Summer Training

At

SUPPORT

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

From Date (10th May to 10th July)

"Role of SHGs in women empowerment with special reference to District- West Singhbhum, Block- Jagannathpur, village- Jagannathpur, Tola- Dipasai''

Submitted By

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Under the Guidance of

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DECLARATION

I, Nitesh Kumar Samant, state that this is a conclusion of field visit findings and interpretation. Primary data has been collected by me and Source of Secondary data has been collected from different government website and various journals. This summer internship report is not submitted to any government and public institutions.

Nitesh Kumar Samant

Date:

ACKNOWLEGMENT

“Gratitude is not only the greatest of virtues but the parent of all others.”

\- **Cicero**

First, I am very delightful to the intern placement committee for providing me this opportunity as an intern in SUPPORT organization.

I am very grateful to Nitish Kumar Badal for a support and help to accomplish this assignment. I am extremely grateful to Villagers, SHG members for their support.

I am also thankful to my Mentor Prof. Laxman Swaroop Sharma for his valuable guidance and support.

I also thankful towards my parents and members of my family and friends, for their support economically, mentally, and physically.

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ABBREVIATIONS

SHG: self Help groups

SUPPORT: Society for Upliftment of People with People's Organization and Rural Technology

NGO: Non-Government Organization

CHAPTER 1

ABOUT ORGANIZATION

SUPPORT (Society for Upliftment of People with People's Organization and Rural Technology) is a non-profit Organization registered under India trust Act.

The idea behind the establishment of organization is to nurture community by using the most effective and dynamic technology and skill. SUPPORT strongly believes on the democratic process of development where all strata of people, mainly poor can contribute their imperative role in every sphere of development and the local resources to improve the lives and community at large.

OUTREACH

SUPPORT organization is being part of over 41,529 families in 5,816 villages spread across 48 blocks in 9 district the State of Jharkhand.

Most of these districts belong to economically backward. SUPPORT organization is working in various District as follows: - Hazaribagh, Khunti, Garwah, Chatra, Koderma, Giridih, Dumka, Ramgarh, Bokaro district. Organization work with various stratified classes of community members which include other backward class, economically marginalized section of the society.

OBJECTIVES

- To empower the community via workshop, Seminar, public event, and various meetings.

- To make them Self-Sustaining Socially and economically through maximum integration of their knowledge, skill, and best utilization of resources

AREA OF WORK

- Establishment of SHGs
- Management of Natural Resources
- Conservation of Biodiversity
- Health Care
- Financial Inclusion
- Development of micro- enterprises
- Agriculture Development
- Promotion of livelihood
- Rural Entrepreneurship

CHAPTER 2

INTRODUCTION

“We need women at all levels, including the top, to change the dynamic, reshape the conversation, to make sure women’s voice are heard and heeded, not overlooked and ignored” - Sheryl Sandberg.

SHGs have become a remarkable movement in India for upliftment of the women who are socially and economically backward in the society Self-Help Group (SHG) also help them to improve their living condition, in education or in decision making. Many women in India Strongly believed that being a part of SHG they can improving their livelihoods and living condition in the society.

Definition of women Empowerment

Empowerment gives access to knowledge and resources, more freedom in decision making process, to plan and control their own lives, and freedom from customs, belief, and independence in term of mobility.

In other word, women empowerment based on:

- Women’s perception about own dignity.
- Right related to opportunities and resources.
- Their right to take a decision for their own lives.
- Right to decide their own choice.
- To make enable to hold the direction of a transformation in the community in the terms of social and economic development.

Self- Help-Group

SHG is a group of people having 10 to 15 people, who have come together voluntarily to form an institution to improve their social and economic status in the society. Members of SHG agree in regular saving and common fund contribution. The members agree and decide among themselves how to use this common fund and other fund like loan from banks, which they receive as a group. They make decision in a group and distribute small loans to needy members for their different purpose.

Need of SHGs

The intervention of SHGs is due to various reason people are socially backward, being not motivated, higher literacy, and poor economic condition, also lack in accessibility on knowledge and information which are the most important components of today's development process.

Working of SHGs

It is working in democratic manner, all members should be treated equally, and group size is a maximum of 20 members. The member should have same socio-economic background and one person from one family can join in SHG. The SHG members meet in every week or month and they discussed about saving, bank loans and repayment of the allocated loan, community action or activities.

The motivation story of creation SHGs is to make habitual of saving habits and credit activities. Structure of SHGs having an elected Chairperson, a deputy chairperson, a treasurer, and other staff members. Full participation of all members, quality of leadership, similarity among members and transparency in the operation of functioning.

Function of SHGs

- To mobilization of resources of community members in the context of economic development and improve in the standard of living.
- To create the habit of saving.
- Having awareness in the community members about rights to claim and utilization to financial assistance.
- To working as a group to identify problem, analyzing, and finding solution.
- To develop external linkage with NGOs.
- Help in recovery of debt.
- Develop trust and self-confidence.
- Build up leadership qualities in terms of teamwork.

CHAPTER 3

LITERATURE REVIEW

Ms. Poornima Vijaykumar (2013-2016) studies on Women empowerment through self-help groups with special reference to rural district of Karnataka. The finding of the study the SHG members taken up many entrepreneurial activities as their main occupation to enhance their livelihood option, they receive financial aid faster and at cheaper rates, standard of living is improved. The programs in the SHG uplifted the rural women economically and socially in the society.

Dr. A. Thilagaraj (2020) A study on women empowerment through self-help group members with special reference to Virudhunagar District in Tamil Nadu. Being a Part of SHG members they improved their lives socially and economically. It also increased their financial independence and security to others.

J.M. Velmurugan, S. Veerappan and Dr. D. Kalaiselvan (2013) A study on women empowerment through self-help group with reference in Perambalur district. The finding of the study is that association with SHG hold people with self- confidence, increase the helping tendency, involve in family decision, remarkable change in the level of communication. The study also shows that there is a positive towards resisting social evils. Members also take interest in election after joining the SHGs.

Kiran Rana and M. A. Ansari (2017) The objective of the report is to assess the role of self-help group in women empowerment in some selected SHGs in Dehradun District. The findings of the study are that emergence of women in grass root level. Women are now taking part in all activities and are at par with men. Their decision-making power has significantly increase in family as well in society.

Pardeep M. D and Rakshitha Rai R.P (2019) the objective of the study on the title of "women empowerment through self-help groups -Interventions towards Socio-economic welfare". This study describes about constitution, scope, and reliability of self-help groups, for the promotion of SHGs government initiatives, initiatives related to women in rural areas and analyze the impact of intervention in their development.

CHAPTER 4

OBJECTIVE OF THE STUDY

The objective of the study to assess the role of the SHGs on empowerment of women based on following criteria are as follows-

- Determining the livelihood through Income.

- Determining the empowerment from various empowerment indicators.

CHAPTER 5

RESEARCH METHODOLOGY OF THE STUDY

Objective of the research study: Determine role of Self-Help groups in women empowerment.

Nature of the research study: Descriptive Research

Sample Design

Area of the research study: Jagannathpur Village

Target respondent: SHGs women members.

Sample Size: 89 Members

Data Collection method: Personal meetings/ Interviews with SHGs members, panchayat visit, Questionnaire.

The present study has covered 6 self-help groups in village- Jagannathpur, Tola- Dipasai, block-Jagannathpur District- west Singhbhum, State-Jharkhand. The reason for the selection of this village for the study because of SHGs is functioning in a very successful manner. The purpose of the study is to examine women empowerment through SHG. The source of data collection is primary and secondary. The primary data has been collected from the respondents through interview, group-discussion, and questionnaire. The source of secondary data is various readding, Journals, newspaper, and website.

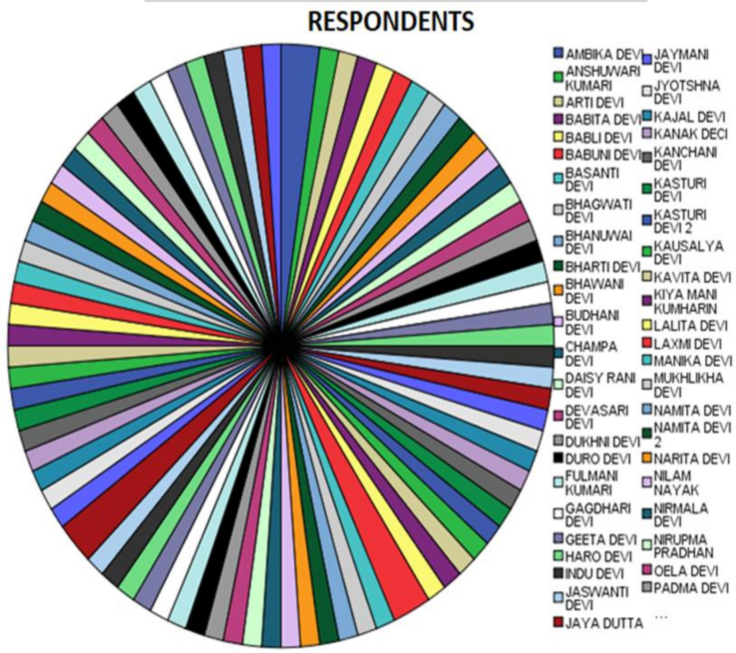
CHAPTER 6

DATA ANALYSIS AND MAJOR FINDINGS

The number of SHGs in Jagannathpur Village, Tola- Dipasai is 6 and the number is 89.

The name of SELF_HELP groups as follows:

1. **SARSWATI AAJEVIKA MAHILA SAMUH**
2. **SHIV GURU AAJEVIKA MAHILA SAMUH**
3. **DEEPAK AAJEVIKA MAHILA SAMUH**
4. **JYOTI MAHILA SAMUH**
5. **GANESH MAHILA SAMUH**
6. **KUSUM MAHILA SAMUH**



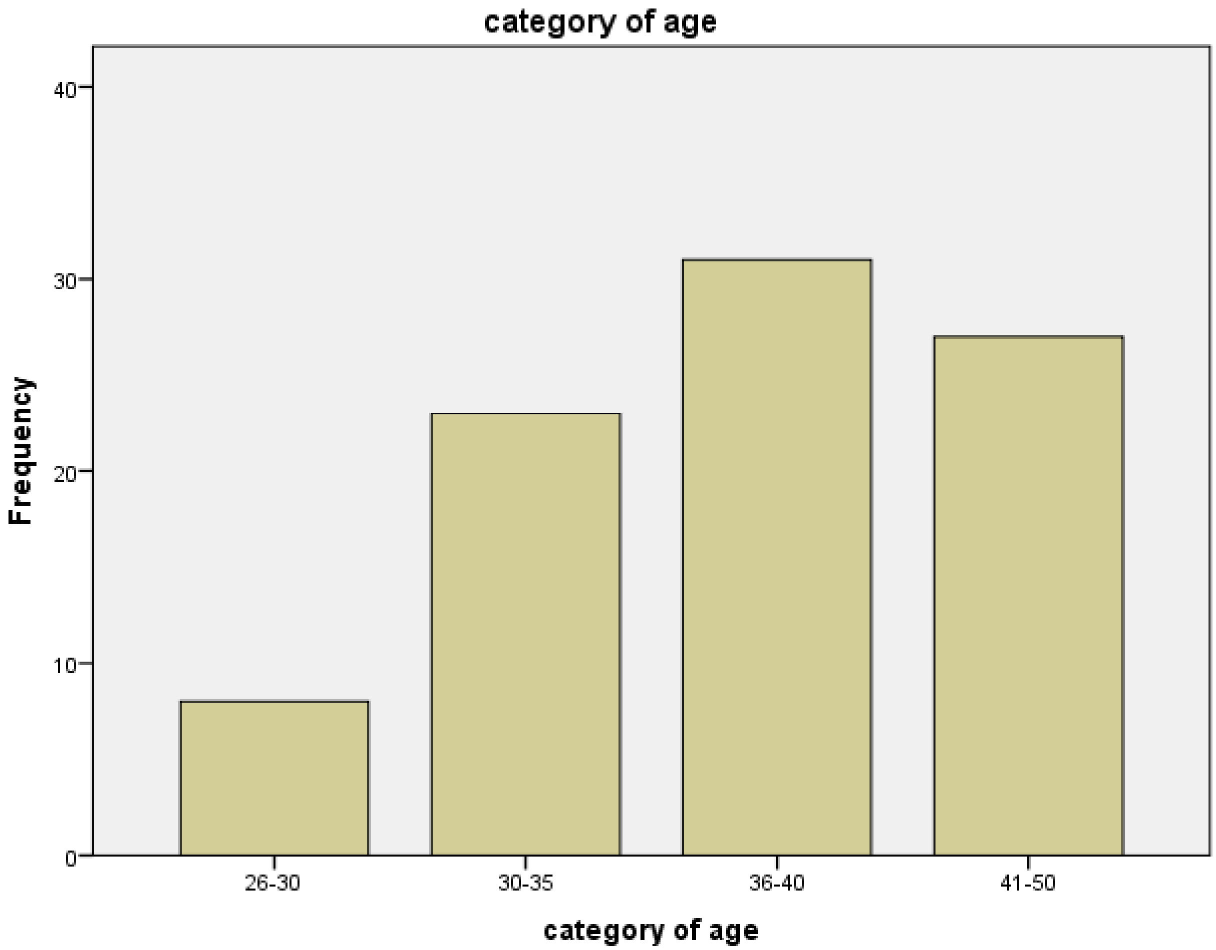
Source: Primary Data

Age of the Respondent and holding the Designation in the shelf help Group.

Designation in SHG	Age of the Respondents (in Years)					Total
	18-25	26-30	31-35	36-40	41 & Above	
President	-	-	4	2	-	6
Secretory	-	3	3	-	-	6
Treasurer	-	1	4	1	-	6
Account Assistant	-	4	2	-	-	6
Members	-	-	10	28	27	65
Total	-	8	23	31	27	89

Category of Age

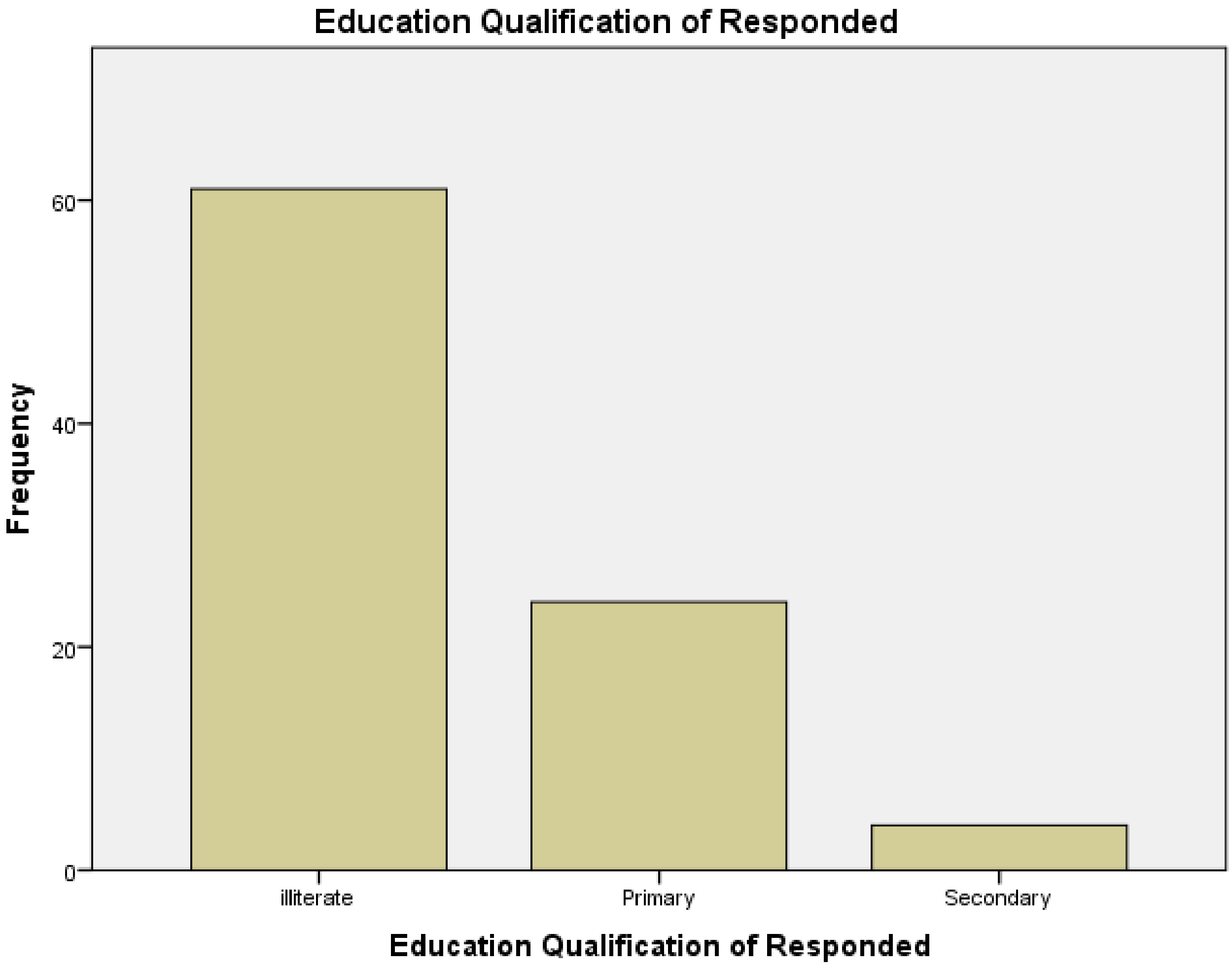
Class interval (Age)	Frequency	Percentage
26-30	8	9.0
31-35	23	25.8
36-40	31	34.8
41-45	27	30.3
Total	89	100



It was observed that responded between 31-35 year of age are holding different designations in the SHG. About 34.83% members are belong to age group of 36-40 and 30.33% of members are belong to age group of 41 and above. It can be concluded that the respondents between 31-35 years have attained the leadership through SHGs.

Education Qualification of Responded

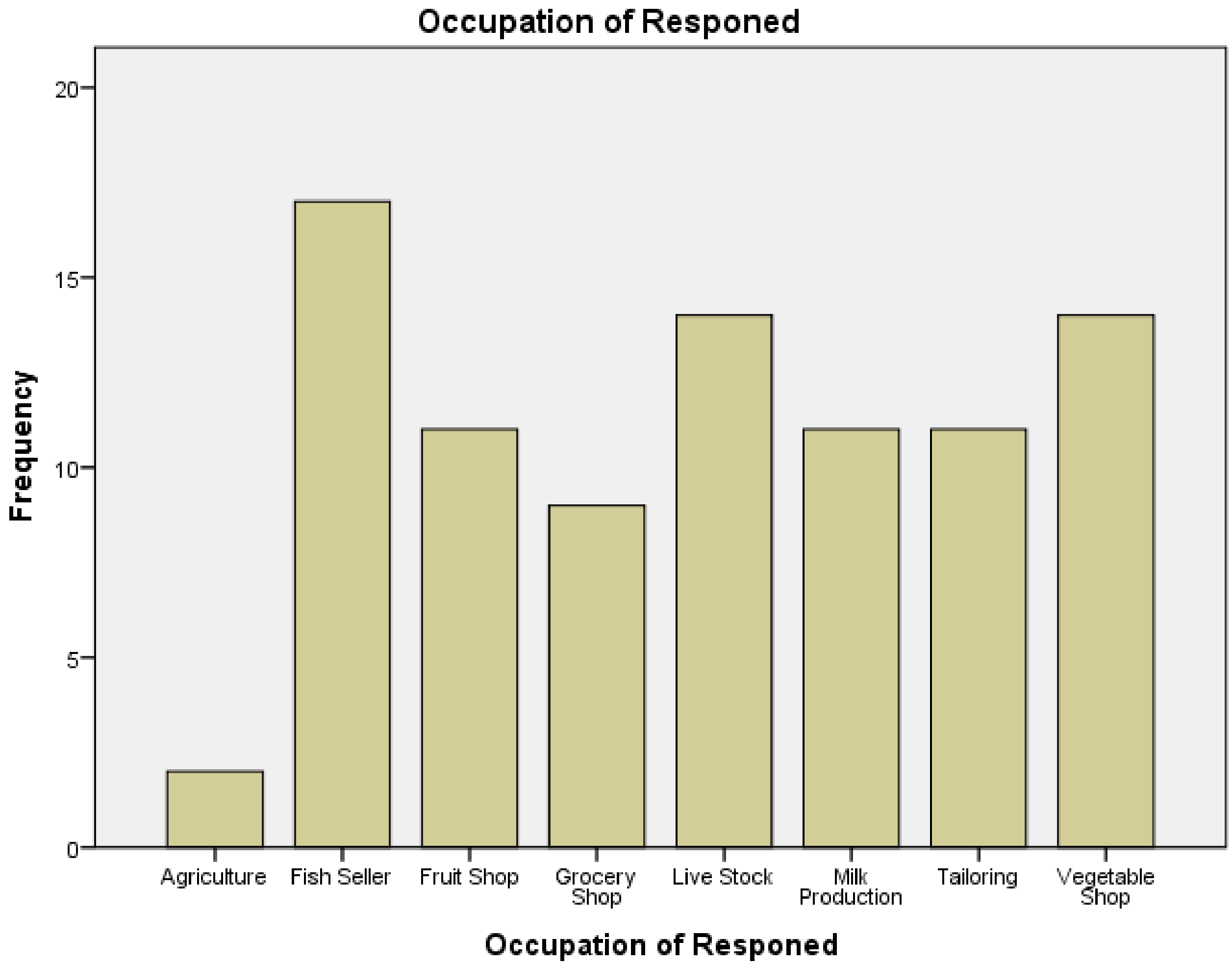
Qualification	Frequency	Percentage
Illiterate	61	68.5
Primary	24	27.0
Secondary	4	4.5
Total	89	100.0



From the data most of the women are illiterate, there are most of the SHGs members are educated at least secondary education. In the SHGs illiterate accounted for Sixty-one. Women respondents who have completed Primary and Secondary education accounted for twenty-eight. The above table shows the level of education of the women in SHGs selected for the study.

Occupation and Improvement in Economic Condition of the family after joining to SHG.

Occupation	Improvement in Economic condition in the family after joining SHG's		Total
	Yes	No	
Housewife	-	-	-
Milk Production	11	-	11
Weaving	-	-	-
Tailoring	11	-	11
Grocery shop	9	-	9
Fish seller	17	-	17
Agriculture	2	-	2
Fruit Shop	11	-	11
Vegetable Shop	14		14
Livestock	14	-	14
Other	-	-	-
Total	89	-	89



From the above table we can see that out of 89 respondents of SHGs, who have joined these groups by different reasons. 17 members (19%) of respondents engaged in fish seller and 14 are engaged in Livestock. The remaining consist of Agriculture, Milk Production, Tailoring, Grocery Shop, Fruit Shop, Vegetable Shop. It can be concluded that SHGs have improved the Standard of Families and Unemployed Women.

No. of Years after Joining

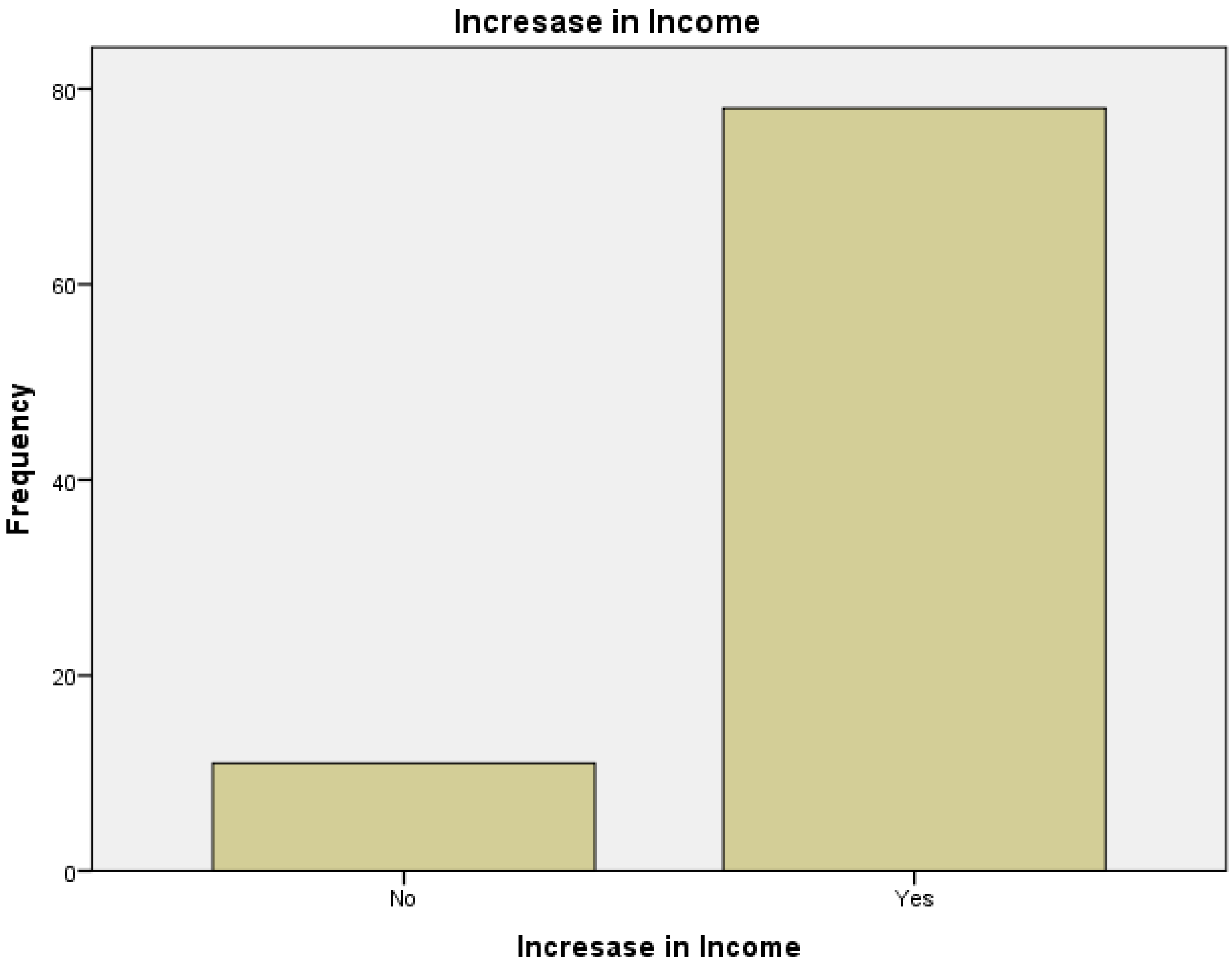
Years	frequency	Percentage
4	47	52.8
5	42	47.2
Total	89	100.0

From the table it was observed that 54.5% of the respondents be a part of SHGs for 4 years and remaining 45.5% of the respondents are part of the SHGs for 5 years.

INCREASE IN INCOME AFTER JOINING SHGs

Increase in Income.

	Frequency	Percentage
Yes	78	87.6
No	11	12.4
Total	89	100.0



Level of Awareness of SHGs/Women Programs/About Financial Activity

1. Knowledge about Financial Activity

	frequency	Percentage
Yes	89	100

2. Social Concern

	frequency	Percentage
Yes	10	11.2
No	79	88.8
Total	89	100.0

From the table it is clearly observed that majority of the members has knowledge about the Financial activity and 11.2% are unaware about the social concern. The parameters which I have formulated for understanding the level of awareness as follows:

Knowledge about different financial activity	Social Concerns
Depositing Money Withdrawing Money Taking Loan Updating Passbook Withdrawing money using ATM	Rights related to women. Hygiene and Sanitation Education of girl child Government Programs and schemes related to women. Opportunities in Employment

Participation in Decision Making

Indicators:

- Expenditure in Household
- In children Marriage
- Education of Children
- In Purchase of Live-Stock
- Attend Public Events
- For Saving
- Land/other Properties
- Renovation and Construction of house
- Awareness about Political Issues
- Improved capabilities to interact with Local government.
- Representation at Panchayat level elections.

The above-mentioned parameters were given as positively understand decision making empowerment of the respondents were analyzed through using the Likert's scaling techniques.

Strongly Agree

	Frequency	**Percentage**
Yes	25	28.1
No	64	71.9
Total	89	100.0

Table- 1

Agree

	Frequency	Percentage
No	25	28.1
Yes	64	71.9
Total	89	100

Table-2

Undecided

	Frequency	Percentage
No response	89	100.0

Table-3

Disagree

	Frequency	Percentage
No response	89	100.0

Table- 4

Strong Disagree

	Frequency	Percentage
No response	89	100

Table-5

Table 1 shows the out of 89 respondents, 25 respondents strongly agree for the components given for empowerment.

Table 2 shows that out of 89 respondents, 64 respondents agree for the components given for empowerment.

Table 3 shows none of the respondents answered for undecided.

Table 4 shows none of the respondents answered for disagree.

Table 5 shows none of the respondents answered for strongly disagree.

CHAPTER 7

FINDINGS, SUGGESTION, AND CONCLUSION

FINDINGS

The major findings of the study are as follows:

- Majority of the SHG members are in the age group of 30-40 years of age.
- 30% of the members have at least basic education, still many members are illiterate.
- Forty-five percent of the respondents founded being a member of the of the SHGs for more than 5 years.
- All members are a part of different entrepreneurial activities as their main occupation.
- Eighty-eight percent respondents stated that their income level is rise after joining the SHGs.
- All the members of SHGs have knowledge about Financial Activities.
- Eighty-nine percent of the members have aware of social concern.
- Twenty- eight percent, Seventy- two percent members are strongly agreed and agree that they participate in decision making process.
- None of the respondent participating in the panchayat or any other election.

SUGGESTIONS

- As majority of the members are illiterate, these SHGs should take up initiation to able them basic education.
- Self-help members should make aware to the Family members about how women contribute equally to the family income.
- Only twenty-eight percent members strongly agreed that they participate in the decision making. Women empowered in terms of decision-making process the numbers should be increase.

CONCLUSION

SHG initiatives involves community members in contributing to community development, changes related to societal context, a change in traditional norms and bridging the gap in the credit facilities and mostly in women empowerment.

In the study area, it is viewed that SHG give a positive impact upon households, society, and the community. SHG provides women with loan and skill, which is required to begin an economic activity to improve their condition and reduce the dependency for economic resources from other. SHGs programs like campaigns, awareness programs and training, women developed and increase their awareness towards self and society. They aware about their rights and develop ability take part in decision making and participate in household decision too.

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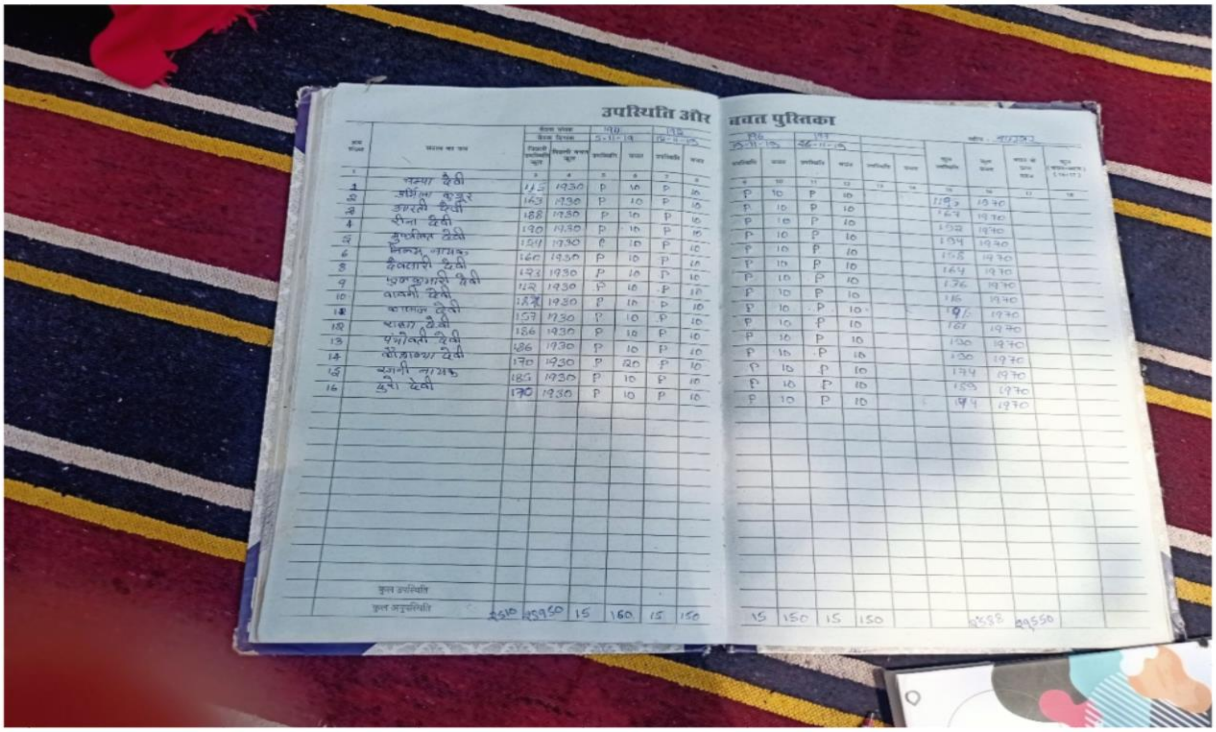
ANNEXURE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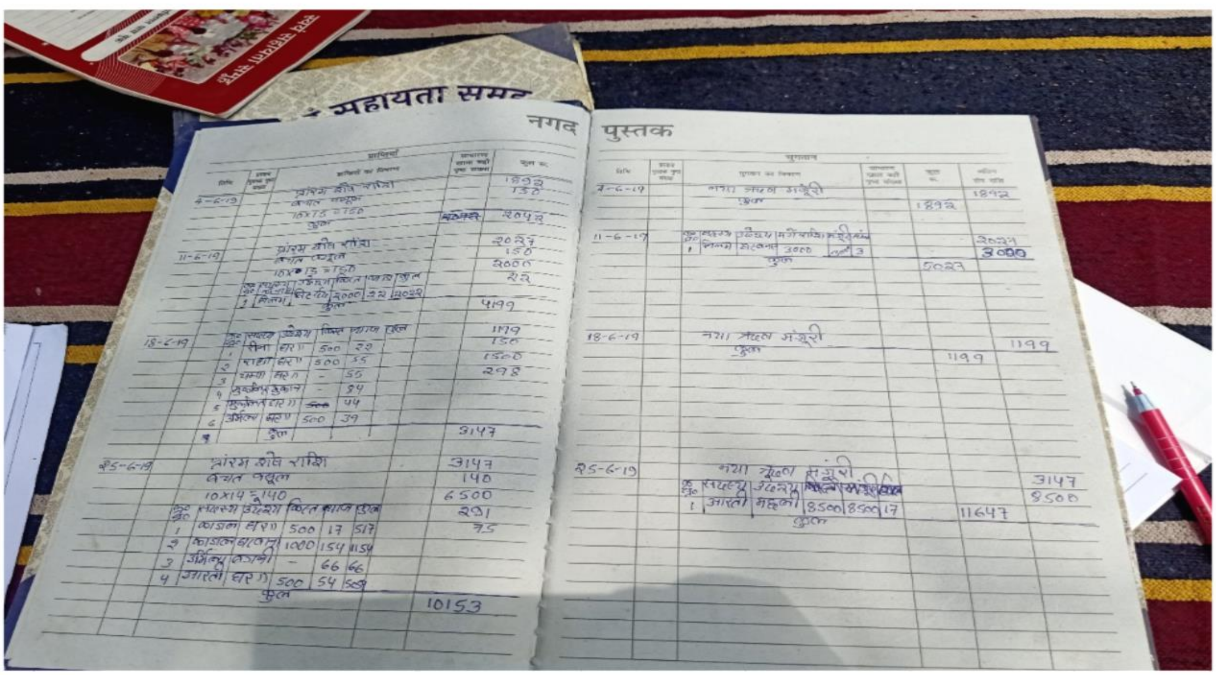
सहायता समूह
नगद पुस्तक

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

QUESTIONNAIRE

1. Name of the Respondent:
2. Age of the Respondent:
    - i. Between 18 to 40 years.
    - ii. Above 40 years.
3. Family Size
    - i. No. of children
    - ii. No. of adults
4. Qualification:
    - i. Illiterate
    - ii. Primary education
    - iii. High School
    - iv. Others……………
5. Occupation:
    - i. Agriculture
    - ii. Agricultural Labor
    - iii. Non-Agricultural Labor
    - iv. Animal Husbandry
    - v. Employed
    - vi. Entrepreneur
    - vii. Housewife
    - viii. Any others………..

6. Do you know about SHG?
   i. Yes
   ii. No

7. If yes, how did you able to know about SHG?
   i. Government Advertisements
   ii. Government Personnel
   iii. Through Panchayat elected members
   iv. Others: Please Specify …………….

8. Are you part of the SHG?
   i. Yes
   ii. No

9. What Motivates You Joining the Self-help group?
   i. Habits of saving
   ii. To know about credit facilities.
   iii. For empowerment of socio-economic status
   iv. Others……….

10. What is your Family's Annual Income? Rupees…………………………

11. Farming Information
    i. What types of crops do you produce? ....

ii. Are you using the produced crops for personal consumption or commercial purposes?...............

iii. Total Figure of crops production? …………………

iv. What Quantity do you sell? ....

v. Who receives/holds the payment? ………….

vi. Farm Size_______ Acres/Katha/Bigha

vii. Who decides what to sold and how much?

viii. Can access the hold money from the sales of crops and other sources? ……………………………………………….

12. Ownership of land? YES ☐ NO ☐

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

   i. Less than a year ☐
   ii. 1-4 years ☐
   iii. More than 4 years ☐

14. Income before Joining SHGs (on weekly basis) ………………

15. Income after Joining SHGs (on weekly basis) ………………….

16. Use of Credit Facilities after joining SHGs?

   i. YES ☐
   ii. NO ☐

17. If yes, amount of loan sanctioned? ☐

18. Purpose of Loan:

    i. Education for children
    ii. for Household consumption
    iii. for Acquire Assets
    iv. Medical Purpose
    v. Start-up
    vi. To repay the debts
    vii. Others ……………………………………

19. Benefits of Joining the SHGs:

    i. Increase in income status.
    ii. Education of dependents
    iii. Improved Nutrition of Household
    iv. Self-independent
    v. Social Awareness
    vi. Political Awareness
    vii. Others …………………………………

20. Would you recommend to other women to be part of self-help groups?

    i. Yes
    ii. No

21. Your Family Members agree that you are part of this group?

    i. Yes
    ii. No

22. 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 worked 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 led any protest or participated for unfair cause in your village?
- Do you know about your fundamental rights?
- Do you claim when you are not satisfied with something?
- Have you been elected?
- Are you a member of other groups?
- Others……. Based on the situation.

D. SELF-HELP GROUP

- What motivated you to join this group?
- What are 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. Freely and frankly speaking in SHG meetings
    II. Teaching / Training someone else
    III. Speaking during public meetings
    IV. Taking up leadership positions in the SHG
    V. Writing minutes of SHG meetings
    VI. Keeping of the accounts of SHG

VII. Performing bank transactions

VIII. Going to government office / police station

- Other questions regarding:

I. Household Expenditure

II. For Children Marriage

III. Children Education

IV. Purchase of livestock

V. Use of loan amount.

VI. Attend public events.

VII. For savings

VIII. Land/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.

XIII. Increased self-confidence.

XIV. Able to solve problem.

XV. Financial Independent.

XVI. Earned Respect from family and friends.

XVII. Express opinions and views to others.

XVIII. About social issues.

XIX. Benefits of saving.

XX. Procedure to avail loan and its repayment.

XXI. Govt. programs for women.

XXII. Employment opportunities.

XXIII. Women rights

XXIV. Hygiene and sanitation.

XXV. Education girl child.

Other questions will be arising instantly based on the situation.