

**Summer Training at
Samaj Pragati Sahyog (Kantaphod, Madhya Pradesh, India)**

Role of Self Help Group in Empowering Women

**By
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**Under the guidance of
Mr. Rahul Sharma**

**MBA Rural Management
2017-2019**

 **IIHMR UNIVERSITY**
School of Development Studies
The IIHMR University, Jaipur
2018

CERTIFICATE

This is to certify that **Ms Moina Mahali** has undergone summer training at **Samaj Pragati Sahayog (Kantaphod, Madhya Pradesh, India)** from **3rd April 2018 to 25th May 2018**.

The candidate herself completed the project assigned to her during summer training. Her approach to the project was sincere and proactive. This summer training is in partial fulfilment of the course requirement recommended for the award of MBA in Rural Management.

I wish her success in all her future endeavours.



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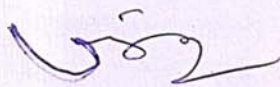
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To whomsoever it may concern

This is to certify that **Moina Mahali** a student of Master of Business Administration, IIMR University has successfully completed her internship at the Samaj Pragati Sahayog with the Kantaphod Pragati Samiti (Women SHG Federation) from April 03, 2018 to May 24, 2018.

During this period, she was involved with the SHG-Bank Linkage and Livelihood Programmes, major aspects of the Self Help Group, its social and technical aspects such as banking procedures, byelaws, rules and regulations etc. She spent ample time in office with SHG and Livestock teams to understand the specific aspects of our work. She also performed various activities related to SHG Programme such as assisting in SHGs and Cluster meetings, Assisting in Federation Executive Committee meeting, visiting homes of members etc. Through home visits, transect walks, Focus Group Discussion and meeting with the people of Bhayali and Chorwa villages, she grasped the group dynamics, group interest, local factors affecting people's participation etc. She also took keen interest in meeting families engaged in goat rearing in KPS' location. Another aspect of her work included interactions with the Kishori Balika Samuhs (Group of Adolescent girls) under the Health and Nutrition programme.

She is a sincere and hardworking student who took keen interest in the work assigned to her during the internship period. We wish her all the best in her future endeavours.



(P.S. Vijayshankar)
Director, Research & Training

24-7-2018

ACKNOWLEDGEMENT

As part of my MBA-RM course, the Summer Internship in rural village has been a unique experience. This exposure has enabled me to put my knowledge into practice and helped me analyzing the concept of SHG technically & academically both. A study like this is never the outcome of the efforts of a single person. So, I acknowledge the contribution of all those who motivated me, whose information made my exposure an educative and informative one and guided me in carrying out this academic Endeavour.

First and foremost, I would like to express my sincere gratitude to **Dr. S.D Gupta, Chairman of IIHMR University**, for providing me an opportunity to do my Rural Exposure in such a nice Organization.

I would like to extend my sincere thanks to Prof. Rahul Ghai, Mentor and Prof. Hemant Mishra for being a continuous guiding source &for providing support in completion of the project successfully.

I would like to thank the Founder Members of **SAMAJ PRAGATI SAHYOG (SPS), DEWAS** and special thanks to Dr. Mihir Shah (Secretary of SPS), P.S.Vijay Shankar (Treasurer), Dr. Debashis Banerji (Director), Dr. Mridula Banerji (Co. Director), Rangu Rao (Director of Shgs Group), Nivedita Banerji (Director of Kumbhaya), Shobhit Jain & Pinky Brahma Choudhry (Director of Media), Jyotsna Jain (Director of Health & Nutrition) state Programmed Manager, Mr. Noor Mohammad CEO of Kantaphod Federation for their orderly supervision, sparing their valuable time out of their busy schedules in discussions and kind co-operation.

Lastly, I would like to thank **Bharat Rural Livelihood Fund (BRLF)** for sponsoring me this course and make this a distinct learning experience. May the Almighty God bless each one of them immensely!

Moina Mahali
MBA-RM Semester I

CONTENTS

Cover Page

Acknowledgement

Table of Contents

1.Observation Learning

Chapter - 1: Introduction

Chapter - 2: Mode of data collection

Chapter - 3: Data compilation, analysis and interpretation

Chapter - 4: General findings

Chapter - 5: Conclusion and Suggestion

References

THE REPORT

This summer internship report is documented as a part of MBA Rural Management course at IIHMR University and is divided into two sections, namely (a) the Observational learning and (b) the study findings taken by me during my summer internship at Samaj Pragati Sahayog (SPS), a state level non-governmental organization (NGO) working in the Dewas district of Madhya Pradesh (MP) state. The total tenure of the internship was for 45 days i.e., from 3rd April 2018 to 25th May 2018, where, two tribal villages and two Nagar Panchayats (NPs) of Kataphod and Loharda block of Dewas district of MP were selected to understand the social-economic status of Self Help Group (SHG) formed in these villages and NPs through Kataphod Federation.

CHAPTER 1. OBSERVATION LEARNING:

Section 1: INTRODUCTION OF THE ORGANIZATION

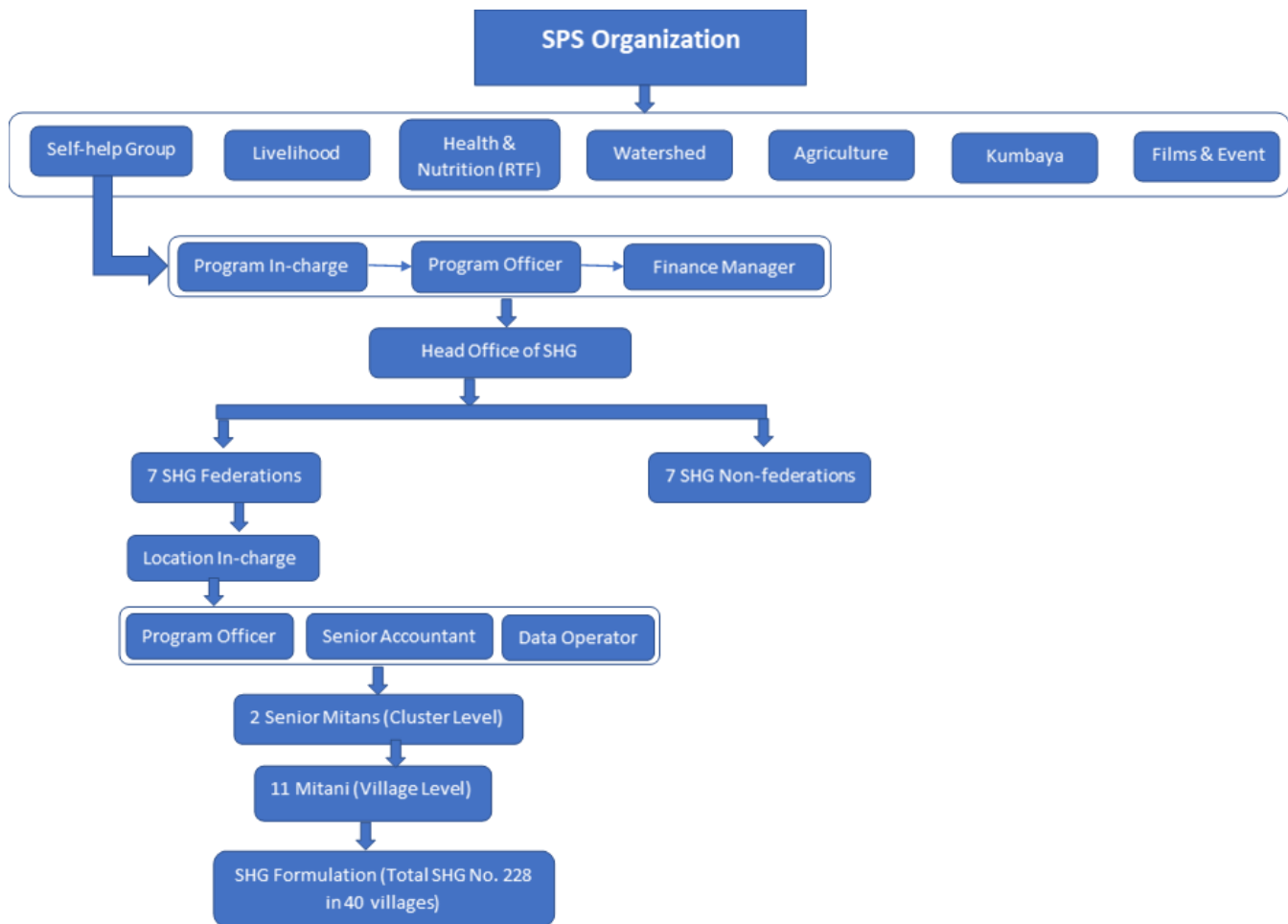
The SPS is a non-voluntary organisation registered under Societies Registration Act, 1973 on dated 1st February 1990. The SPS started with a mission to bring change through social intervention and women empowerment. The Organization mainly work on Watershed management (Participatory ground water management (PGWM), Participatory integrated management (PIM), MGNREGA), Self Help Groups, Agriculture, Livelihood, Kumbaya, Health and Nutrition, Support Voluntary Organization (SVO), Research and Policy, Films and Events. Currently it is working in 14th location of the district where Seven federation are registered under Societies Registration Act, 1973 to address the challenge of the community.

Samaj Pragati Sahayog (SPS) has grown to be one of India's largest grass-roots initiatives for water and livelihood security, working with its partners on a million acres of land across 72 of India's most backward districts, mainly in the central India.

SPS believes that location-specific watershed development combined with low-cost, low-risk agriculture, other nature-based livelihoods and women-led microfinance, can dramatically raise rural incomes, providing an enduring panacea to India's suicide-ridden dry lands" (Source: SPS Reports). This approach arrests distress migration towards the metros and liberates the rural poor from the clutches of usurious money lender-traders. SPS's central mandate is the empowerment of India's most disadvantaged people – women, Adivasis, Dalits and the poor, which contributes to strengthening the fat grass-roots of the area.

Most members of these shgs belong to the marginalised "poor, dalits, landless people. The shgs offer their members a range of financial products including interest on savings, recurring deposits, fixed deposits, loans against fixed deposits, loans for emergencies (the veracity of each of which is carefully judged by the members themselves), collective purchase of basic needs of daily life, loans for cattle and well construction, cattle insurance, life insurance etc.

Place organogram and write down about its activity component wise



AGRICULTURE

Samaj pragati sahayog tried to work out for agricultural practices to the resource endowments of the watershed, which is accessible to the poor (low-cost) and sustainable (low-risk). No-Pesticide Management (NPM) agriculture as a way of further strengthening through some major crops like Gram, various kind of corn, soya bean, wheat of the area as appropriate for the farmers of the area. Under the agricultural improvement programme farmers are set up seed production for some of these varieties. Ram Rahim Pragati Producer Company and then distributes farmers in the area.

RAMRAHIM PRAGATI PRODUCER COMPANY LIMITED (RRPPCL)

Samaj pragati has introduced Ram Rahim Pragati Producer Company Limited (RRPPCL), as producer company which pick up from small holder farmers belonging to SHGs in these regions through which farmers do the marketing & selling of their Agri produce.

RRPPCL enter the prices of specific crops months before harvest. This action helps to protect the farmer from the price of the security increases or decreases for a given set of return of agriculture.

KUMBAYA

Kumbaya is one of stitching centre ready-to-wear garment, home designed. The market located in the tribal area of the Udainagar, Bagli (Tehsil), Dewas district. Kumbaya has empowered women one of the most underprivileged areas of the country by creating livelihoods through their skills of garment fabrication. The significance of Kumbaya is their traditional marketable crafts.

Kumbaya has been supported by Samaj Pragati Sahayog has started as a project for the economic empowerment of women are struggling to keep up and fast outgrowing its resources. The SPS having a producer company to hand over the ownership, management and responsibility of Kumbaya to those who participate, benefit and have stakes in this economic activity. On the 24th of July 2015, Kumbaya Producer Company Limited was incorporated (KPCL) (Source: SPS Report).

It provides guaranteed employment apart from the producers who work regularly with Kumbaya, hundreds of those who are trained and stitch from home. Kumbaya is also deeply committed to women of Kumbaya has been skilled producers and high earners.

MGNREGA

SPS has been involved with the National Skills Development Council in linking the standardization of occupational requirements to the MGNREGA program.

HEALTH AND NUTRITION (RIGHT TO FOOD)

SPS just facilitate by helping people make applications to get their priority. It was conducted for BPL eligibility, resulting in eligible families receiving BPL cards by SPS. Government Pension Schemes like Indira Gandhi National Old Age Pension Scheme (IGNOAPS), National Maternity Benefit Scheme (NMBS), Janani Suraksha Yojana (JSY), National Family Benefit Scheme (NFBS), etc. SPS has helped people benefit from and over beneficiaries under this scheme open bank accounts.

SUPPORT VOLUNTARY ORGANIZATION

SPS has biggest challenge is to work without compromising on quality, according to the experience the most difficult part of work is mobilising communities and empowering them, leading to formation of leadership in the long-term. The centre serves as a training facility, a living classroom, in which SPS provide tailored modules and focus on sharing technical expertise with the partners.

SECTION 2: COMMUNITY PROFILE

DEMOGRAPHIC PROFILE OF FIELD AGENCY

Kantaphod , Bhayli, Chorwa and Singladhe

This village is very internal in Dewas District, satwas Tehsil of Madhya Pradesh (MP). Bhayli is Gram panchayat, in three village, bhayli, chorwa, and singladhe also rural area and kantaphod has nagar panchayat also semi-urban area.

Kantaphod

Kantaphod is a Nagar Panchayat city situated in Satwas tehsil of Dewas district. The Kantaphod city is divided into 15 wards, there are total 1,999 families residing in the Kantaphod city. The total population of Kantaphod is 10,405 out of which 5,426 are males and 4,979 are females thus the Average Sex Ratio of Kantaphod is 918.

The population of Children of age 0-6 years in Kantaphod city is 1550 which is 15% of the total population. There are 821 male children and 729 female children between the age 0-6 years, the Child Sex Ratio of Kantaphod is 888 which is less than Average Sex Ratio (918), and the literacy rate of Kantaphod is 71.8%. Kantaphod has higher literacy rate compared to 69.3% of Dewas district. The male literacy rate is 81.15% and the female literacy rate is 61.69% in Kantaphod.

Working Population – Kantaphod

In Kantaphod Nagar Panchayat out of total population, 4,013 were engaged in work activities. 75.4% of workers describe their work as Main Work (Employment or Earning more than 6 Months) while 24.6% were involved in Marginal activity providing livelihood for less than 6 months. Of 4,013 workers engaged in Main Work, 564 were cultivators (owner or co-owner) while 857 were Agricultural labourer.

Bhayali

Bhayali is a medium size village located in satwas Tehsil of dewas district, Madhya Pradesh with total 296 families residing. The Bhayli village has population of 1618 of which 841 are males while 777 are females.

In Bhayali village population of children with age 0-6 is 242 which makes up 14.96 % of total population of village. Average sex ratio of Bhayali village is 924 which is lower than Madhya Pradesh state average of 931. Child sex ratio for the Bhayali as per census is 1000, higher than Madhya Pradesh average of 918. literacy rate of Bhayali village was 59.96 % compared to 69.32 % of Madhya Pradesh. In Bhayali Male literacy stands at 73.47 % while female literacy rate was 45.12 %.

Chorwa

Chorwa is a medium size village located in Satwas Tehsil of Dewas district, Madhya Pradesh with total 187 families residing. The Chorwa village has population of 894 of which 444 are males while 450 are females.

In Chorwa village population of children with age 0-6 is 165 which makes up 18.46 % of total population of village. Average sex ratio of Chorwa village is 1014 which is higher than Madhya Pradesh state average of 931. Child sex ratio for the Chorwa as per census is 793, lower than Madhya Pradesh average 918.

Chorwa village has lower literacy rate compared to Madhya Pradesh, literacy rate of Chorwa village was 52.26 % compared to 69.32 % of Madhya Pradesh. In Chorwa Male literacy stands at 62.50 % while female literacy rate was 42.71 %. Chorwa village is administrated by Sarpanch (Head of village) who is elected representative of village.

Singla Deh

Singla Deh is a medium size village located in Satwas Tehsil of Dewas district, Madhya Pradesh with total 190 families residing. The Singla Deh village has population of 1020 of which 509 are males while 511 are females.

In Singla Deh village population of children with age 0-6 is 216 which makes up 21.18 % of total population of village. Average Sex Ratio of Singla Deh village is 1004 which is higher than Madhya Pradesh state average of 931. Child Sex Ratio for the Singla Deh as per census is 1097, higher than Madhya Pradesh average of 918.

Singla Deh village has lower literacy rate compared to Madhya Pradesh, literacy rate of Singla Deh village was 52.36 % compared to 69.32 % of Madhya Pradesh. In Singla Deh Male literacy stands at 67.73 % while female literacy rate was 36.68 %.

Singla Deh village is administrated by Sarpanch (Head of Village) who is elected representative of village.

Work Profile

In Singla Deh village out of total population, 516 were engaged in work activities. 22.48 % of workers describe their work as Main Work (Employment or Earning more than 6 Months) while 77.52 % were involved in Marginal activity providing livelihood for less than 6 months. Of 516 workers engaged in Main Work, 78 were cultivators (owner or co-owner) while 33 were Agricultural labourer.

TYPES OF HOUSES

80% Kuchha and 20% pucca in bhayli,chorwa,singla deh and in case of kantaphod 60 % of these were kuchha and 40 % pucca.

SOURCES OF DRINKING WATER

Tube well

Well

Handpump

Tanker Regarding the source of drinking water in the area it was found the majority of families 65 % of tube well and well used. Followed by community hand pumps/ tankers which were used by 35 % household respectively.

Economic profile: the community not very well economically. Majority of the people are involved in self and unorganized sector these included like servants, daily wage labours, shop owner, and tailors etc.

Anganwadi

In the community 20 anganwadi centres. It provides free education and mid-day meal to the children who below 5 years

SCHOOL

Health services

There is a kantaphod primary health centre in the community.

LANGUAGES SPOKEN

Parsi and Gounod

Hindi is common language used for both oral and written communication, which most of the people could use it.

SECTION 3: ABOUT THE FIELD AGENCY

Kantaphod Pragati Samiti (KPS) is a one of Support Voluntary Organization (SVO) which is 90 kms from Dewas & same distance from Indore. Kantaphod Pragati Samiti is a grass-roots people`s organisation committed to evolving development in India based on the principles of people`s empowerment, equity and sustainability. For the last Thirteen years KPS has carried out many projects in the remote, tribal drylands of Dewas District of Madhya Pradesh. Their work has primarily centred around watershed development, but also embraces interventions in the allied areas of repair and maintenance of hand-pumps for drinking water, sustainable agriculture, forestry, land rights, low-cost housing, women`s empowerment, health care, sanitation and renewable energy.

KPS is regularly working to mobilise shg`s, local communities to empower them, leading to formation of local leadership in the long-term so that the deprived & poor come to the platform to walk together with the economy and get the chance to live a quality life.

SECTION 4: SELFHELP GROUP INTRODUCTION

A self-help group is defined as “self-governed, group-controlled information of people with similar socio-economic background and having a desire to collectively perform common purpose. Self-help group have been able to mobilize small savings either on weekly or monthly Basis from persons who were not expected to have any savings. They have been able to effectively recycle the resources generated among the members for meeting the productive and emergent credit needs of members of the group.

CHARACTERISTICS OF SHG

- The important characteristics of self-help groups

1. They usually create a common fund by contributing their small savings on a regular basis.
2. The groups evolve a flexible system of operations often with the help of the non-governmental organizations (NGOs) and manage their common pooled resource in a democratic manner.
3. Groups consider loan requests in periodical meetings, with competing claims on limited resources being settled by consensus regarding greater needs.
4. Loaning is mainly based on mutual need and trust with minimum documentation and without any tangible security.
5. The amounts loaned are small, frequent and for short duration.

6. Rates of interest vary from group to group depending upon the purpose of loans and are often higher than those of banks but lower than those of moneylenders.

7. At periodical meetings, besides collecting money, emerging rural, social and economic issues are discussed.

8. Defaulters are rare due to group pressure and intimate knowledge of the end use of the credit as also the borrower's economic resources.

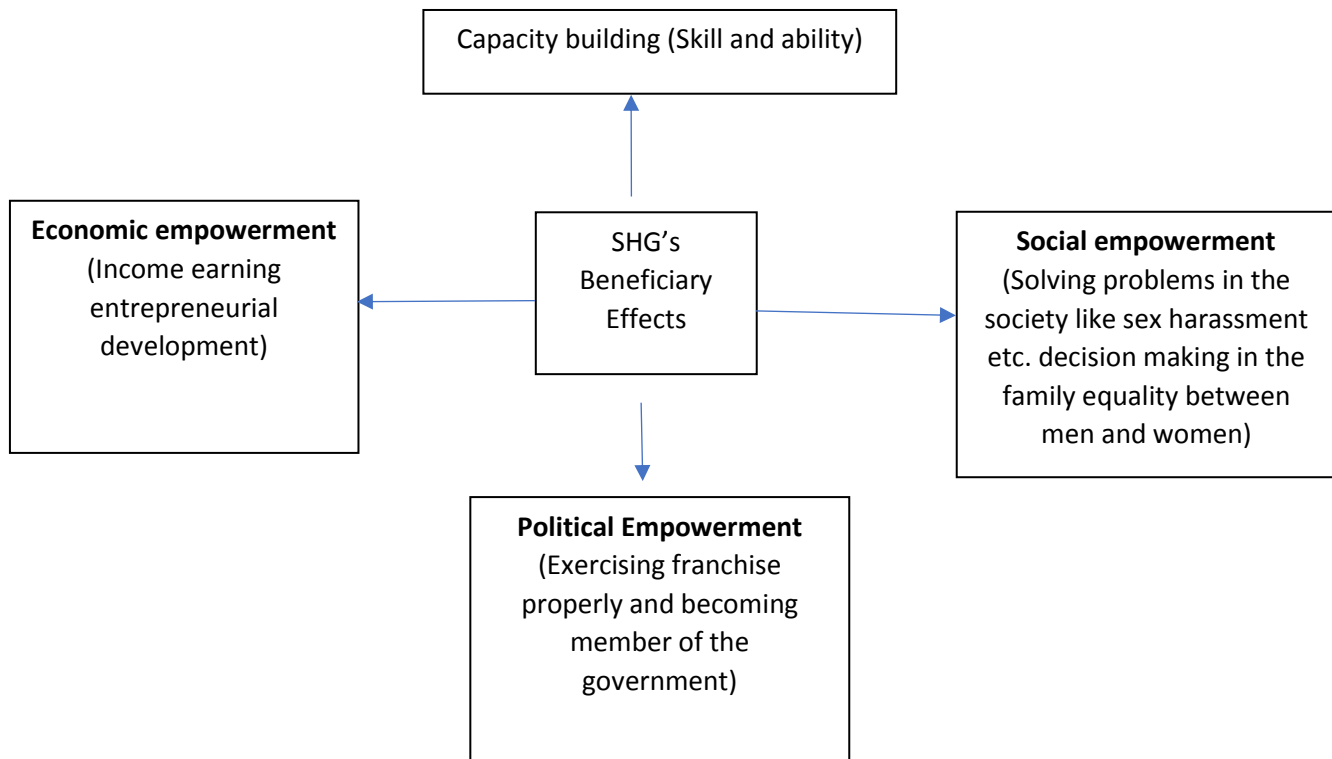
FRAMED BYE-LAWS

The NGOs, advice the members to form the rules for group functioning, the rules normally relate to:

- Objectives of functioning of group.
- Meeting time periodicity, venue.
- Membership eligibility, criteria for members.
- Savings, amount, periodicity, interest rate.
- Lending amount, repayment period, purpose rate of interest, security etc.
- Leadership election, responsibility and duties of leaders.
- Fines, amounts, other sanction.
- Books of accounts.

Thus, each group with the assistance of the NGO can frame its own regulations for the operation of the group savings or common fund.

BENEFICIARY EFFECTS



CHAPTER 2: THE MODE OF DATA COLLECTION

SECTION - 1: METHODOLOGY

A methodology is usually a guideline system for solving a problem, with specific components such as phases, tasks, methods, techniques and tools. It can be defined also as follows:

1. The analysis of the principles of methods, rules, and postulates employed by a discipline.
2. The systematic study of methods that are, can be, or have been applied within a discipline.
3. The study or description of methods.

PURPOSE OF THE STUDY

The topic of the research conducted by the researcher is 'Role of SHGs in women empowerment'. The women in the kantaphod were subdued and oppressed, thus the need for women empowerment is raised to improve the status of women and deduce the poverty in the community. The Self- Help Group has helped the women to improve their status in the society and has also led to their economic growth. The researcher selected this topic because the organization is running various numbers of SHGs, So the researcher wants to understand its impact and benefits to the members of the SHGs in term of empowerment.

RESEARCH DESIGN

Research design is the plan of structure and strategy of investigation. After a thorough recognition of identifying the issue the related task the ideas are arranged in order. The researcher here has used an exploratory cum descriptive framework for research. Exploratory research design helped in collecting information about respondents' views and ideas, their participation, problems, changes etc. It was mainly Quantitative in nature and open-ended questions and analysed to give a Qualitative impact to the study.

OBJECTIVES OF THE STUDY

The main aim of the study was to develop a deeper understanding of SHG and its relevance in the lives of the self-help groups. To achieve the aim, following objectives were formulated

- To study the social economical background.
- To study the position of the women in the family.
- To study the empowerment (on the bases of socially change).
- To study the awareness level regarding banking and financial strengthens.

LOCATION OF THE STUDY

This study was conducted in Kantaphod.

- Kannod block

The work is running in these areas and most of the SHG members are located here. The other reason behind identifying these areas for a limited period and could not be able to manage a larger area in limited period.

SAMPLING DESIGN

Sampling essentially refers to target population for the research rather than studying the whole population. It is necessary to select a sample of the population under study to infer statistically valid generalizations about a characteristic of the population. The researcher here has used purposive Sampling for desired objective. The reason behind opting this method is having enough knowledge and data about the respondent and the available information about the respondent.

RESPONDENT & SAMPLE SIZE

A sample of 60 SHG women, attending the SHG programme of the organization was taken. They were divided into 10 groups of 6 to 10 SHG women from all the different areas and villages of the community and interview schedules were conducted individual from the group of the respondent.

SOURCES OF DATA COLLECTION

To collect the information cross-section interview schedule was outlined, target groups. Both primary and secondary data have been collected and used in the study. Primary data was collected from the SHG beneficiaries through interviews and documents of the organization. It helps to gather appropriate information directly from the respondent and the validity of primary data is maximum. Primary data was collected through interview schedules and secondary data was collected through books, journals and websites consultation and organization theoretical base of the study and helps in to valid the primary data.

METHOD OF DATA COLLECTION

The researcher used interview schedule as a method for data collection from the SHG beneficiaries to gather useful data related to the main aims and objectives of the study and get the maximum data required for the study. The demographic profile of the respondent given a clear picture that they are not much educated and might be the proper information could not be gathered and interview method help the researcher to gather appropriate & deep information.

TOOL OF DATA COLLECTION

The researcher used cross sectional, retrospective semi structured interview schedule for data collection from the SHG beneficiaries to gather useful data related to the main aims and objectives of the study and get the maximum data required for the study. Interview schedule were used because direct response can be obtained in this case from the respondents and the interviewer can probe deeper into a response to get a better perspective of the respondent on a topic. It also yields rich data, details and new insights.

DATA ANALYSIS

Analysis of data is a process of inspecting, cleaning, transforming, and modelling data with the goal of discovering useful information. Data was analysed by the stoical tool and Quantitative Data and interpreted by using various statistical tools like SPSS. All the interviews are conducted in kantaphod and respondents are contacted with the help of field officer and the respondents also contacted at the time of scheduled meeting of SHGs. Majority of information was obtained from semi structured interview schedule.

LIMITATIONS OF THE STUDY

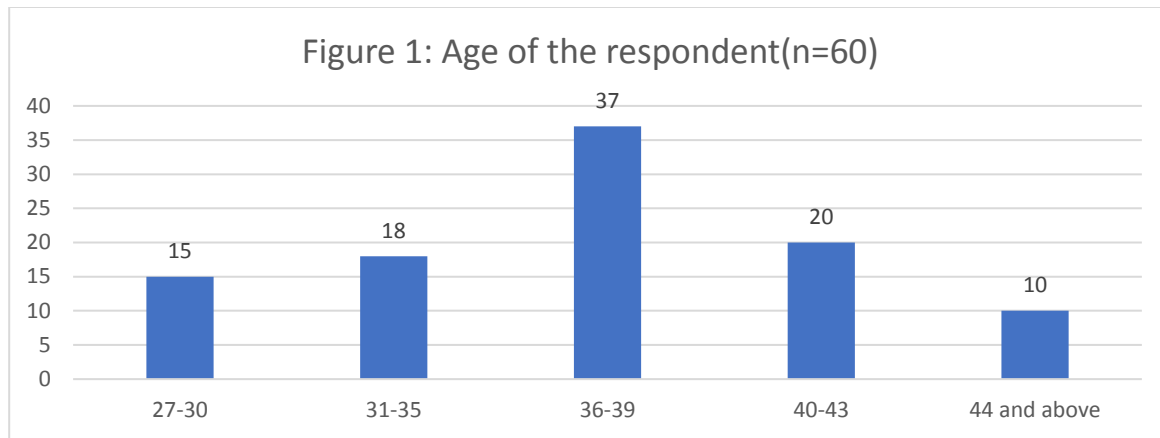
- The study is carried out in one community with only one organization.
- The time allotted for the research was on. In which the researcher was required to undertake literature review, sampling and data collection. Hence, the researcher had to keep the sample size small. Small sample size reduces the accuracy of the research study.
- Only the women respondents are chosen for the study.

SECTION 2: ANALYSIS AND INTERPRETATION

PROFILE OF THE RESPONDENT

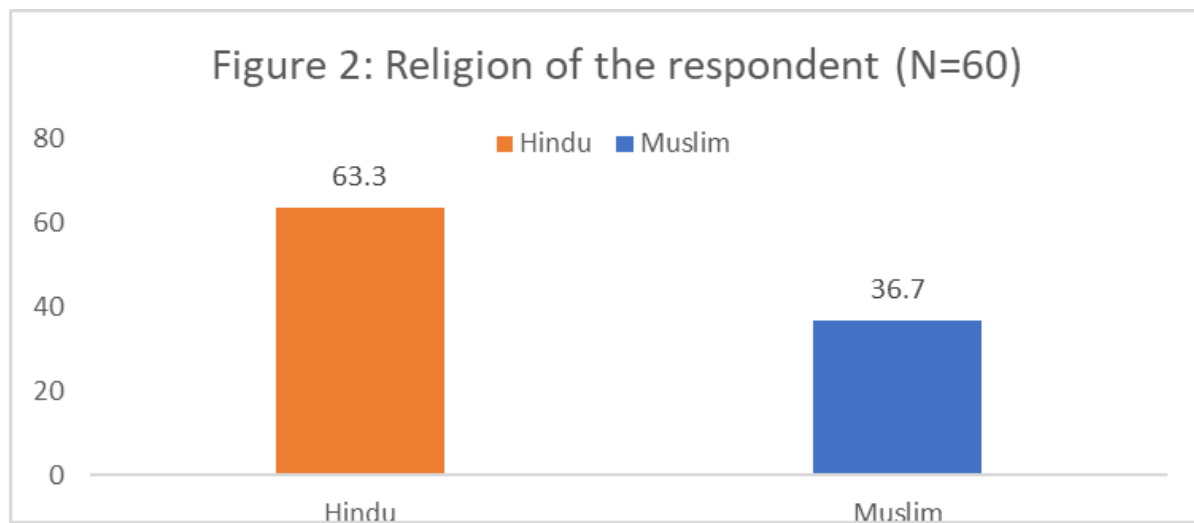
In this section a detailed description of the five variables constituting socio-economic profile of women is given. The variables included in socio-economic profiling are age group, religion, education level and residential status. All the variables help in enhancing the understanding of socio-economic background of the respondents and their living environment.

AGE OF THE RESPONDENT



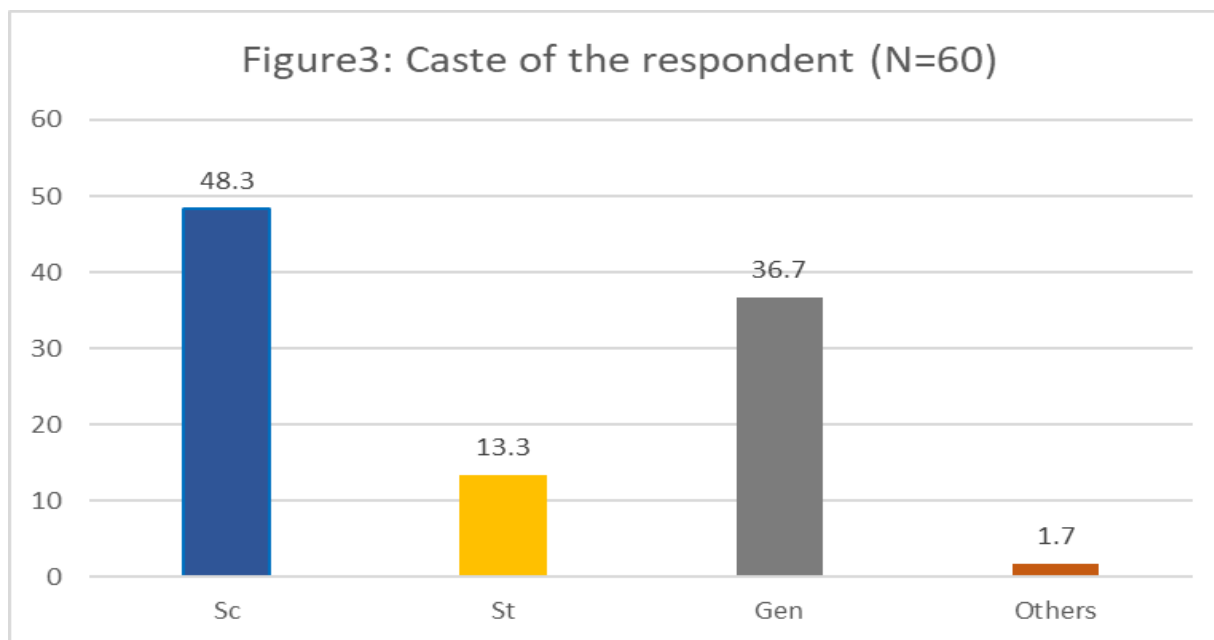
The maximum respondent falls into the age group of 27-30 and its about 15% and followed by the age group of 31-35 with the 18% of the age group between 36-39 with the 37% and the least age group are 40-43 are 20% respectively and last 44 and above are 10%. The reason may be behind the least percentage of age group that is 40 above; the women of this age now properly settled down in their life and have various source of income within the family.

RELIGION OF THE RESPONDENT



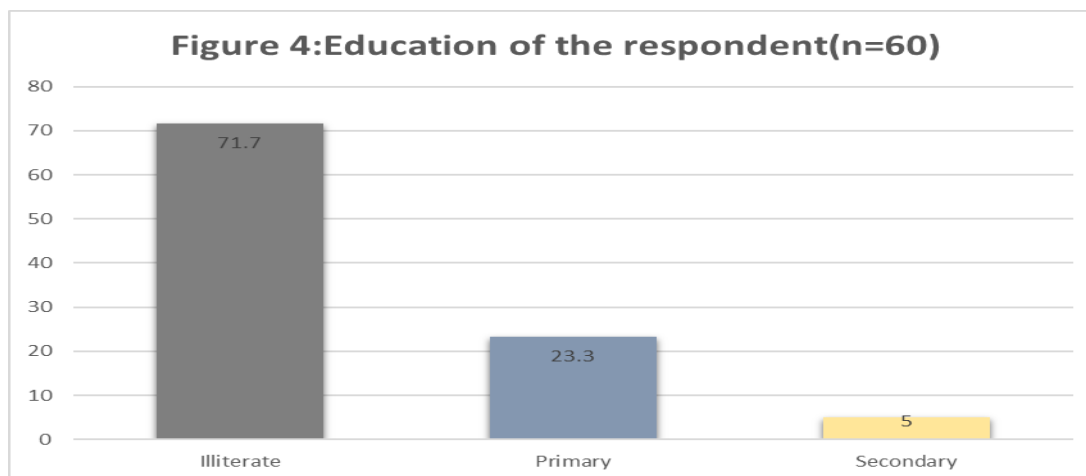
The demography in terms of religion of the respondent is Hindu & Muslim. Around 63.3% of the sample population belongs to Hindu community and a woman who belongs to Muslim community is about 36.7%. The ratio of sample population and the demographic population of the community are nearby similar.

CASTE OF THE RESPONDENT



The other composition of the demography is caste and women belong to various caste groups are entitled to work in SHG's. In sample size, around 36.7% women belong to OBC, and it is followed by the schedule caste with 48.3%, Schedule tribe 36.7% and the general caste women is around 1.7%.

EDUCATION OF THE RESPONDENT

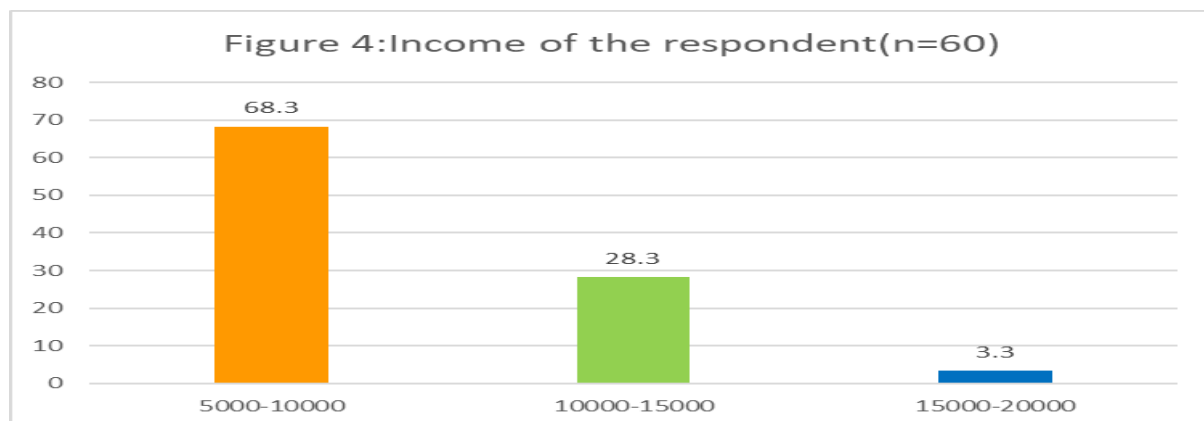


The educational background of the respondents has a strong relationship with the success or otherwise of the activities of SHGs. The study showed that maximum number of the respondent has not attended primary or secondary education and the figure is 23.3 % and it is followed by the

women who attained the secondary education level by about 5% and the illiterate women in the group are around 71.7%.

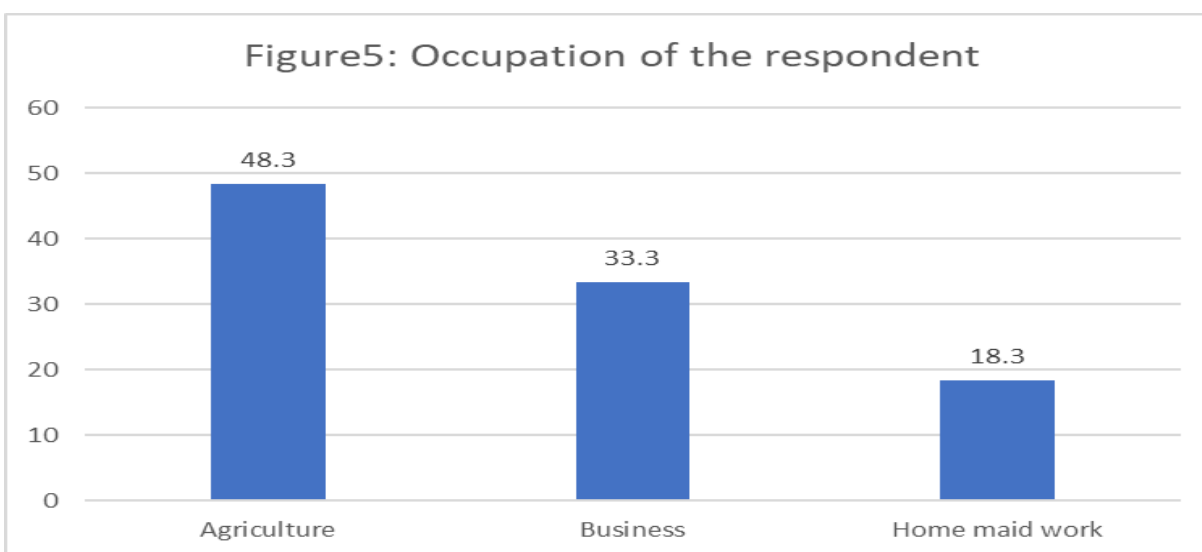
The level of education of the respondents has facilitated the empowerment process by making members of the groups understand issues like savings, loan repayment and home keeping.

RESPONDENT INCOME



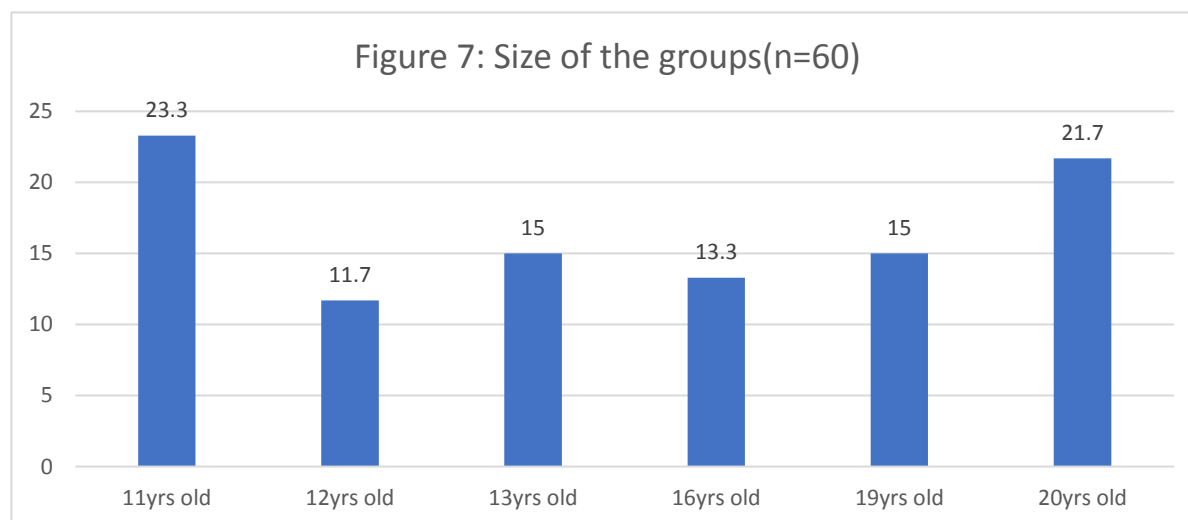
The respondent income shows their economic status and social empowerment and self-help group is for the social, economic betterment of the women. The maximum number of the respondent income and their percentage is 68.3% with followed by 28.3% respondent income is about below 15000. The least number of respondent income is 3.3%.

OCCUPATION OF THE RESPONDENT



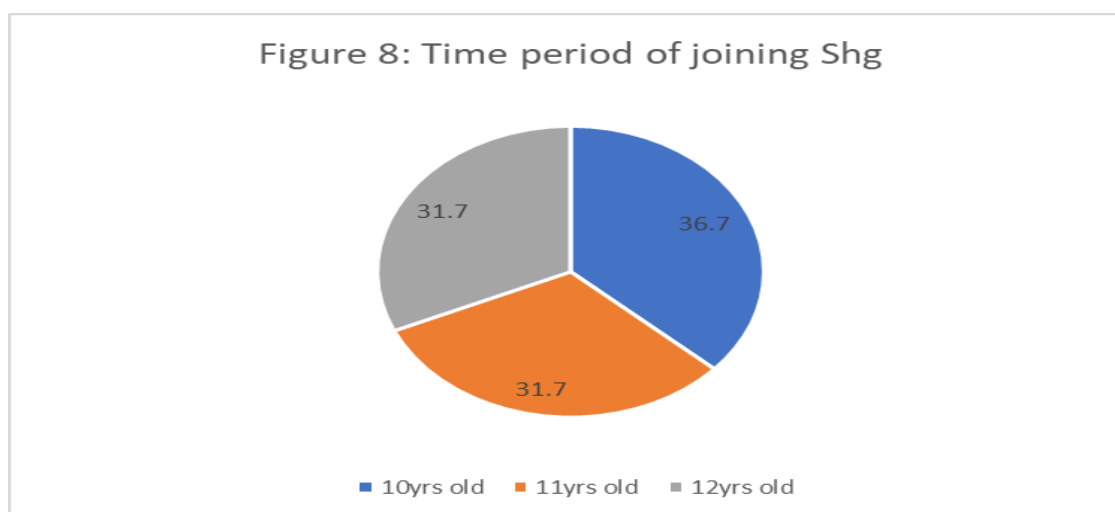
Maximum number of the respondent involve in the activity of Agri process and their percentage is 48.3%, which followed by the occupation with 33%. The other are 18% of the respondent involved in other occupation maid.

SIZE OF THE GROUPS



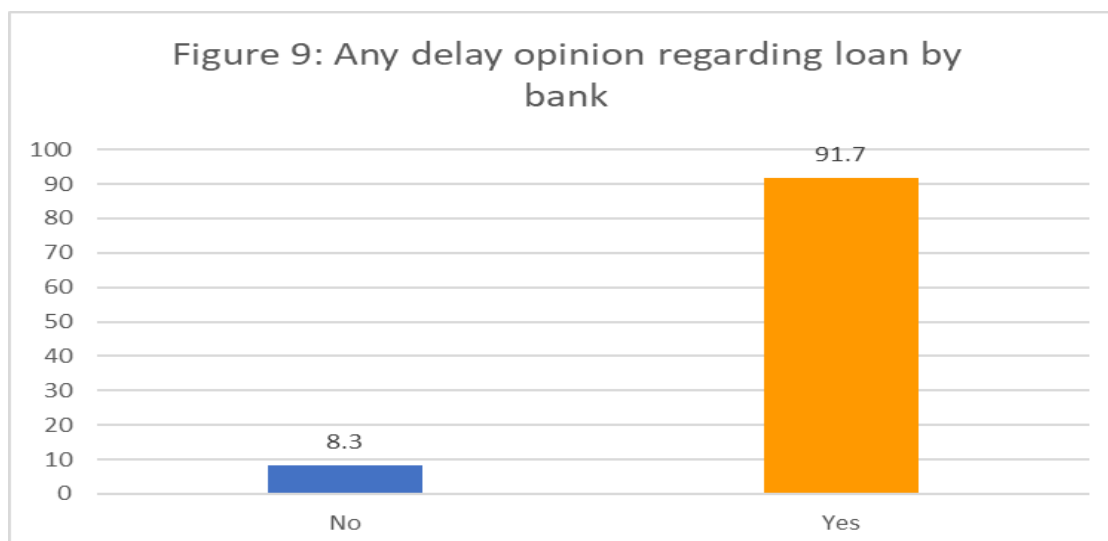
The 11 years old group is 23.3% ,12 years old group is11.17% 13 years old group is15% members in a group 16-year-old 13.3% 19 years old member is 15%, of the 20 years old members is21.7% in a group of SHGs.

RESPONDENT TIME PERIOD OF JOINING SHG



With the help of this chart we can understand the trust of respondent in credit activity that from how long they are the part of it. Maximum number of respondent entitled with the group 10years and their percentage is 36.7% of the respondent 11 years about 31.7% of the respondent involved with SHG 12 year 31.7%.

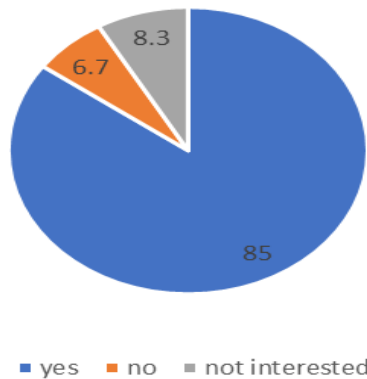
RESPONDENT OPINION REGARDING SANCTION OF LOAN BY BANK



Bank is one of the important organisations for progress of the SHG as all the transactions are done through banks. Most of the SHG now interlinked with banks for their transaction activities and banks plays an important role to success SHG but many times it seems that banks failed to deliver their services and it is also present by this data that 8.3% said that there is a delay in sanction of loan by banks and only 91.7% respondent are satisfying with bank services especially in sanctioning the loans.

RESPONDENT OPINION ON EMPLOYMENT GENERATION THROUGH SHGS

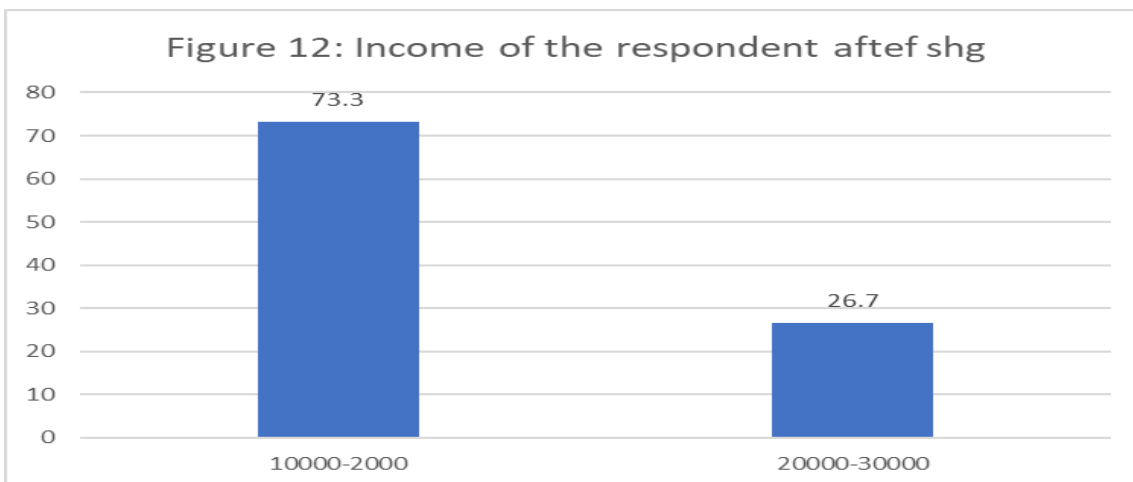
Figure 10: Employment generation through Shg



The SHG which are involved to be engage in income generation activity like in KUMBHAYA and the answer of this question of employment generation activity is 85% respondent believes there must be an employment generation activity in the SHG and 6.7% answered that it can be there. Only 8.3% respondent said they are not satisfy.

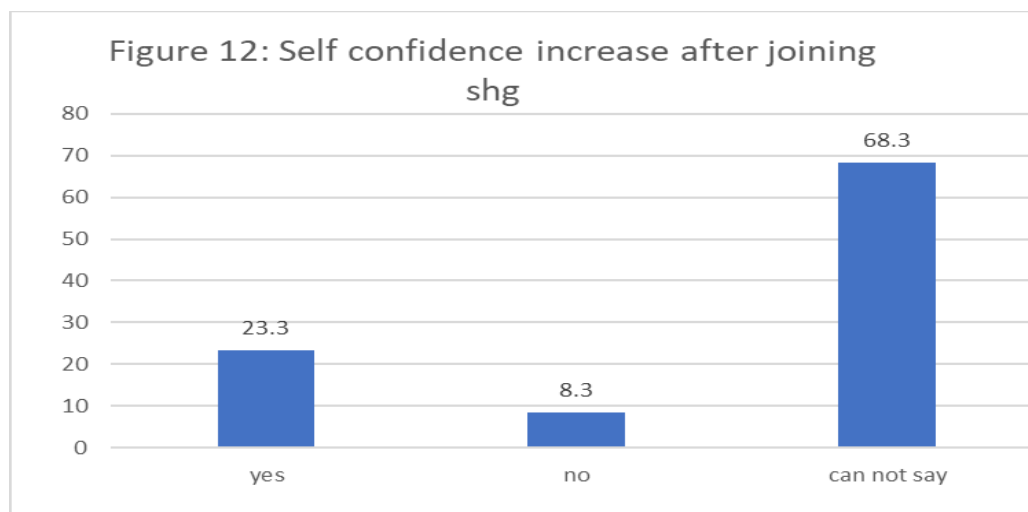
RESPONDENT YEARLY SAVING AFTER JOINING SHG

Figure 12: Income of the respondent after shg



As the motive of SHG is to improve the economic situation of women of a group and in this chart that after joining SHG group the economic situation of women improved in comparison to before SHG. Most of the women earlier do not have any saving but after joining the SHG group the saving increases as it shown in chart that about 73.3 % women saving is now more than and 26.7 %.

RESPONDENT SELF CONFIDENCE INCREASED AFTER JOINING SHG



The SHG may successful if it helps the respondent to increase their self-confidence and the data emphasis that 23.3% respondent believe that their self-confidence increase after joining SHG & only 8.3% respondent said that there is not much change in their confidence level. 68.3% respondent is not able to give the answer of this question.

CHAPTER 3: STUDY FINDINGS

SECTION 1: MAJOR LEARNING

I have completed my summer internship from Samaj paragati sahayog Organization. In my internship I have learn and see the community and village level development work at grass-root level.

I was 45 days with Sps where I have seen that federation like Kantaphod paragati samiti is a different entity and organization like sps, in the same platform work very differently at the same time. The work they do the projects where result is good is repeated. The projects who give benefits to the community is owend and managed by the federation.

Sps the parent organization work for kps which successful federation at present is. In kps very few are graduate but full of experienced and very less employees it works for its goal. To place a project between community is the very difficult task to implement and run the system of management is very critical is to make people understand regarding the project and then listening to them for their problem they have faced to solve their problem and continue it smoothly is the only work culture of sps. Kps with sps is really working for community is good.

SECTION 2: FINDING ABOUT FIELD

During the analysis of the findings of the are as follows

- The reason may be behind the least percentage of age group the women of this age now properly settled down in their life and have various source of income within the family.
- The study showed that maximum number of the respondent have not attended primary education. The level of education of the respondents has not facilitated the empowerment process by making members of the groups understand issues like savings, loan repayment and home keeping.
- The respondent income shows their economic status and social empowerment and self-help group is for the social, economic betterment of the women.
- Maximum number of the respondent involve in the activity of house management (house wife) which followed by the occupation. The other involvement of the respondent in form of occupation is tailor & beautician. And other respondent involved in their occupation.

- Most of the SHG member's satisfaction level is good and some of the women viewed that the functioning of SHG is bad. Group do not have any saving before joining SHG. After joining the SHG group the saving increases their saving.
- Most of the women are satisfied with the loan amount which helps them to fulfil their demands. The reason may be most women who could not satisfy their demands in terms of income exposure is absence of income generation programmes.
- The respondent believe that the banks have positive attitude towards them.
- After joining SHG learned new skills and some of the respondent do not learn any new skill.
- Most of the women improved and learned the skill of money management.
- Most of the women believe that their social activity improved after joining SHG and some women said there is no improvisation in their social activity. And of the respondent is not able to give the answer of this question.
- The respondent is gained better social status after joining SHG and some answered that there is no change in their social status after entitled with SHG.

CHAPTER 4: CONCLUSION AND SUGGESTIONS

CONCLUSION

The conclusion of the study is the practical deduction derived from the process of data collection, reviewing of literature, understanding of the term SHG and Women empowerment and analysing the findings of the whole study keeping in mind the objectives of the study to develop a clear picture of the state of SHG at the organization and a larger picture of the state of SHG at the national level.

From the study it can be concluded that majority of the population of kantaphod have a low educational status and effort should be made to educate the women. Most women work as homemakers and are restricted at home. A major issue in the community is unemployment and poverty.

The women in kantaphod joined the SHG programme of the organization to meet the basic needs of the family and to increase their family income. Before joining the SHG majority of them didn't use to save money and as a result in emergency were left to take loans from moneylenders at high interest rate. But after joining the SHG the debts in other sources or getting loans from moneylenders have decreased. The SHG practice has led to the economic growth of the women.

The SHGs practice only one activity i.e. of savings and for increasing the group savings loans are given at interest to the group members. The decisions regarding the group savings is majorly a collective decision of the group members.

Majority of the SHG beneficiaries attend the meetings on a regular basis whereas some of them face difficulties like working time constraints or they have shifted from the community. According to the women attending meetings have great benefits as it helps in understanding new ideas and programmes of the agency, they get an update about the group savings and it also provides a platform to interact with the group members.

The financial problems in the family have decreased due to SHG practice. Minority of the SHG beneficiaries, have got education through SHG programme and it had contributed in increasing their confidence to discuss and give advice in the group without fear.

The SHG women sensed significant changes in their self-behaviour after becoming a member of SHG group, like taking self-decisions, doing work independently, their mobility has increased, and they are able to analyse the political situations. Majority of the SHG women haven't solved any problems related to social evils.

The awareness level of the SHG women is very low about the training programmes in the organization. The awareness level regarding the government welfare schemes is drastically low.

None of the SHG women had ever contested in local body elections as they are not interested in contesting one. During the time of election majority of the women cast their vote to the right person in their self-decision while minority votes for to the person as advised by the husband. All the SHG women were satisfied with the present involvement of women in politics and agreed with the statement that participation of women in politics is important to attain full empowerment. Women are the largest untapped reservoir of talent in the world. If women are expected to do the same work as men, we must teach them the same things. We need women at all levels, including the top, to change the dynamic, reshape the conversation, to make sure women's voices are heard and heeded, not overlooked and ignored. Women are the real architects of society.

SUGGESTION

- Regular training & visit of the shg's to maintain loans & repayments.
- Processing units for agro produces like Dal, Soybean, Gram, Wheat etc.
- Collection centres for agriculture products for sale to market.
- Organised slaughter centres/ Poultry farms.
- Market linkage for meat selling.
- Processing units for goat meat & chicken pickle.

Women are leaders everywhere you look, from the CEO who runs a Fortune 500 company to the housewife who raises her children and heads her household. Our country was built by strong women, and we will continue to break down walls and defy stereotypes.

REFERENCE

www.samajpragatisahayog.org.com