Over a past decade there is growth in women's empowerment graph. Empowering women is the fundamental right of women they should be treated equally. There are certain fields were women are doing great, perhaps better than men. If we really want to see our society growing, then women and their rights must be taken care of the basic norms for fruitful society and humanity.

2.1 DEFINING WOMEN'S EMPOWERMENT

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.

For this objective, the SHGs Model was introduced for self-determination in women and in the social unit in the 9th Five Year Plan (1997-2002) under GOI and it is gradually at a rapid rate-growing microfinance programs.

2.2 SELF-HELP-GROUP

Self-help groups are an informal association of peoples of the group, especially women who choose to come together on shared common objectives. Members have belonged to the same poor socio-economic conditions. These groups are acknowledging by different names in different places like-samoooh, Mandal, Samiti, etc. They rely upon principles of the SHGs are collective approach, the structure of small organization & manageable groups, mutual trust, ease in loan sanction for women, peer group pressure in repayment, capacity building & empowerment, the overall context is to “poverty alleviation & empowerment” and the process is to enable SHG participants’ to the appearance of their potentials into action. SHG can become a mode of positive change.

The SHGs rules and regulations may differ according to the preferences of the members and promoters. It is not formed for the voluntarily giving of help though work is usually unpaid, the respected members of the SHGs work to social development with mutual support. The members are pushed for savings profits and use the pooled resource to meet up credit needs. The meetings done on a scheduled basis to collect the savings from members, selection of the beneficiaries for granting the loan, provide training and development, to resolve a conflict that arises in between, and also discuss common village situation regarded as unwelcome by sharing information and try finding best possible solutions, efforts are made to improve health, literacy levels and an even better standard of living.

2.3 HISTORICAL BACKGROUND- SELF-HELP GROUP:

The Beginning of SHG to find out from Grameen Bank of Bangladesh, which was established by Mohamed Yunus. Self-help groups were started in 1975. In India SHGs were started by NABARD in 1986-1987. The absence of credits facilities institutions in the rural areas has changed the situations to the foundation of Self-help groups. The concept of SHGs has been developing to bring order to vulnerable section of the society to meet their needs and provide opportunities.

The Bangladesh model in a change form or to modified form has adopted by India to alleviate the poverty and women empowerment. The micro-finance has appeared as a powerful tool and movement of SHG has covered all the states in India. In 1991-1992 the promotion has started on a large scale through NABARD. In year of 1993, the RBI has allowed to open SHGs savings account in banks to using banking services and other facilities to strengthen the movement.

The idea of SHGs that’s nothing new to Maharashtra. Started with contribution in small amount of money only 25 paisa, in the year 1947, the women in Amaravati District have started SHGs and in the year 1998, in Pune district unofficially started ‘Chaitanya’ Gramin Mahila Bal Yuvak sanstha.

2.4 WORKING OF SELF HELP GROUPS:

It is working on a common theme of all people should be treated equally and the group size is a maximum of 20 members. The group need not be registered. The members should have the same socio-economic background and from one family only one person can join the SHG. The group members meet on a scheduled basis mostly every week and they discussed several topics such as savings, rotation of SHG funds, bank loan, and repayment of the allocated loan, community action activities/programs.

Savings per members varies from Rupees 10 to 100 or more, it totally depends on ability of the respected members. Members can take the small loans from the group itself to meet their needs.

Sources of funds – Member savings, Interest & other incomes, Funds from Federation (RF/CIF/VRF), bank loan. The Mission gives for RF of Rs, 10000 to Rs, 15000 per eligible SHG. The mission also gives CIF as sources to capitalize the institutions in three forms for the poor- Seed capital (Rs 60,000- Rs 1, 10,000) to each CLF, VRF to VOs for meeting special needs of the vulnerable members including like food insecurity, health risks, high cost of debts and others.

I. FORMATION

The reason behind of SHGs formation is to push the members for making habit of savings and involve in credit activities. According to the research articles, Women groups are more inclined to habitual of savings and better able to address the problems of the members. Any SHGs have an elected Chairperson, a deputy, a treasurer, and other officeholders. These elected members also known as ADHYAKSH, SACHIV AND KOSHADHYAKSH. Some of the factors affecting the formation of the group are full participation of all the members, quality of leadership, uniformity among members, and transparency in the action of functioning.

Hands that help in the formation of SHGs are as follows:

- It might be any individual who lives in the particular area who has needed education or skills and facing similar problems wanted to involve in bringing together may help to begin the SHGs.
- An individual cannot bring the people together into the SHGs by himself/herself , they are assisted by the following administrative units:
 1. NGOs.
 2. Development departments headed by the state government.
 3. Nearby Banks. (Local based)

II. ROLE OF SHGS

- Delivering micro-finance services to the poor, in way of the small and reasonable loan with an affordable interest rate with the flexibility in the repayment process.
- It provides a collateral-free loan.
- It resolves the conflicts through common consensus and collective leadership.
- To motivate the community members to take up social responsibilities.
- To nurture the qualities and confidence of women.
- Providing a space for members for exchanging ideas.
- Providing organizational strength to respected members.

2.5 EMPOWERMENTS THROUGH SHGS

SHG has been identified an effective tool for women's empowerment by being member of any SHG can bring positive changes and improvement in the Quality of living conditions of poor women. An aim of SHGs to provide training in overall aspects for saving, use of credit facilities, income generation opportunities, utilization of resources rationally & optimally and enhancement in social status. Its regular meetings and discussion on contemporary issues help women in developing communication skills and build confidence to speak in public meetings. In terms of social development of women brings equality of status encourage their participation, involvement in the process of decision making, and make them self-dependent in society.

Here are the findings of through several Field studies and Articles on empowerment of women on various indices are as follows:

- **PARTICIPATION IN IDENTIFYING A DECISION PROCESS WHICH INCLUDES POLITICAL-SOCIAL CONTEXT:**
 1. Land/other properties
 2. Renovation and construction of house.
 3. Awareness about political issues.
 4. Improved capabilities to interact with local government.
 5. Representation at Panchayat level elections.

- **INCREASE IN PSYCHOLOGICAL INDICATORS ARE AS FOLLOWS:**

1. Increased self-confidence.
2. Able to solve problem.
3. Financial Independent.
4. Earned respect from society and family members.
5. Express opinions and views to others.

- **AWARENESS INCLUDES:**

1. Regarding societal issues.
2. Useful effect of saving.
3. Series of steps to avail loan and its repayment.
4. Regarding various women government programs.
5. Income-generating activities and opportunities.
6. Rights to women which includes Right to vote, property rights, right to education and many more.
7. Cleanliness and sanitation.
8. Importance of education.

- **SOCIO-CULTURAL EMPOWERMENT:**

1. Build Self-confidence
2. Change in aspects of importance of education of daughters.
3. Mobility
4. Access to markets
5. Sharp reduction in domestic violence.

- **ECONOMIC EMPOWERMENT:**

1. Bargaining Power.
2. Freedom from Shylock.
3. Habitual for using banking system.
4. Knowing about property rights.
5. Reduction in unnecessary expenditure.

2.6 THE SOURCES OF CREDIT TO THE SHG:

TABLE -2.1 depicted below SHGs Having different sources of credit and access to all possible sources of funds.

Member Savings

Allocation of Funds from Federation

Interest income

Loan from the Bank

- Funds from Federation includes RF And CIF

2.7 MOBILISATION OF THE CREDITS

TABLE -2.2 depicted below the operating system of mobilization of the credits in the SHGs

Internal Financing

opening of savings account

Rotation of Funds via federations

CIF

First bank credit

Second bank credit

Third bank credit

- Internal Financing of the funds collected through members savings which is started from the First meeting of the group.
- In the second stage book of records shown as proof to the Bank for opening of bank a/c after 2 Months of establishment of the SHG.
- In the third stage NRLM funds distributed via village organizations. After 3-4 months of establishment of the SHG.
- In the Fourth stage having around 7-8 months the CIF distributed via cluster level federations.
- In the fifth stage and onwards in the period of 9-12 months the first linkage of the credit is 1 lakh, in the period of 24-30 months second linkage of the credit which is 3 lakh and in the period of 36-40 months third linkage of the bank credit is minimum 3 lakhs, plans and purpose the credit prepared by SHG which is appraised by Federation.

2.8 SELF-HELP GROUP: BANK LINKAGE SCHEME:

Under this scheme, SHGs were allowed to open bank account as savings account. SHGs have membership of 15-20 members belongs from low income family background and it is registered or unregistered institution. Mobilizations of savings from members of SHGs and uses the collected Funds to provide collateral free loans to members. Banks in order to make decisions for credit condition of SHG members, namely,

- Activities for Income generation.
- To satisfy social needs such as Housing, Education, Marriage purposes etc.
- Owing money.

Bank lending to SHGs as per latest norms by RBI's for SHG members is eligible for priority sector under categories..., Agriculture, MSME, structure serve as backbone for communities and societies(Social Infrastructure).

2.9 PROGRESS REPORT OF SHGs PAN INDIA AND IN THE STATE OF JHARKHAND:

TABLE-2.3 as of 31st March 2020 status of SHGs in India and in the state Jharkhand

Rupees in Lakh and number are also in lakh.

PARTICULARS	Number of SHGs savings linked with Commercial, Region Rural and Cooperative banks.	Out of total (of which) exclusive women SHGs including Commercial, Region Rural and Cooperative banks.	Out of total (of which) SHGs under NRLM/other Govt. sponsored programs including Commercial, Region Rural and Cooperative banks.
In the context of PAN INDIA, total number of SHGs.	10243323	8831749	6258085
Total Savings Amount	2615204.89	2332055.22	1583626.46
Loans disbursed to SHGs by Banks during the financial year.	7765934.84	7329756.47	5558994.68
In the context of JHARKHAND state. Total number of SHGs	266527	Blank	Blank
Total Savings Amount	28285.41	Blank	Blank

SOURCE: NABARD REPORT 2019-20

TABLE-2.3 illustrates that as of 31st March 2020, there were 10243323 lakh SHGs saving linked with Banks and savings amount Rupee's 2615204.89 lakh. Credit disbursed to the SHGs 7765934.84 lakh by banks.

Total numbers of SHGs in JHARKHAND are 266527 lakh and their savings amount is 28285.41 Lakh.

TABLE -2.4 as of 31st March 2019 status of SHGs in India and in the state Jharkhand

Rupees in Lakh and number are also in lakh.

PARTICULARS	Number of SHGs savings linked with Commercial, Region Rural and Cooperative banks.	Out of total (of which) exclusive women SHGs including Commercial, Region Rural and Cooperative banks.	Out of total (of which) SHGs under NRLM/other Govt. sponsored programs including Commercial, Region Rural and Cooperative banks.
In the context of PAN INDIA, total number of SHGs.	100.14	85.31	60.19
Total Savings Amount	23324.48	20473.55	14481.6
Loans disbursed to SHGs by Banks during the financial year.	58317.63	53254.04	36818.51
In the context of JHARKHAND state. Total number of SHGs	238568	Blank	Blank
Total Savings Amount	29719.27	Blank	Blank

SOURCE: NABARD REPORT 2018-19

TABLE-2.4 illustrates that as of 31st March 2019, there were 100.14 lakh SHGs saving linked with Banks and their savings amount Rupee's 23324.48 lakh. Credit disbursed to the SHGs 58317.63 lakh by banks.

Total numbers of SHGs in JHARKHAND are 238568 Lakh and their savings amount is 29719.27 Lakh.

2.10 COMMUNITY STRUCTURE:

In the community at the present time we have well established structure of SHGs, VO and CLF.

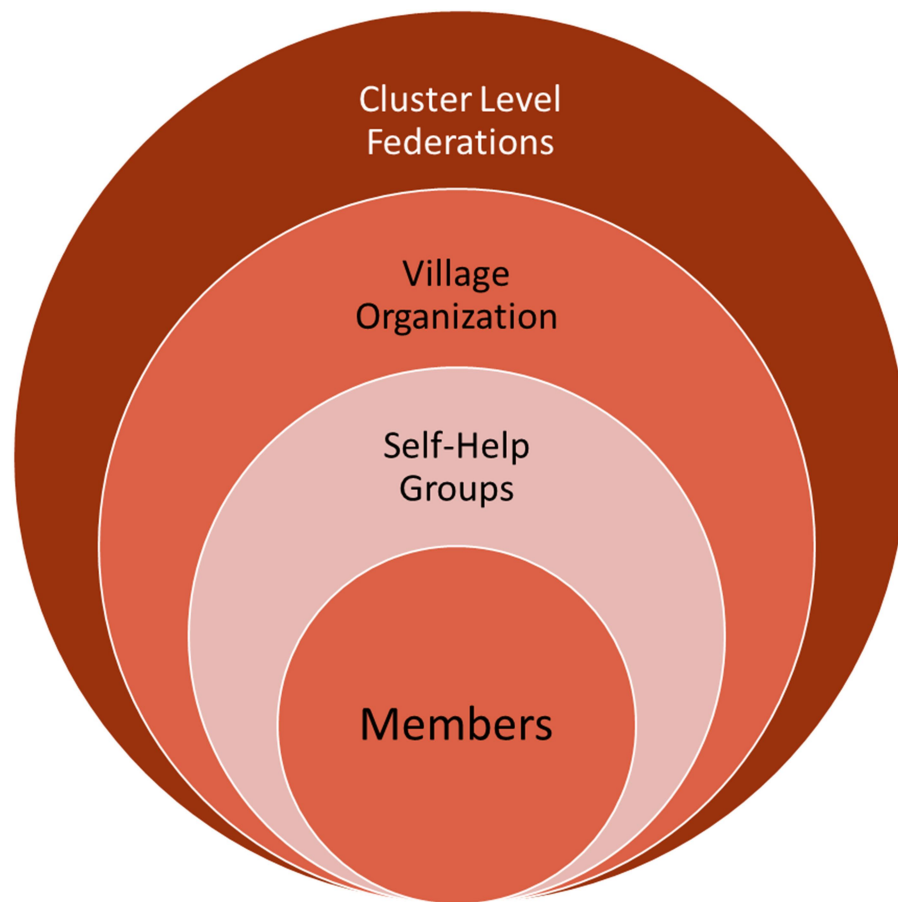


Fig-2.1

The figure demonstrate the structure establish in the community.

- 10-20 MEMBERS=1 SHG
- 10-30 SHG = 1 VO
- MORE THAN 1 VO =1 CLF

2.11 EMPOWERMENT OF WOMEN PROGRAMS IN INDIA

TABLE-2.5 List of the various programs is actively implemented in the ground for empowerment on women.

PROGRAMMES	COMMENCEMENT YEAR	OBJECTIVES
Beti Bachao Beti Padhao	2015	The program initiated by GOI with objective to provide education and protection of girl child in India.
One Stop Centre Scheme	2015	OSC scheme initiated by GOI under the ministry of MWCD for the objective to deal with violence against women problems. The funding of the scheme is done via Nirbhaya Fund and consideration areas of prevention, rehabilitation and protection.
Women Helpline Scheme	2015	The scheme provides 24 hour emergency responses and non-emergency responses to affected women through violence, sexual offences. Toll free number-181
UJJAWALA: A Comprehensive Scheme for Prevention of trafficking and Rescue, Rehabilitation and Re-integration of Victims of Trafficking and Commercial Sexual Exploitation.	2007	The scheme launched for the objective to prevent women and children from trafficking for commercial Abuse. Pattern of assistance – • Prevention • Rescue • Re-integration • Rehabilitation • Repatriation
Working Women Hostel	Re-launched in 2017 and earlier introduced in 1972-73	The scheme was launched by GOI under the ministry of MWCD with the objective to promote safety and convenient means for the working women, includes Widowed, divorced, single, married but her family members are not residing in the same city.
Rajiv Gandhi National Crèche Scheme for the	2006	The scheme launched with the objective to provide facilities for the

Children of Working Mothers.		care of children from Age of 6 months to 6 years of the mother in working period.
SWADHAR Scheme (A Scheme for Women in Difficult Circumstances)	2002	The scheme was launched under the ministry of MWCD with the objective to provide assistance to women in difficulties, more than usually widows left by their family members, prisoner women who released from jail and facing lack of family support, one who remains alive women in natural disaster, mentally challenged etc.
(STEP) Support to Training and Employment Programme for Women	Revised in 2014	The scheme was launched to provide support via skills training to help her in employability opportunities and make them enable to become self-employed.
Nari Shakti Puraskar	1999	The award annually to confer by MWCD of GOI to considered individual women, institutions that work significantly for the cause on empowerment of women.
Women Empowerment and Livelihood Programme in Mid-Gangetic Plains 'Priyadarshini'	blank	The objective of the program is to empower women and between ages of 10-19 girls by helping them to accessibility to livelihoods opportunities and development services which includes farm and Non-farm.
Mahila E-Haat	2016	The objective of the program to set up online shopping portal for empowerment of women in terms of socio-economic and the role is to making them self-dependent.
Rashtriya Mahila Kosh (RMK) is also known as the National Credit Fund for Women (NCFW)	1993	The main objective of the program to provide micro-credit to women who are poor for support and income generating activities for their socio-economic development.

CHAPTER-3

REVIEW OF LITERATURE

A large number of research works have been done in different parts of the world on assessing the success of SHGs in the empowerment of women.

Every situation in life is temporary- Jenni Young

AUTHOR (YEAR)	STUDY LOCATION	SAMPLE SIZE	SALIENT FEATURES
DR. PREEMA ROSE NICHLAVOSE JINCY JOSE (2017)	SHG members of Kerala state	80 respondents	In this analysis report examines the effect of SHGs initiatives in women empowerment in terms of social and economic development. The research study was examined on the selection of 80 respondents of the SHGs members in Kerala state. The Finding of the study presents that there is a positive impact on the socio-economic status of the selected respondents in the study area.
H.RAMAKRISHNA, KHAJA MOHINUDDEEN J, BIBI SALEEMA G AND MALLIKARJUNA B (2013)	The Execution of SHG bank linkage Programme in India.	The study based on secondary resources.	The study area was to examine the importance of SHGs Bank linkage towards women empowerment and poverty alleviation. The finding of the study is the SHG has created a positive footprint and act for the

			poverty alleviation and generating employment opportunities.
H. M. W. A. Herath, L. H. P. Guneratne, and Nimal Sanderatne (2015)	Effect of micro-finance on empowerment of women in Sri Lanka-Kandy district.	119 women who borrows	As per their analysis report investigate on role of microfinance in the ability to form social capital and free from poverty. The finding of the study is women possess the loan, which had a marked as significant change on their ability to make decisions in their personal and occupational life.
Dr. A. Thilagaraj 2020	Virudhunagar District In Tamil Nadu	Sample size 300	The objective of the report is to assess the role of SHGs in empowerment of women in context of socio-economic changes and attitude of the members closer to SHG. In the concluding part a significant impact on the Members on several indicators which includes, opportunities on employment, increased in monthly family incomes, children education.

Mofidul Islam _Jayanta Krishna Sarmah(2014)	Juria and Batadrawa of Nagaon District of Assam.	152 functional SHG all members were approached individually.	The objective of the study to assess economic empowerment and observed changes in livings standard and activities performed by the SHG. In the concluding part reveals that significantly impacted on income generation opportunities and improved standard of living as well as social development which includes, enhance status in society, develop habits for saving, lower dependence on money lender etc.
Sri Sarmah Gunindra Nath(2012)	Lakhimpur district of Assam	200 respondents	The subject of the study on the title of “Constraints of women's empowerment through self-help groups” in the Lakhimpur district of Assam. The study examines several socio-economic and connected with an institutional constraint related to empowerment of women under SHGs through microfinance with 200 respondents. The finding of the study is found

			various constraints of empowerments of women and suggested measures to overcome these constraints.
Priyanka Sahu & T.K.Venkatachalapathy 2018	Khunti district of Jharkhand state.	One hundred and eighteen poor tribal women	This study examines women's empowerment through SHGs (micro-credit scheme) rural areas of Khunti district of Jharkhand state. The findings of the study the post-SHG's have started saving and borrowing with banks, instead of depending on family members, relatives & known persons. The benefit from the scheme has impacted positively in terms of socio-economic and political decision-making.
M S MEENA ¹ and K M SINGH ² (2013)	Patna District, Bihar	100 Members SHG	To study the facts of the behavior construct of self-help group members. The paper proposed that there is enough to noticed changes in the lifestyle of rural women after joining SHGs and technological interventions and

			positive behaviors construct to develop leadership skills, improved sustainable livelihoods.
MS. A. HAMPAMMA AND PROF. R. VIJAYA KRISHNA NAIDU 2017	Kurnool District of Andhra Pradesh	50 women, village Gajulapalli, Kurnool	The objective of the study to assess the empowerment of women in terms of socio-economic and welfare of tribal women. In the concluding part, significant impact of SHGs in change in the lives, avails occupational opportunities, repayment responses are repaid on time.
Mhalo Kikon, 2017	Kohima ,Nagaland	7 SHGs	This paper reveal that women are more than just house wives via SHGs 70% of women are having monthly income through establishing their business.

CHAPTER-4

STATEMENT OF THE PROBLEM

Poverty and unemployment have always been a serious concern that creates difficulty to economic development. The government of India had taken several efforts to the enhancement of women's social status and livelihood opportunities. Various Interventions that lead to overcoming poverty and other welfare programs will succeed with the active and voluntary participation of community members at the grass-root level. The SHGs are an informal association of peoples who choose to come together for common objectives. These groups are distinct from Co-operatives, mainly in terms of structure size and functions. Self-help groups steadily turning out to be a model of social change and improved their living standards. Self-help Groups concentrated on various aspects such as capacity building, Awareness, Providing ease and access to collateral-free loans, and creating opportunities for various sources of livelihoods.

In the Rural Areas, women and weaker sections of the society are deprived of health care facilities, employment opportunities, access to basic education, and political participation. In nowadays, several entrepreneurial activities initiated. Therefore, empowerments of women are the only way to resolves the problems faced by the community members, not only in India but also in other developing nations

Before starting the study towards the title name one question that arises in my mind is **WHY** need to empower? Still, inequality exists in the 21st century? Based on several observations such as Women are electing the Panchayat elections and some of their win but absent from the Panchayat meetings & discussions due to lack of confidence and patriarchal system. Second, women are not able to access the ownership of land and other assets based on my own home experience. Third, why it is necessary everyday mother/sister/other roles of female will do the kitchen work and early morning; sweep the dirt area around whole house. The place of women in society is also insignificance to contributing negligibly to the social development. The things to be true that women form half the entire population of the country make empowering them to be an active part of all the process of good change steps. Hence, this study reports an act for the strong commitment to empower women and utilization of all potential resources to bring a positive sustainable development.

CHAPTER-5

OBJECTIVES OF THE STUDY

The objectives of the present study are as follows:

- 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/women programs/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

CHAPTER-6

NEED AND IMPORTANCE OF THE STUDY

In the view a significant impact of the SHG on empowerment of women. The significance of the study to get the advantageous feedback, provide suggestions to develop a successful strategy that can enhance the state of being extremely productive and for better performance of self-help groups in their economic activities.

According to this Background, an effort was made with the above mentioned objectives to study and the report of empowerment of women in Jagannathpur Village via self-help groups.

The indicator's recognized in the present study would decide that information is true/or not whether women was empowered or not. The findings of demographic profile of self-help group members will be useful to policy makers and understanding of SHGs basic profile.

Two case study documented will help to have an understanding of reasons for empowerment and empowered cases after the interventions for the rural women in their decision making, ability to make habits for saving, income generating activities and other indices.

CHAPTER 7

RESEARCH METHODOLOGY

AREA OF THE RESEARCH STUDY: JAGANNATHPUR VILLAGE, BLOCK-JAGANNATHPUR, DISTRICT- WEST SINGHBHUM

TARGET RESPONDENT: SHGS WOMEN MEMBERS.

SAMPLE SIZE (SHG MEMBERS): 89

COLLECTED DATA HAS BEEN ANALYZED BY USING MICROSOFT EXCEL.

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?

➤ **OBSERVATION**

Observation of the Households and current situation of the Members is the main agenda during the internship tenure because I knew that they are poor people and my motto is to observed that how “SHG” impact these households. Are any challenges facing after getting the benefit of “SHG” is my core agenda.

➤ **QUESTIONNAIRE**

None of the study report can achieve success without a purposeful questionnaire. Unluckily, the questionnaire design has no theoretical base to guide the field researcher in developing a perfect questionnaire. Therefore, to get an understanding of the impact of the “SHG” to the women empowerment, and do an analysis of the empowerment it is necessary to make a questionnaire. Hence, questionnaire design is more of art than a science.

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. The purpose of the study is to analyze women empowerment through self-help groups.

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.

CHAPTER 8

DATA ANALYSIS

The number OF SHGs in **Jagannathpur** Rural Areas of the Village is 6 and the number of members is 89. Here is the list, of the respondents from SHGs for the analysis.

n=89

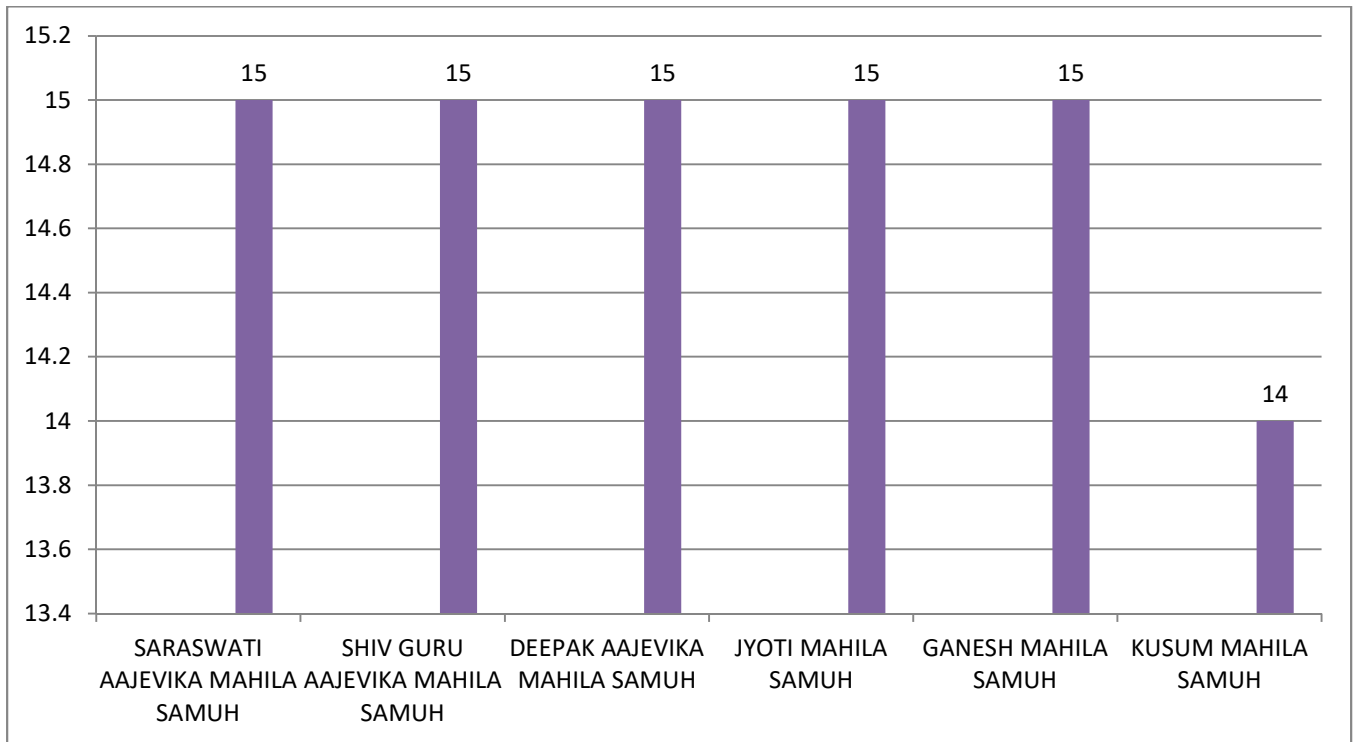


Figure 8.1 Name of the SHGs and their member's (In Number)

SOURCE: PRIMARY DATA

Figure 8.1 illustrates a list of SHG's name and their members (in the figure). 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.

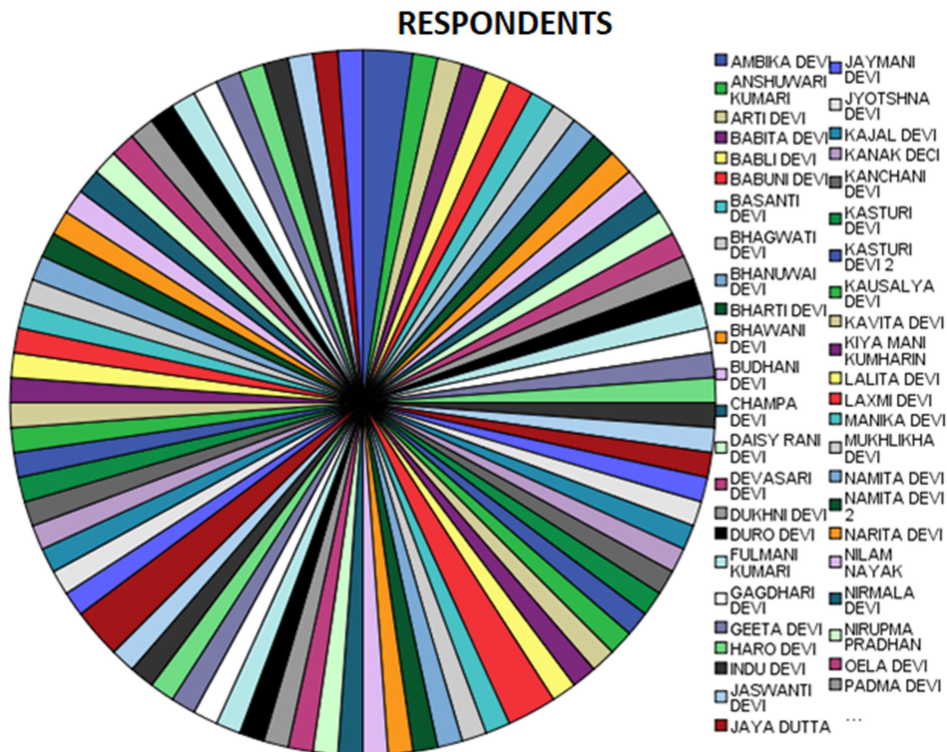


FIG-8.2 Name of the SHG members

SOURCE: PRIMARY DATA

In the figure 8.2 demonstrate the name of the SHG members.

1. SOCIO-ECONOMIC ANALYSIS

The Socio-Economic analysis determines the following components within a society are as follows:

A. AGE

n=89

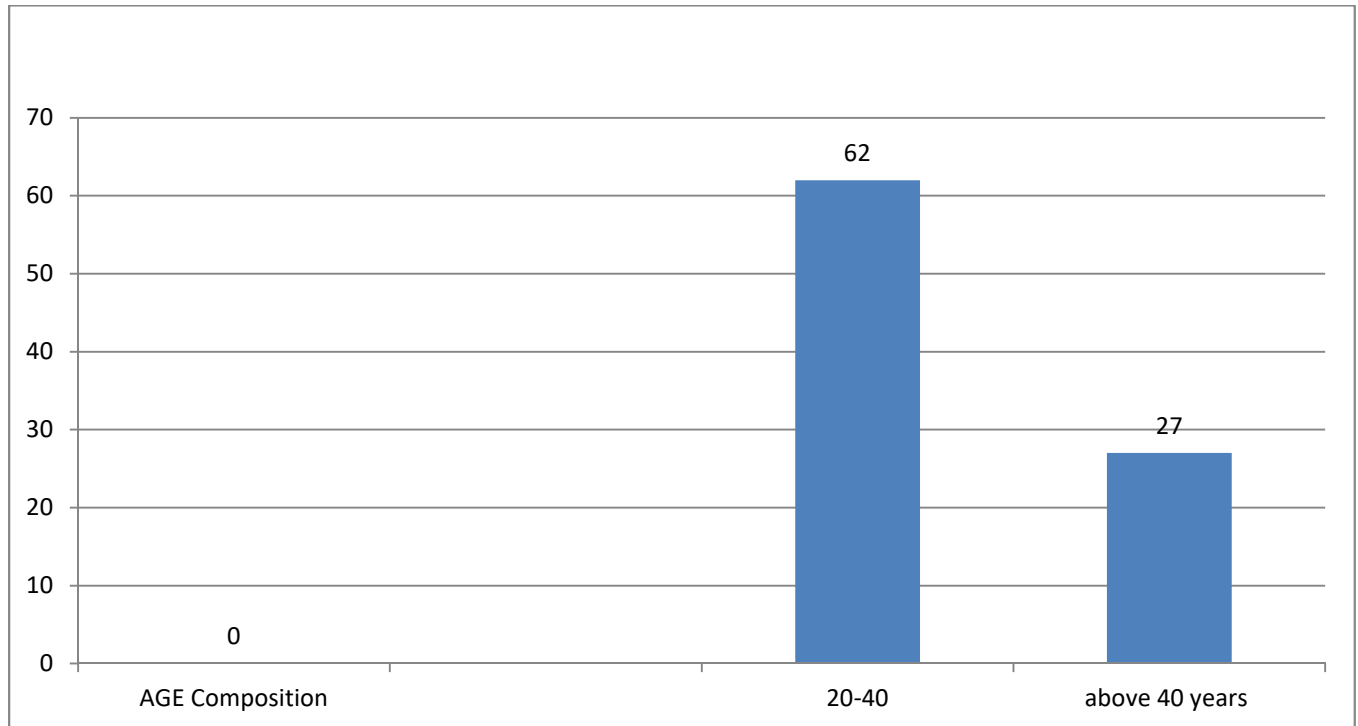


Figure-8.3 AGE DISTRIBUTION OF THE SHG MEMBERS

SOURCE: PRIMARY DATA

Figure 8.2 illustrates on the basis of 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 the largest numbers 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.

B. EDUCATION

n=89

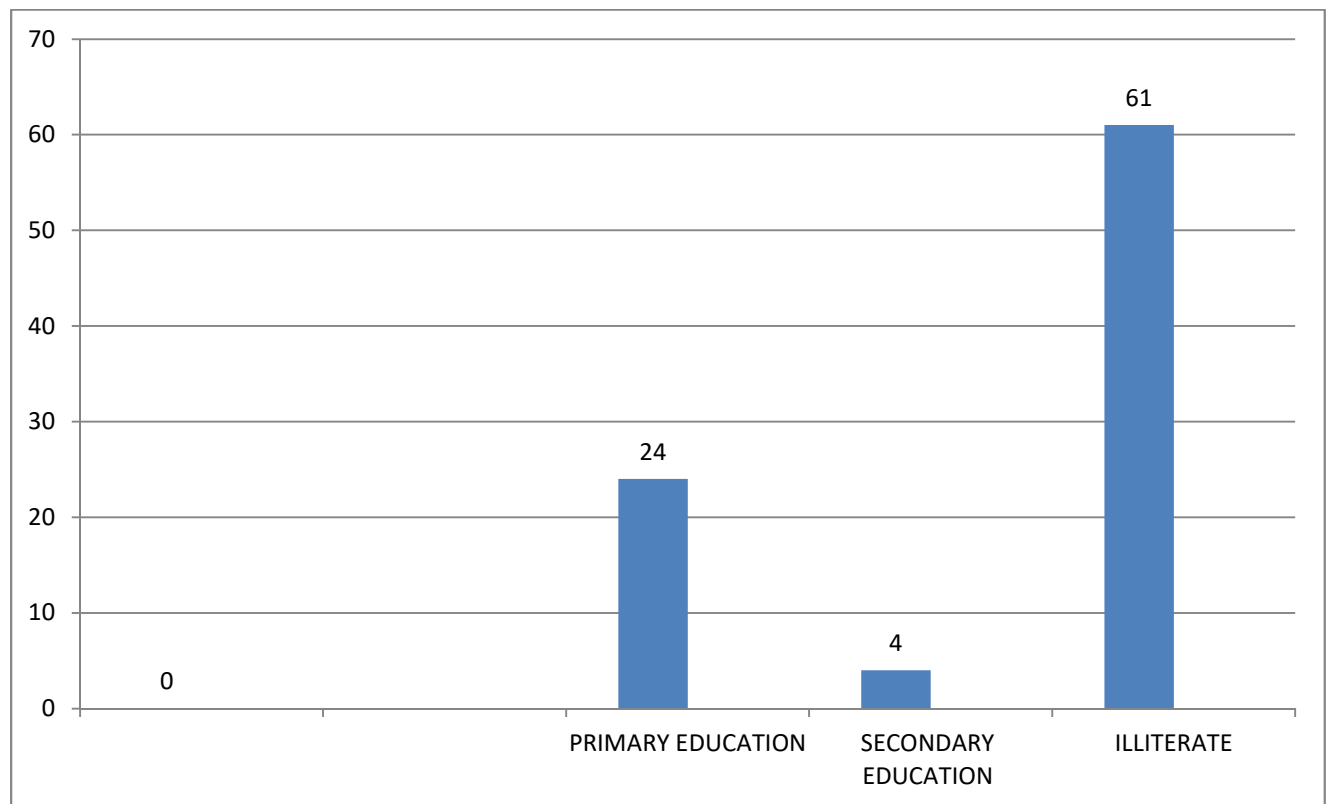


Figure-8.4 Status of respondents on education profile

SOURCE: PRIMARY DATA

The study reveals from the above chart that the majority of the women are uneducated, yet there is least number of women in these SHGs is 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 above 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.

C. OCCUPATION

n=89

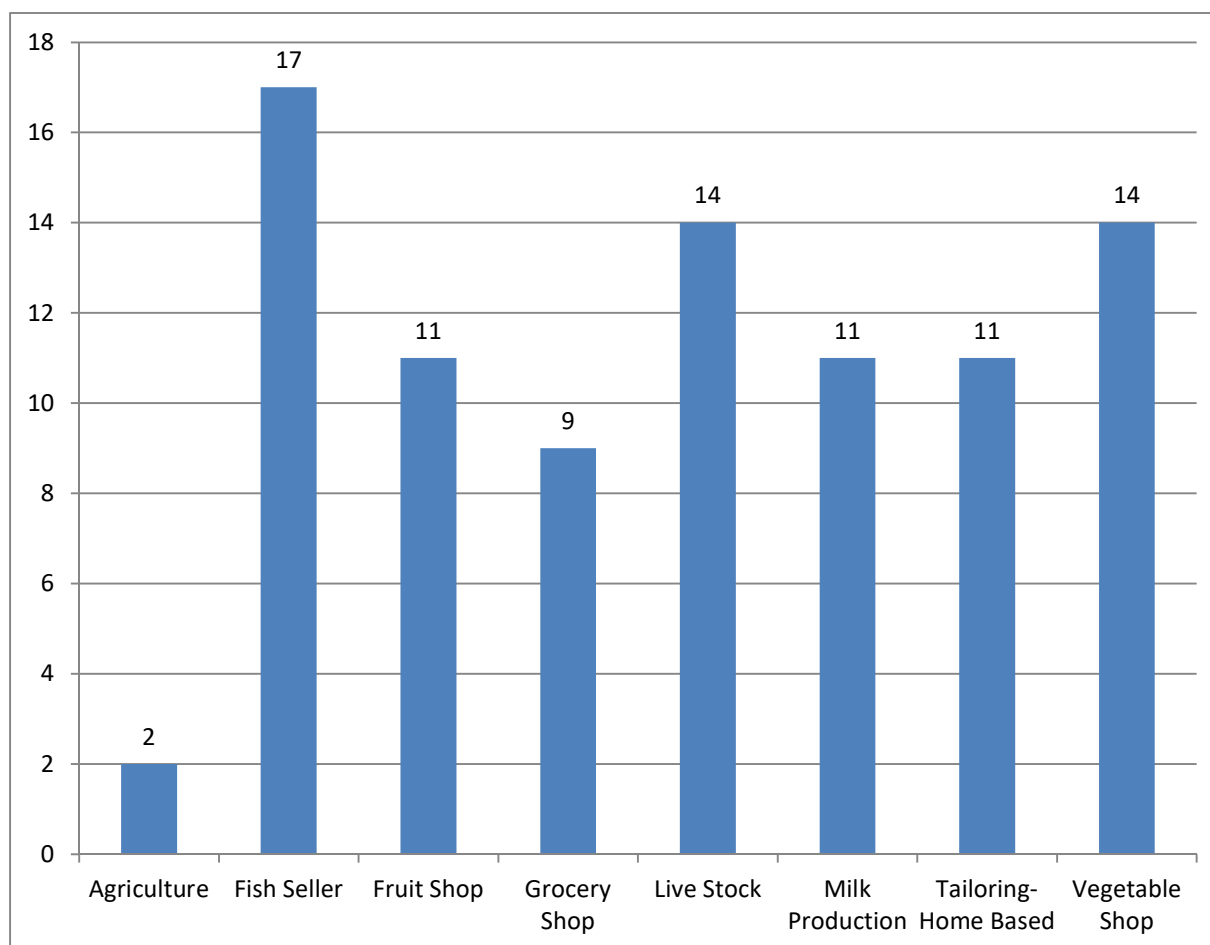


Figure 8.5 Lists of job activities to earn on regular basis and engaged respondents (In number)

SOURCE: PRIMARY DATA

Figure 8.5 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 Shop and the rest equally **eleven-eleven** accounted for Fruit shops, 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.

D. NUMBER OF YEARS

n=89

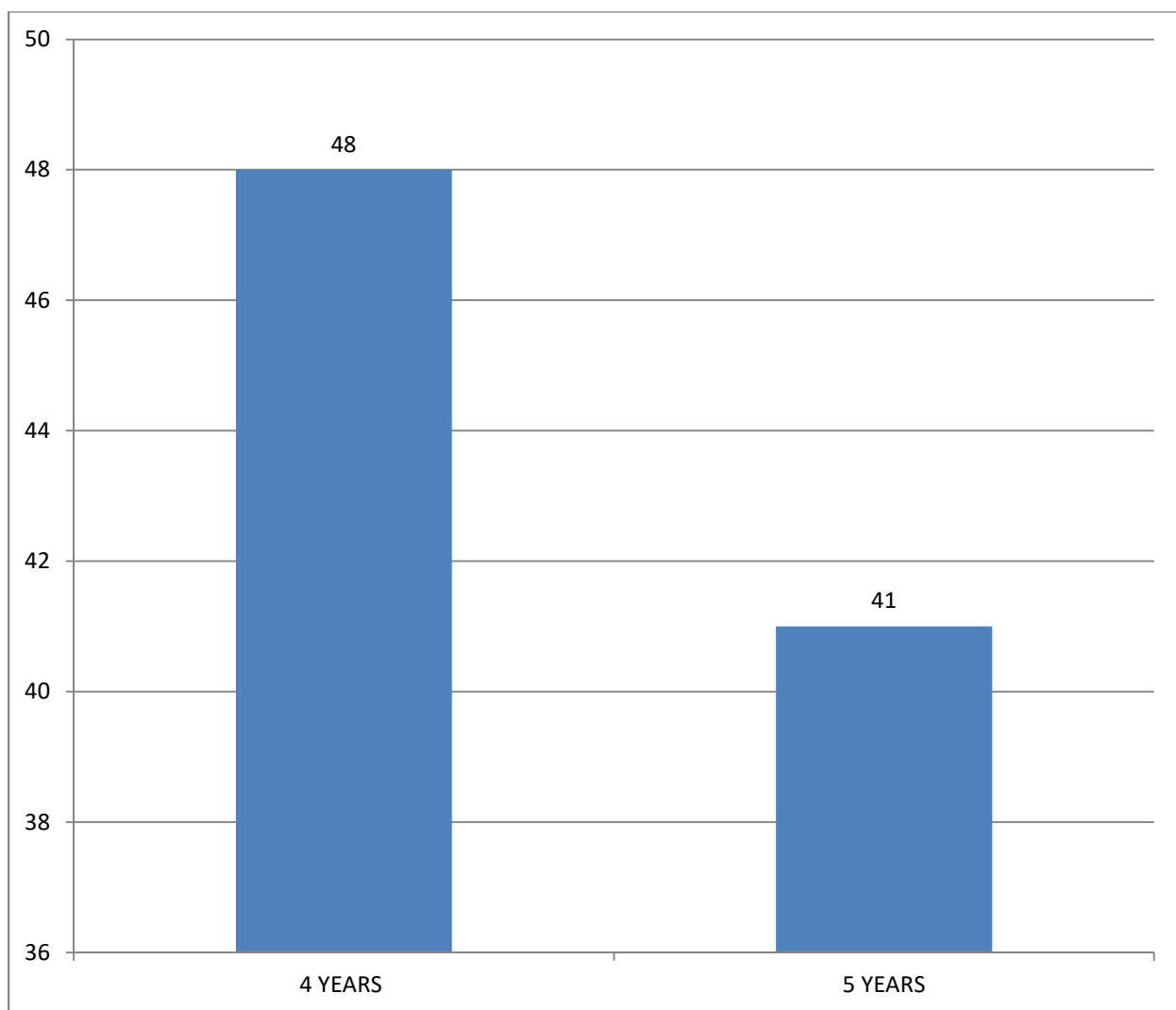


Figure-8.6 RESPONDENTS TO BE PART OF SHGs FROM 4-5 YEARS

SOURCE: PRIMARY DATA

Figure 8.6 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 part of SAMUH with the completion of a group of 15 members.

E. STANDARD OF LIVING

The standard of living has been measured through various indicators that have been observed during the Field visits, House visits, Meetings, and discussions with the respondents.

Table-8.1 COMPONENTS FOR EVALUATING STANDARD OF LIVING

SEPARATE ROOM FOR COOKING
YES/NO
TYPE OF HOUSE
KACHA HOUSE/ PUCCKA HOUSE/SEMI-PUCCA
SOURCE OF LIGHTNING
ELECTRICITY
KEROSENE/GAS/GENERATOR
OTHERS
FUEL FOR COOKING
ELECTRIC APPLIANCES/GAS/COAL/OTHERS
SOURCE OF DRINKING WATER
HAND-PUMP/WELL/OWN OR PUBLIC SERVICES
TOILET FACILITY

n=89

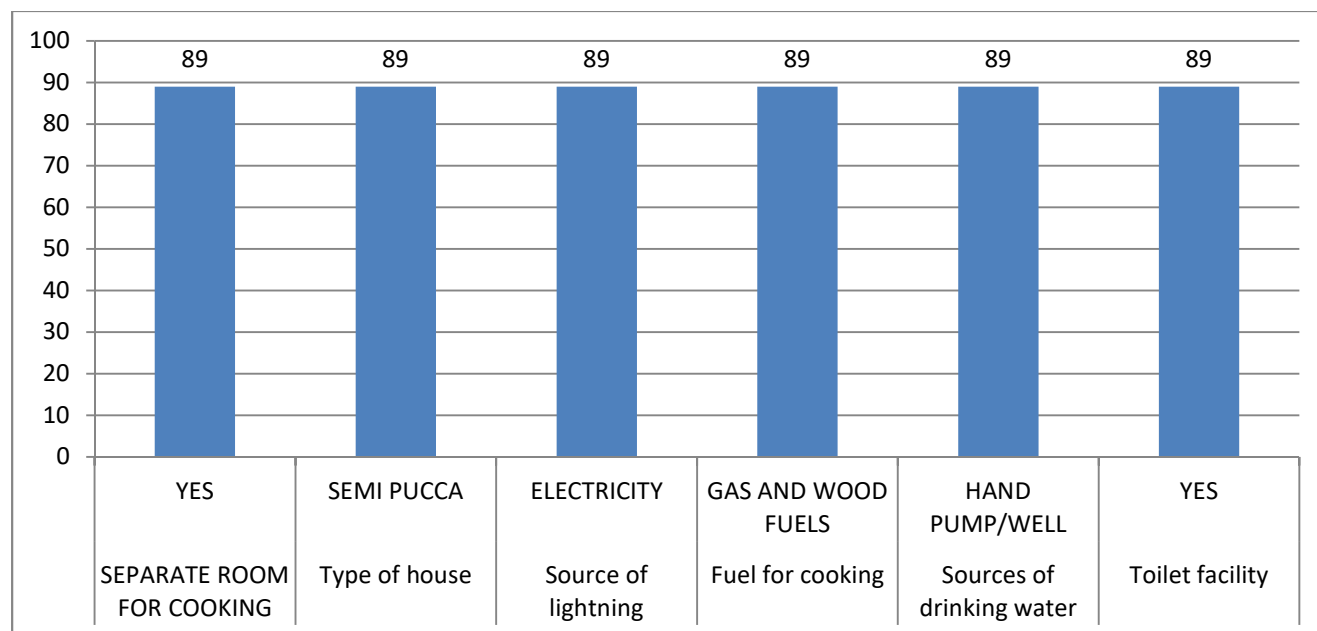


Figure 8.7 COMPONENTS OF STANDARD OF LIVING AND RESPONDENTS (IN NUMBER)

SOURCE: PRIMARY DATA

Figure 8.7 illustrates those eighty-nine members having a separate room for cooking/space area after joining SHG. Benefits of having different areas for cooking, it reduces indoor air pollution and directly means Good health for women and their families. Increase Living Area and firewood storage volume. Second, the Component illustrates that all the members (eighty-nine) having Semi-Pucca houses. It reveals the after joining of SHGs and intervention is helped to improve the living conditions and residents able to avail the government services as such as Nirmal Bharat Abhiyan to eradicate the open defecation etc. but for some benefits, they have applied and work in progress such as PM housing scheme. Third, the Component illustrates that eighty-nine respondents having an electricity connection 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.

There is a significant improvement in terms of various above-mentioned indicators and shows the benefits of credit facilities. There was an increase in trend on employment and income-generating activities in the area after the joining of SHGs.

2. INCREASE IN INCOME AFTER JOINING SHGs

n=89

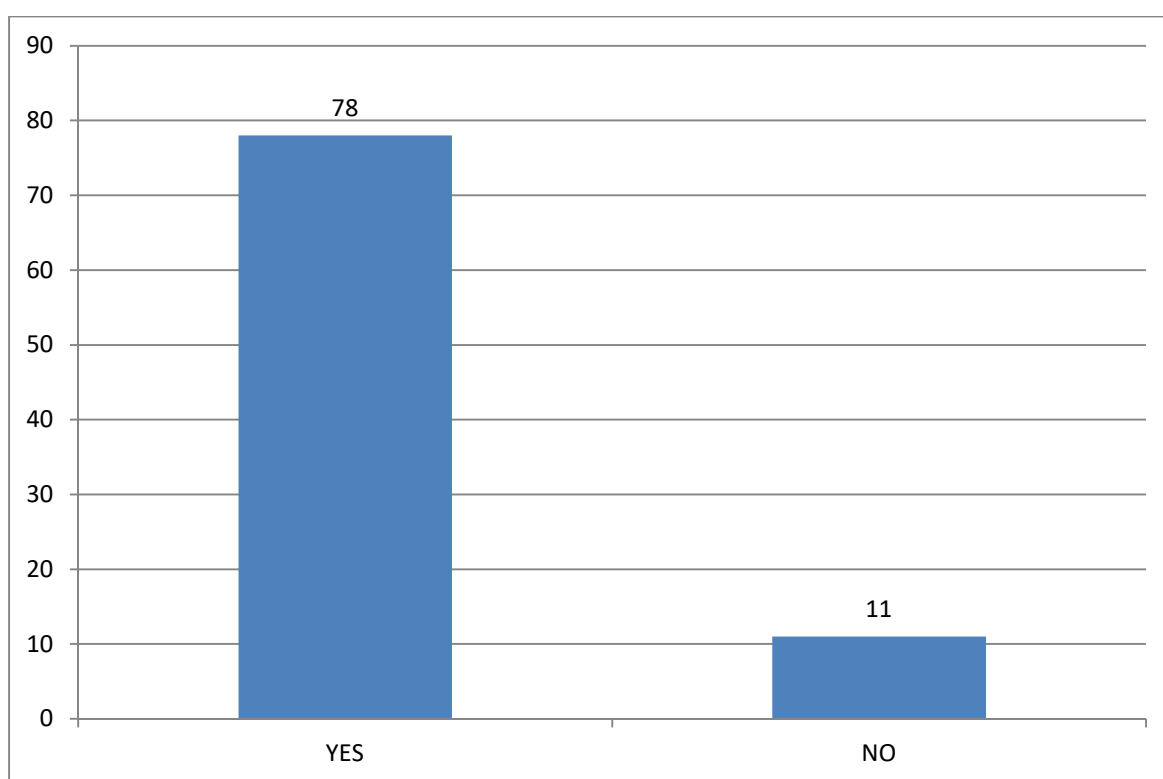


Figure 8.8 STATUSES OF RESPONDENTS INCREASED IN INCOME

SOURCE: PRIMARY DATA

Figure 8.8 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 to generate a sustainable source of income and experience 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.

3. REASONS FOR JOINING SHGs

n=89

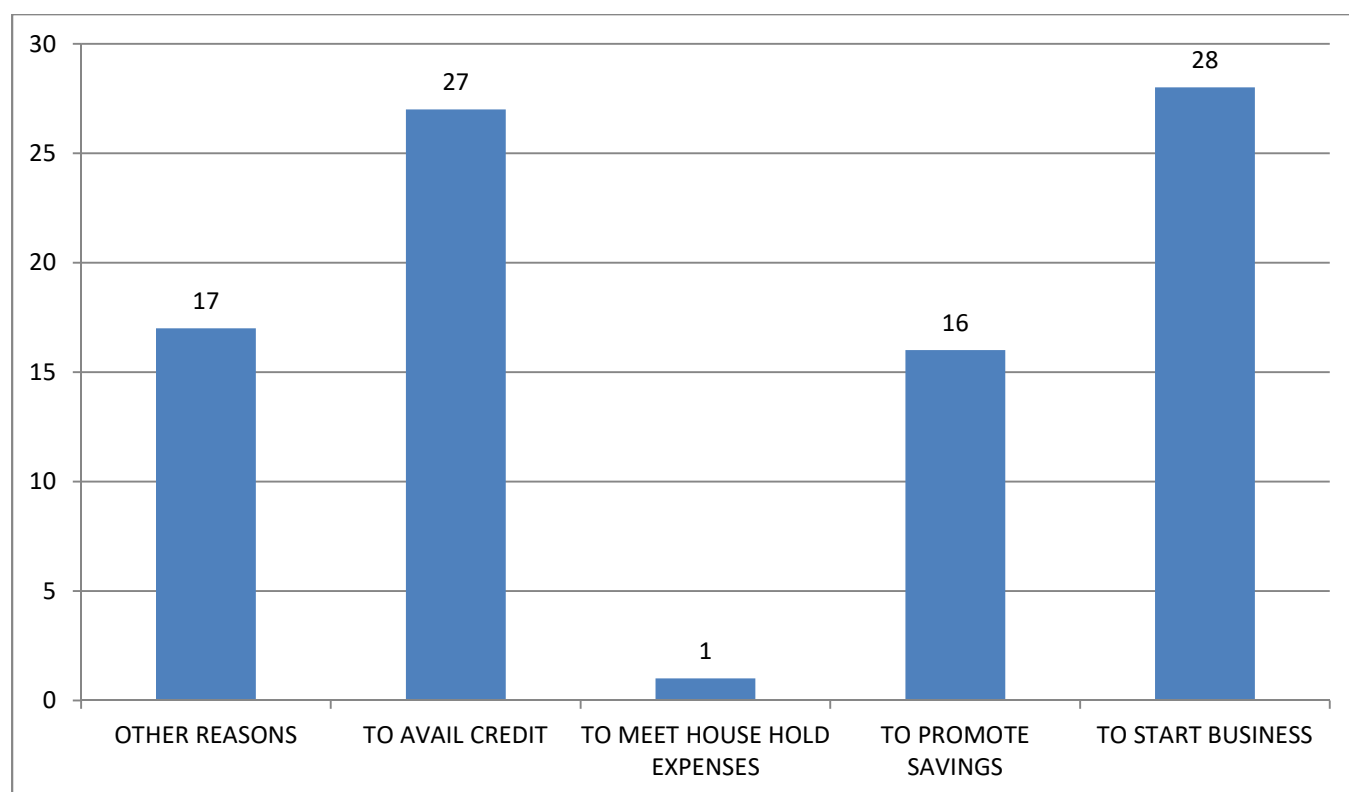


Figure 8.9 REASONS FOR JOINING SHG

SOURCE: PRIMARY DATA

Figure 8.9 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.

4 LEVEL OF AWARENESS OF SHGS/WOMEN PROGRAMS/ABOUT FINANCIAL ACTIVITY

n=89

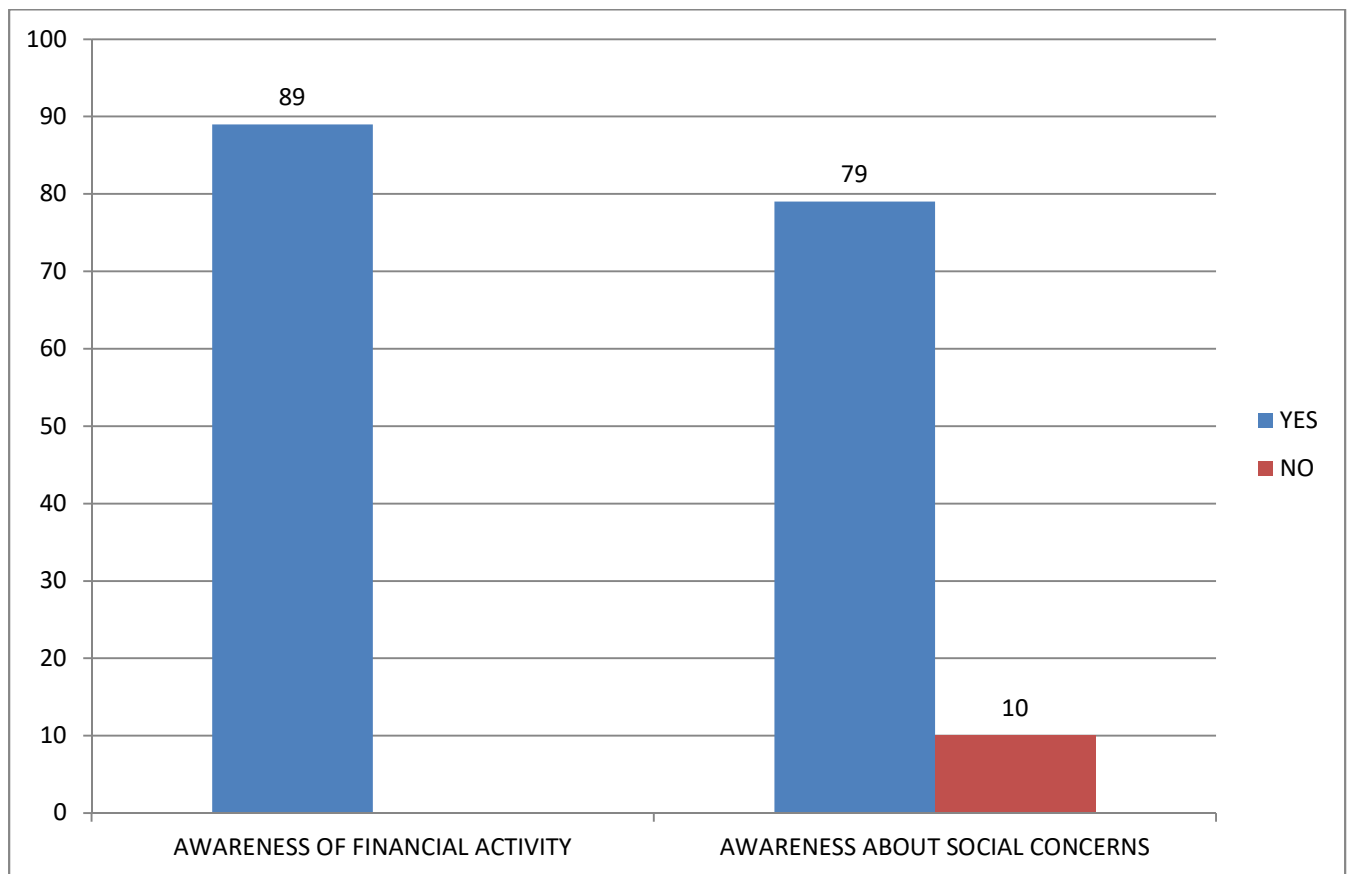


FIGURE 8.10 LEVEL OF AWARENESS OF THE RESPONDENTS

SOURCE: PRIMARY DATA

Figure 8.10 observed that majority of the respondents know of 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.

Table-8.2 PRAMETERS FOR UNDERSATNADING THE LEVEL OF AWARENESS

KNOWLEDGE ABOUT DIFFERENT FINANCIAL ACTIVITY	SOCIAL CONCERNS
Depositing money Withdrawing money Taking loan Updating passbook Withdrawing money using ATM Checking bank A/C balance using ATM Checking bank A/C balance using passbook Using mini statement	Hygiene and sanitation. Importance of Education girl child. Govt. programs for women. Employment opportunities.

5 PARTICIPATION IN DECISION MAKING

Table-8.3 COMPONENTS FOR DECISION MAKING

I.	Household Expenditure
II.	For Children Marriage
III.	Children Education
IV.	Purchase of live stock
V.	Utilization of loan amount
VI.	Attend public seminars/meetings.
VII.	Savings for uncertain periods.
VIII.	For Establishing of Business /other properties
IX.	Renovation and construction of house.
X.	Awareness about political issues.
XI.	Improved capabilities to interact with local government.
XII.	Representation at Panchayat level elections.

The above mentioned components were given as to positively understand decision making empowerment of the respondents were analyzed through using the likert's scaling technique.

n=89

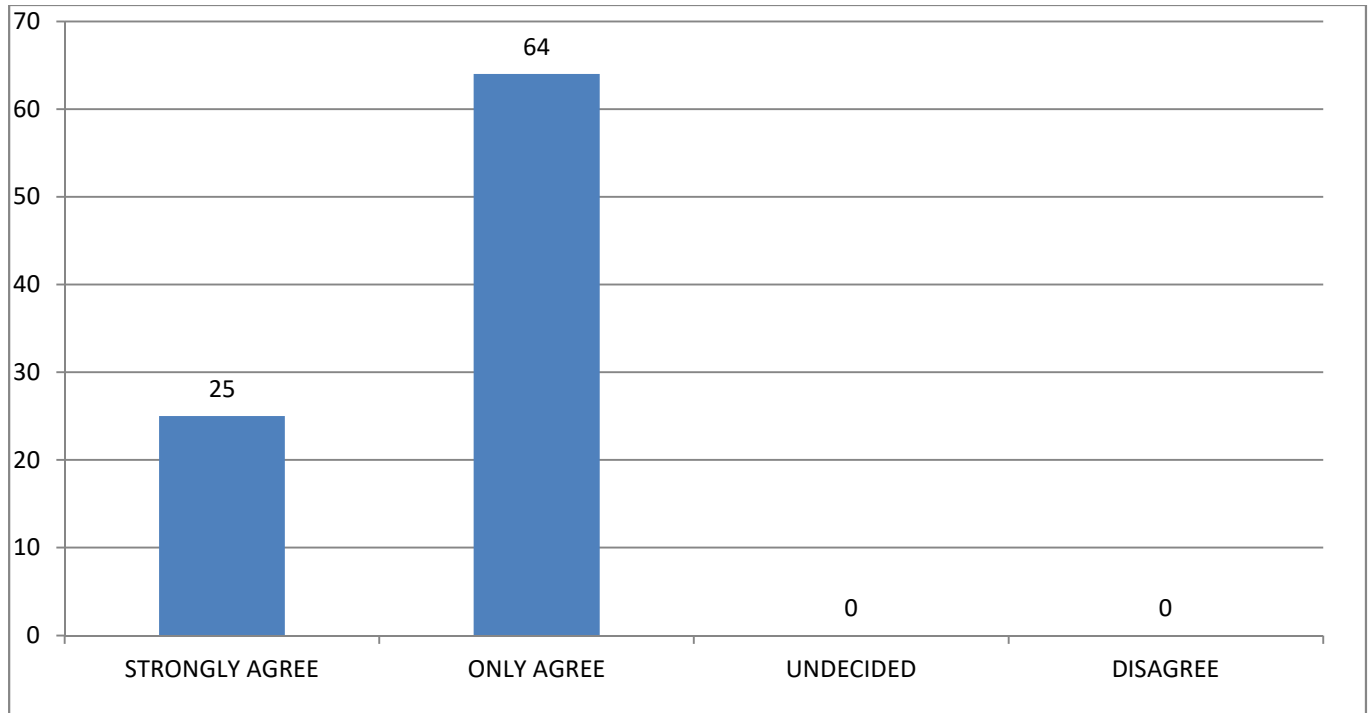


Figure 8.11 PARTICIPATION OF RESPONDENTS IN DECISION MAKING

SOURCE: PRIMARY DATA

Figure 8.11 illustrates that out of 89 respondents, 25 respondent's 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.

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-

- I. Self-confidence
- II. Change in aspects of importance of education of daughters.
- III. Mobility
- IV. Access to markets
- V. Sharp reduction in domestic violence.

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 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:

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

CHAPTER-9

THE MAJOR FINDINGS AND DISCUSSIONS

A number of the important findings through this study are as follows:

- On a larger number (Sixty-two) of the respondents are in the age group of 20 to 40 years of age. Members above 40 years of age are only twenty-seven. It is evident that majority of the members are young and enthusiasm. The benefits of youth members easier to train and well aware of socio-economic activities in their community, motivated, able to use techno and having practical knowledge.
- The Members of SHGs are still in larger number are illiterate. 28% have at least had basic education. Majorly roles, women to realizing its importance in their empowerment.
- Seventeen respondents accounted for Fish sellers and fourteen equally accounted for Live-stock and Vegetable Shop. The remaining consists of fruit shop, grocery shop, Milk business and Farm laborers, non-farm labors, among others. The majority of the respondents indulged job profession and women were treated less importantly comparatively showing involvement in decision making process and changed in behavior via in all changing process.
- 46.1% of the respondents (In number 41) have been members of SHGs for 5 years and other 48 have been part of SHG from 4 years. After Joining SHG and having to be part from several years' shows the women become independent in rural levels of context, hopefully played major roles in several responsibilities.
- 78 of the members having changes in Income status after joining the SHG. The respondents have joined the SHGs in order to generate sustainable source of income and experiencing the better quality of life. Households started their income from food group items to in trend and living happy life as well as cutting off money spent in health issues.
- The findings for joining 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. Respondents utilize the credits on regularly engaged activities and other activities such for marriage, education etc.
- Majorly, all the respondents have changed the standard of living as mentioned aspects above. Significant role of SHG promoting the wealth, material goods, and overall quality of life including happiness. Running of Awareness campaign of active schemes of women empowerment by the government and to overcome from common problems to make better quality of life.
- It is observed that majorly of the respondents has knowledge about financial activity and social concerns, only 10 respondents were not aware about the social concerns due to unwillingness and not feeling of its importance. Benefits of Financial awareness Respondents are able to make better money matters decisions in terms of savings, borrowing, budgeting and investing in rural scenario.

- Out of 89 respondents, 64 respondents agree with the components are given for empowerment and 25 respondents strongly agree. It indicates empowers women and especially leadership quality to be part of various decision making process.
- The respondents are revealed that none of them having the accessibility of land ownership but having ownership of other assets such as television, transistor, Refrigerator, two-wheeler, phone, and bicycle. In the Panchayat small portion of non-SHG members hold secure land rights.
- Women have the freedom to live life and doing what they want, this represents socio-cultural properties.
- Significantly impacted political empowerment.

The study reveals significantly change in socio-economic conditions of the women and also increase in other contexts, such as awareness, decision, culture. Women become empowered as compared to earlier is only due to joining of SHG and to be a part from several years and increased in workloads because women are getting benefits, happily performing their roles.

CHAPTER 10

CASE STUDY

SIGNIFICANT IMPACT VIA SHG ON EMPOWERMENT OF WOMEN

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



FIG-13.1 this picture depicts the confidence level of Laxmi Didi is seated in the middle in the color of Purple dress

SUPPORT JHARKHAND is changing lives by providing livelihood for whole life, for those who are not able to survive. The structure is developed in such a way that it focuses on those classes of society who are either neglected by the society or less known in the society. SUPPORT not only determined for the upliftment of weaker section of the society, it also increasing the knowledge, skills and abilities of ADHYAKSH, SACHIV AND TREASURE by mentoring and brushing up their skill. In this journey we are going to talk about the LAXMI DIDI of JAGANNATHPUR Block, from the same village and Panchayat who lives in a joint family and uphold all her responsibilities. Prior to working as a SACHIV (SARASWATI) she use to work as a book keeper and use to maintain the registers of V.O but at that point of time her income was not enough to meet their family needs, so apart from this work she use to sell readymade clothes on her home; Tailoring from her home and also indulge in Fish Selling.

She started her journey as a MEMBER in August 2017, it was not so easy for them to manage the things as she never been part of such things, but patiently she managed all the obstacles and overcome of these problems. She started new job responsibilities as SACHIV; BOOK KEEPER

also started earning more which helped her financially to take care of her family. This helped her in protecting and also providing them better future possibilities.

CHALLENGES:-

As she has never been experienced such work culture, she felt uncomfortable, demotivated and hesitant, but gradually as the time passed by the help of superiors and group members she cope up with the problem. Also working with several people and group of peoples is not an easy task for any person to handle them as they came from a different family background.

While talking about psychological changes and all she is more confident, emotionally stable and open to learn and implement the learning's to obtain better output and results, she will able to learn new things and accept new challenges, in a positive, manner.

Now on she is totally changed personality, she is already made a positive impact in the society and being able to depict an ideal self-image in the society, in the society she is also set an example to that entire how to accept challenges and deal with it.

She is currently handling 89 members in her Village, and did some notable and remarkable word and guided them to perform better. Some names of SHGs members are listed below.

- LAXMI DEVI- use to sell readymade clothes on her home; Tailoring from her home and also indulge in Fish Selling and earns around 17 to 20k
- SULEKHNA DEVI – Fish Seller; income up to 10 to 12k
- SUMITRA DEVI – having Grocery Shop around 300 to 400 daily.
- NILAM NAYAK –having vegetable Shop and she earns 300-500 daily.

Because of her thought process and temperament with positive attitude I called her The Progressive and also she is motivating women's to nurture a bright future for their family.

2. POONAM DEVI (ADHYAKSH) GANESH MAHILA SAMUH

POONAM DEVI belongs to an OBC community who don't have enough means to means to meet her basic needs, a family of 3 children. Living in such tough situation without any support, largely she has to depend on others for food and livelihood, in this critical situation it was even to feed her family she has to beg or to do some domestic work to get food. His husband was unable to support her either emotionally or economically and was not able to perform his daily routine properly, she even not known about the importance of education in this adverse situation she was only determined how to feed and survive , it was very difficult for her to come up with her problem.

AFTER PROJECT INTERVENTION

POONAM DEVI Having Grocery Shop and has a very good and cordial relationship with her customers. She always takes care of the need and requirement of the customers and also maintaining good relation with the customers. In the present scenario of pandemic, she is adopting all the requisite safety measures, Like wearing the mask, offering soap and sanitizers to the customers. And also keep the goods accordingly and also seasonal demands.

In order to stand firmly against her competitors, Poonam Devi has decided to keep other items other than groceries she use to provide additional items according to season and demand like fruits, eggs etc.. She also takes all preventive measures in this critical pandemic situation and keeps herself and the customers safe.

She has tried her best to expand her enterprise. Earlier she was only keeping grocery material in her shop. Now with the profit earned she expanded her enterprise and now she also keeps different consumable goods. Apart from this, she also improved the infrastructure of shop.

The lifestyle of Poonam Devi has been completely changed, earlier she was not in the main stream of society and struggling for livelihood. Being a part of SHG she is now an inspiration to all who have no confidence of doing something in life, also she has been an integral part of society. Also she is now getting recognized in the society getting in touch of various reputed people she came to know the importance of education in life and now all her children are going to school so that they can do better in life.

CHAPTER-11

SUGGESTIONS

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

CHAPTER 12

LIMITATIONS OF THE STUDY

- The area of study was limited to only SHGs members of the Jagannathpur Village.
- 89 members responded to the schedules.
- It takes up a lot of time in the process as majority of the respondents are illiterate and questionnaire on the same situation were not used.
- The study on empowerment in various aspects to know before and now conditions of the respondents, faced difficulty to show the exact comparison of the conditions due to at some extent did not able to get the quantifiable data.
- Limited Knowledge about the empowerment aspects and self-help groups in the beginning of the Internship.

CHAPTER 13

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.

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ANNEXURE





19. समूह सदस्यों की खण और आम भुगतान का विवरण (DCB):

क्र. सं.	सदस्य का नाम	खण की राशि (₹)	पिछले बिल तक बकाया (₹)		इस बिल की राशि (₹)		पिछले बिल तक इस बिल की राशि (₹)		इस बिल का बकाया (₹)		पिछले बिल का बकाया (₹)		समाप्त	नया आम भुगतान	अब की राशि (₹)
			किराया	माज	किराया	माज	किराया	माज	किराया	माज	किराया	माज			
1	सुलेखा देवी	2500	-	-	500	25	500	25	500	25	-	-	-	-	2000
2	ज्योत्सना देवी	2000	500	-	1500	20	2000	20	1000	20	-	-	-	-	13000
3	सुमित्रा देवी	1000	-	-	500	10	500	10	-	-	500	10	-	-	1000
4	निखामा प्रधान	4500	2000	1800	5000	450	25000	2350	-	-	25000	2350	-	-	7000
5	सोव्या देवी	NIL	-	-	-	-	-	-	-	-	-	-	-	-	7000
6	उज्ज्वला देवी	8000	1800	65	2300	83	2200	148	-	-	-	-	-	-	-
7	भारती देवी	1800	-	-	-	-	-	-	-	-	-	-	-	-	-
8	सरस्वती देवी	8000	-	-	-	-	-	-	-	-	-	-	-	-	-
9	सालमा देवी	NIL	-	-	-	-	-	-	-	-	-	-	-	-	-
10	सीता देवी (A)	NIL	-	-	-	-	-	-	-	-	-	-	-	-	-
11	प्रमोदा देवी	6000	-	-	-	-	-	-	-	-	-	-	-	-	-
12	सोनी देवी	NIL	-	-	-	-	-	-	-	-	-	-	-	-	-
13	कौशला कुमारी	13000	-	-	-	-	-	-	-	-	-	-	-	-	-
14	सीता देवी (B)	6000	-	-	-	-	-	-	-	-	-	-	-	-	-
15	पुनी कुमारी	NIL	-	-	-	-	-	-	-	-	-	-	-	-	-
	कुल														

समूह के बिल की राशि का हस्ताक्षर एवं मोहर

1. _____
2. _____
3. _____

समूह के बिल की राशि का हस्ताक्षर

साधारण खाता बही

दिनांक	विवरण	क्रेडिट	डेबिट	बैलेंस
10-05-20	प्रारंभिक	2000	-	2000
11-05-20	सुलेखा देवी	500	-	2500
12-05-20	ज्योत्सना देवी	2000	-	4500
13-05-20	सुमित्रा देवी	1000	-	5500
14-05-20	निखामा प्रधान	4500	-	10000
15-05-20	सोव्या देवी	-	-	10000
16-05-20	उज्ज्वला देवी	8000	-	18000
17-05-20	भारती देवी	1800	-	19800
18-05-20	सरस्वती देवी	8000	-	27800
19-05-20	सालमा देवी	-	-	27800
20-05-20	सीता देवी (A)	-	-	27800
21-05-20	प्रमोदा देवी	6000	-	33800
22-05-20	सोनी देवी	-	-	33800
23-05-20	कौशला कुमारी	13000	-	46800
24-05-20	सीता देवी (B)	6000	-	52800
25-05-20	पुनी कुमारी	-	-	52800
26-05-20	कुल	2150	-	54950

ग्रामीण विकास विभाग, झारखंड स्टेट लाईवलीहुड



Title: A Study Report on Women Empowerment through Self-Help Groups with special reference to Rural Areas of Jagannathpur village Block of Jagannathpur District West Singhbhum” Jharkhand

All the information is being collected in the requirements of the study of the Project title. All the collected information will be kept confidential.

QUESTIONNAIRE

1. Name:

2. Age:

A. 18 to 40 years.

B. Above 40 years.

3. Counting the number of family members

A. No. of children

B. No. of adults

4. Qualification:

A. Illiterate

B. Primary level of education

C. High School

D. Others.....

5. Occupation:

A. Agriculture

B. Farm Labor

C. Non-Farm Labor

D. Animal Husbandry

E. Employed

F. Entrepreneur

G. Housewife

H. Any others.....

6. Do you know about SHG?

A. Yes

B. No

7. If yes, how did you able to know about SHG?

- A. Government Advertisements
- B. Government Personnel
- C. Through Panchayat elected members
- D. Others: Please Specify

8. What Fascinate You Joining the Self-help group:

- A. To change into Saving Habits
- B. Accessibility to credit facilities
- C. For socio-economic empowerment
- D. Others.....

9. Family's Monthly Income? In Rupees.....

10. Ownership of land? YES

--

NO

--

11. From how long you have been part of SHGs?

- A. < 1 Year
- B. In between 1-4 years
- C. > 4 years

12. Using Credit Facilities after joining SHGs:

- A. YES
- B. NO

Open-Ended Questions:

A. **Decisions** - Participation in decision making process and the political system.

B. **Mobility**

- Do you go to the markets/hospitals/attend family functions/to meet with your friends?

- Have you ever work outside from your hometown? Why?

C. Awareness/participation

- What and how do you know about SHGs?
- Do you know the name of politicians and contemporary awareness of politics?
- Have you ever lead any protest or participated for unfair cause in your village?
- Have you ever shown your dissatisfaction with something?
- Elected on any elections?
- Are you a member of other groups?
- Others..... Based on the situation.

D. SELF-HELP GROUP

- What motivated you to join this group?
- What is the dropout rates/ratio in your SHG? reasons
- Are the registers properly maintained with reference to attendance, account books, & other reports?
- If someone defaults in loans repayment, who decides for punishment/fine/Others?
- Have you work together for solving social cause in your community?
What leads the change?
- How much change has occurred in your skills and abilities?
 - I. To have the ability to communicate freely in meetings and events.
 - II. To do something with Teaching and Training someone else
 - III. Any leadership roles represents in the SHG.
 - IV. Able to write and communicate minutes of the meetings.
 - V. Recording of transactions in the account book.
 - VI. Able to communicate and going to public offices, police stations, post offices and so on.

E. Apart from above Mentioned questions, will be asked based on situations.