

**Summer Training at
Lupin Human Welfare & Research Foundation, Bhopal
(April 3 to June 2, 2017)**

Impact Analysis of Self Help Group

**By
Ankit Bhargava**

**Under the guidance of
Ms. Ratna Verma**

**MBA Rural Management
2016-2018**


School of Development Studies
The IIHMR University, Jaipur
2017

CERTIFICATE

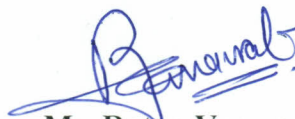
This is to certify that **Mr. Ankit Bhargava** has undergone his summer training in **Lupin Pharmaceutical, Inc** at **Bhopal** from **3th April to 2th June, 2017**.

The candidate himself completed the project assigned to him during summer training. His approach to the project was sincere and proactive. This summer training is in partial fulfillment of the course requirement recommended for the award of MBA in Rural Management.

I wish him success in all his future endeavors.



Col (Dr.) Ashok Kaushik
Dean (Academic & Student Affair)
The IIHMR University, Jaipur



Ms. Ratna Verma
Assistant Professor
The IIHMR University, Jaipur



Lupin Human Welfare & Research Foundation

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Date: 22/09/2017

TO WHOM IT MAY CONCERN

This is to certify that Mr. Ankit Bhargava s/o Dr. Surendra kumar Bhargava student of Master in Business Administration (Rural Management) Batch 2016-2018 of Indian Institute of Health Management (IIHMR) University, Jaipur Rajasthan has successfully completed his summer training with Lupin Human Welfare and Research Foundation from 3rd April 2017 to 2nd June 2017.

This project was undertaken by him in the division of: Corporate Social Responsibility of Lupin Foundation- "Rural livelihood" with Impact study of SHG on the rural Farmer of Raisen.

During this period of internship his performance was found to be hardworking, punctual and inquisitive.

We wish him all the success in the future

Thanking you,

Authority of HWRP

Project Manager
Lupin Human Welfare & Research Foundation
Mandideep

Lupin Human Resource Department

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Acknowledgements

I would like to articulate my warm appreciation to all those who guide & facilitate me during this report. A special gratitude I give to Honorable D.S. BHADAWRIYA Sir Head OF Lupin HWRF Mandideep plant situated in Bhopal district of Madhya Pradesh. whose contribution in stimulating suggestions and encouragement, helped me to coordinate my project especially in writing this report.

Moreover, I would also like to acknowledge with much appreciation to Narayan Singh Rajput and team, and the respondents I'm thankful for their cooperation throughout my field visits and their valuable timing & honest reply of method study based on "Questionnaire" to complete the study on "Self Help Group".

Thanking you.

Ankit bhargava

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Organizational Background

Lupin Limited with a wide global footprints. The company has an onshore and off shore presence with its product available in close to 70 countries. The company extends its expertise to transform the lives of people and make difference to the society. Beyond the realms of business, Shri Desh Bandhu Gupta, Chairman and Founder of Lupin group of companies promoted Lupin Human Welfare and Research Foundation on “2nd October, 1988 with an objective to provide an alternative model of rural development which is sustainable, replicable and ever evolving. This was a humble tribute to the father of the nation Mahatma Gandhi on his birth anniversary. The Lupin Human Welfare & Research Foundation was settled toward the responsibility of Nation as **“Whatever you are you owe it to your motherland and its people. Take it upon yourself to repay this debt in all humility and gratitude.”**

The Lupin HWRF key Principals for development were

1. Village must be poorest of poor in condition.
2. There must mutual contribution by villager's (Ex-Ratio 60: 40)

The Lupin HWRF was settled with comprehensible Vision, Mission, and Objectives.

Mission: - To provide an alternative model of rural development which is sustainable, replicable and evolving essentially empowering under privileged and providing basic infrastructure and balanced ecological based to the villages.

Vision: - To see Indian villages not only economically prosperous but as centers of prosperity consciousness integrated leading corporate houses, planner's

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technologists which is spiritual in vision, scientific in temper and humanistic in Karma.

Objectives: - The objectives of Lupin HWRF are summarized below: -

ECONOMIC: -

- Help to create more employments opportunity particularly for unemployed youth and women's.
- To strengthened primary occupation like agriculture and animal husbandry & formation of SHG'S.

SOCIAL: -

- To develop proper social, cultural scientific and spiritual attitude amidst rural community.
- To develop an attitude toward s living a healthy life and taking concrete steps in that direction.

INFRASTRUCTURE: -

- Provision for drinking water.
- Building internal roads.
- Basic sanitations.
- Formal education.
- Training cum production centers.

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OBJECTIVES OF THE STUDY

The main objective of the present study was carried out with the following objective: -

- To study the socio-economic background of respondents.
- To examine the Pre-SHG & Post-SHG status of SHG members.
- To study the impact of SHG's on the respondent.
- To study the benefits received by the respondents through various income generating activities.
- To study the various problems faced by the SHG's member in the study area.

Subsection: -2

Methodology: -

The research study was a descriptive study. We used primary data to analysis as per the objective set out in the study. Primary data were collected by prepared Questionnaire. Simple frequency tables & percentage, charts were constructed for the data analysis. Convenient sampling method is used to select the respondents for study. The present study has covered from Sultanpur village of Gauharganj Teshil of district, Raisen in Madhya Pradesh State. It was selected for this study, because of the Self-Help Groups members are functioning very successful manner. Therefore, Sultunpur village was selected for the present study. The sample size is Forty-one respondents constituting all categories of Self Help Group members from Sultanpur village.

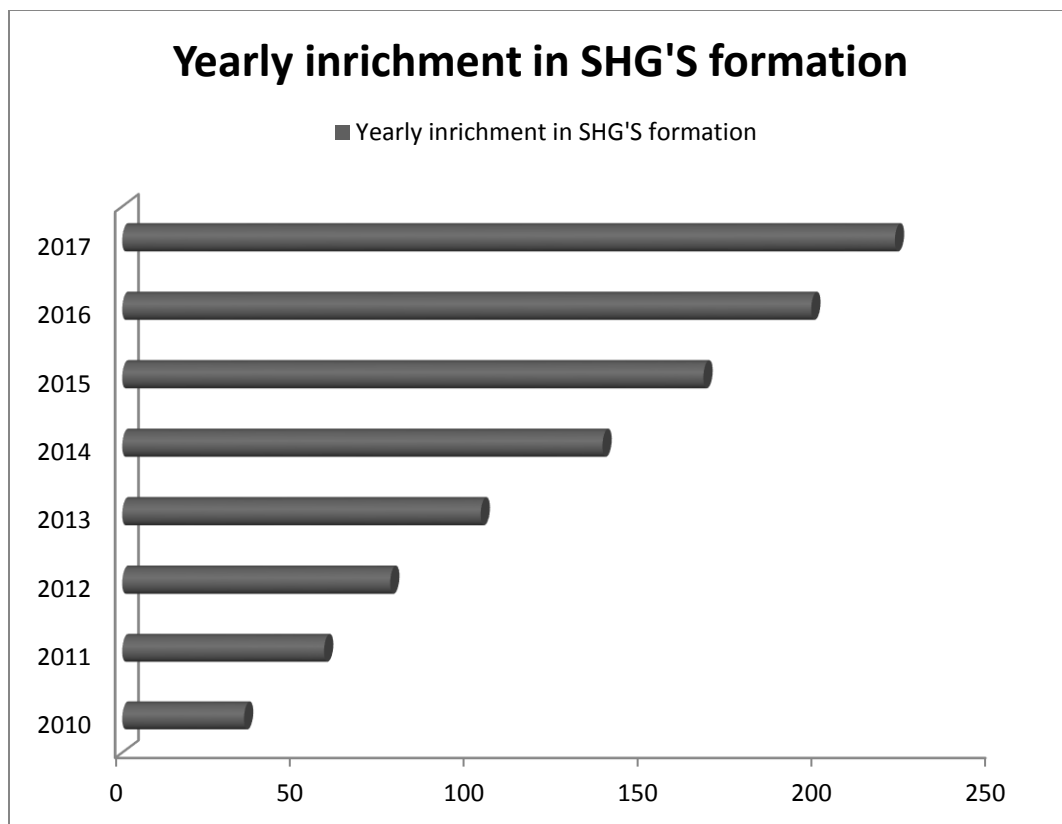
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Mode of Data collection: -

Sr. No	Research component	Description
1	Unit Selected	SHG's were selected from Raisen district of Madhya Pradesh
2	Data Source	Primary source
3	Type of research	Descriptive study
4	Research instrument	Prepared Questionnaire Method
5	Research approach	Study Method
6	Sample Procedure	convenience sampling
7	Sample Size	41
8	Statistical Technique used	Tables, Percentage, Mean.

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Subsection: - 3



The above chart is prepared with analysis of primary data collected through field work. Bar chart reflects the scenario of Sultunpur village in Gauharganj Teshil of district Raisen. With the Lupin HWRF successfully enhance the SHG'S with this data it is analysis that in 2010 only 35 SHG'S were formed. But over a period of seven year in 2017 they transform the data and rural women's lives. As 35 SHG'S in 2010 to 222 SHG'S in 2017. As it shows more women are inspired & aware about their benefits.

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**Table-1
AGE WISE**

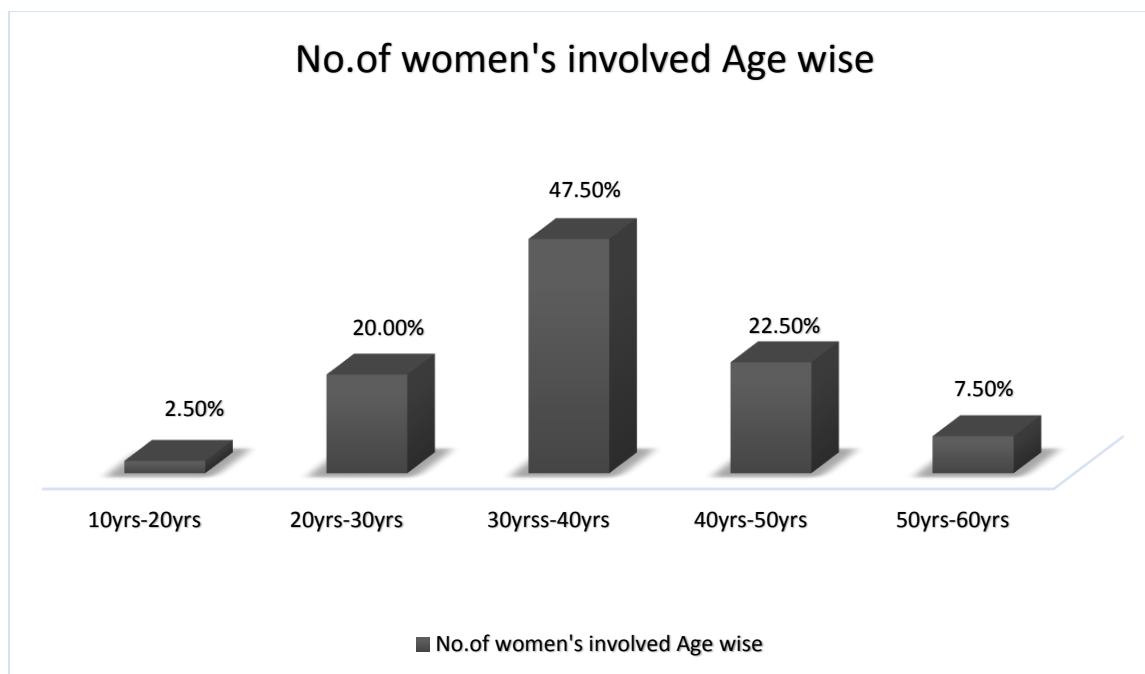
Age Classification	Frequency	Mid value	X*F	dx	Fdx
	(f)	(x)		(A=35)	
10-20	1	15	15	-20	-20
20-30	8	25	200	-10	-80
30-40	19	35	665	0	0
40-50	9	45	405	+10	+90
50-60	3	55	165	+20	+60
Total	40		1450		50

$$\text{Mean} = A + \frac{\sum fdx}{N}$$

$$\text{Mean} = 35 + \frac{50}{40} = 36.25 \text{ ans.}$$

As above mean is calculated based on as per the primary data calculated. It states that the age group of 30-40years having the highest % of women's whose contribution were among the self help groups were found

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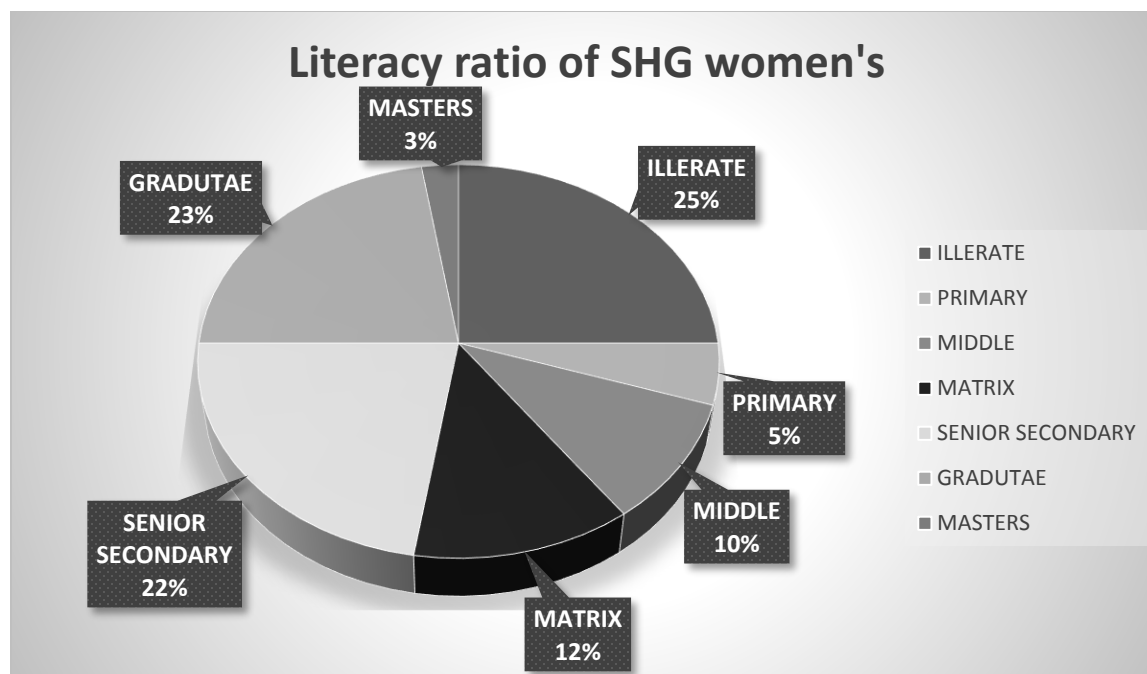


This graph states Age wise involvement of women's into SHG'S program. As data collected is primary and it reflects that more involvements women's between the age group of 30yrs to 40 yr.'s found with highest 47.50%.

Table-2
Literacy Level wise

Literacy Level	Frequency	Percent
ILLITERATE	10	25%
PRIMARY	2	5%
MIDDLE	4	10%
MATRIX	5	12.5%
SENOIR SECONDARY	9	22.5%
GRADUATE	9	22.5%
MASTER'S	1	2.5%

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The above pie chart reflects the literacy level of SHG'S members (75%) literate & (25%) was illiterate. This shows that education of girl child in progressive manner. With glance to whole data (5%) having primary education and (10%) having middle education from (5to8 class). Were as matrix being (12%) and senior secondary is (22%)and graduates (women's 23%) more over master's (3%) respectively. The most of the SHG women's fall in the Age Group criteria of 30-40 and married this stated state's that they were educated but not empower in themselves. Ex: - self-confident, decision making & no change in cultural beliefs and values.

Table-3
Opinion on Formation of SHG

SL.NO.	Reasons OF formation	No. of SHG'S member	%
1	To Obtain financial support	24	58
2	To Improve Economic Status	4	10
3	To Promote Saving Habit	13	32
	Total	41	100

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Table: -1 indicates that 58% of the members joined the shg's because of the financial facility for doing own business and to invest in improving infrastructure.

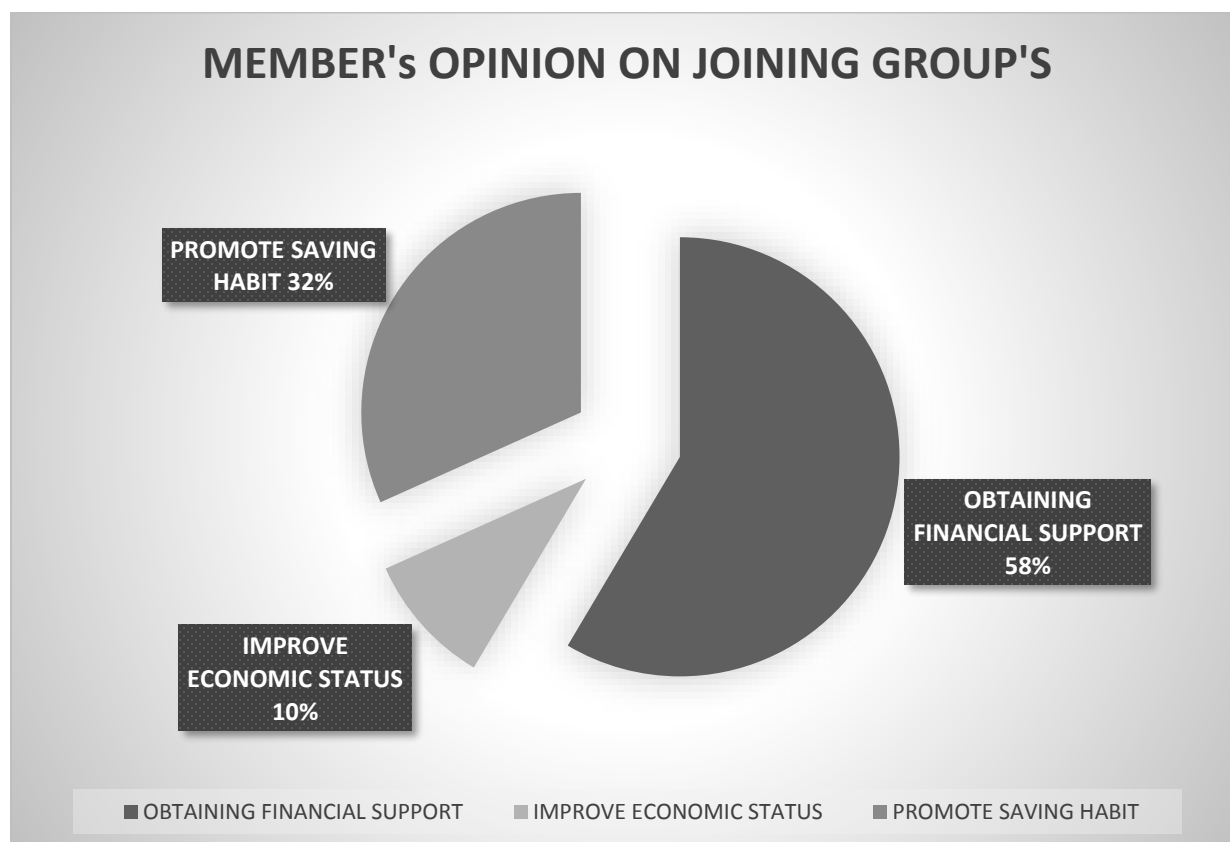


Table-4
Change in Occupational Structure

Occupation	Pre	Post
No occupation	33	00
Agriculture labour	1	7
Other labour	7	34
Total	41	41

Table: -2 The data also refers that with this the Lupin HWRF they contribute towards the poverty alleviation. As the above table reflects the pre and post stage

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with the change in occupation among the SHG members as per primary data collected

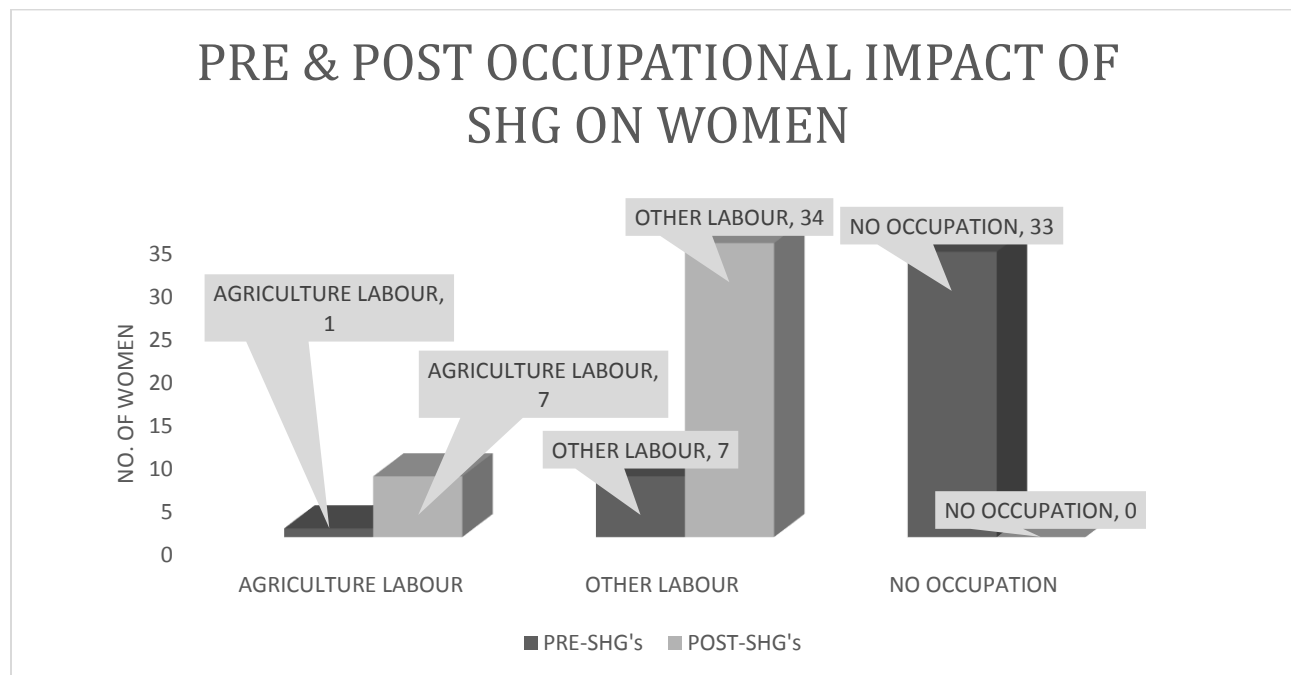


Table- 5

Change in PRE & POST Conditions of Sample

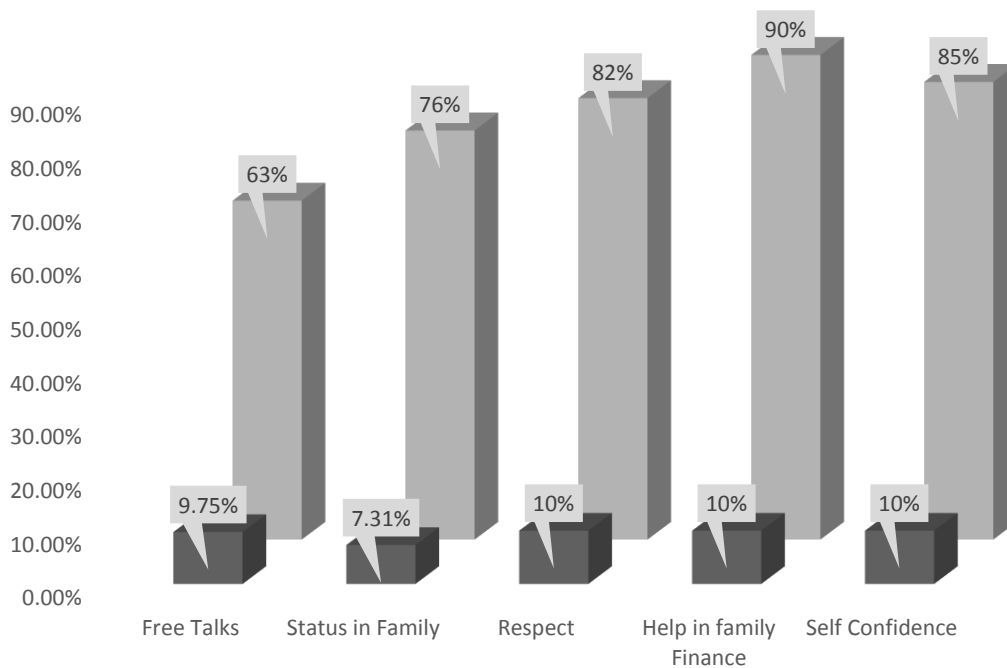
Features	PRE-SHG	POST SHG
	%	%
Free Talks	9.75	63
Status in Family	7.31	76
Respect	10	82
Helps in Family Finance	10	90
Self confidence	10	85

SHG'S formation program brought out the buried talent and leadership qualities among all the SHG's members. As per the respondent review calculated on that basis % which denoted the imperial change over the rural women's. As per the primary data collected on the SHG the members have improved their Family status, which helpful in financing and sometimes helped others too.

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IMPACT OF SHG ON CULTURAL BELIEF'S

■ CONDITIONS BEFORE JOINING SHG ■ CONDITION AFTER JOINING SHG

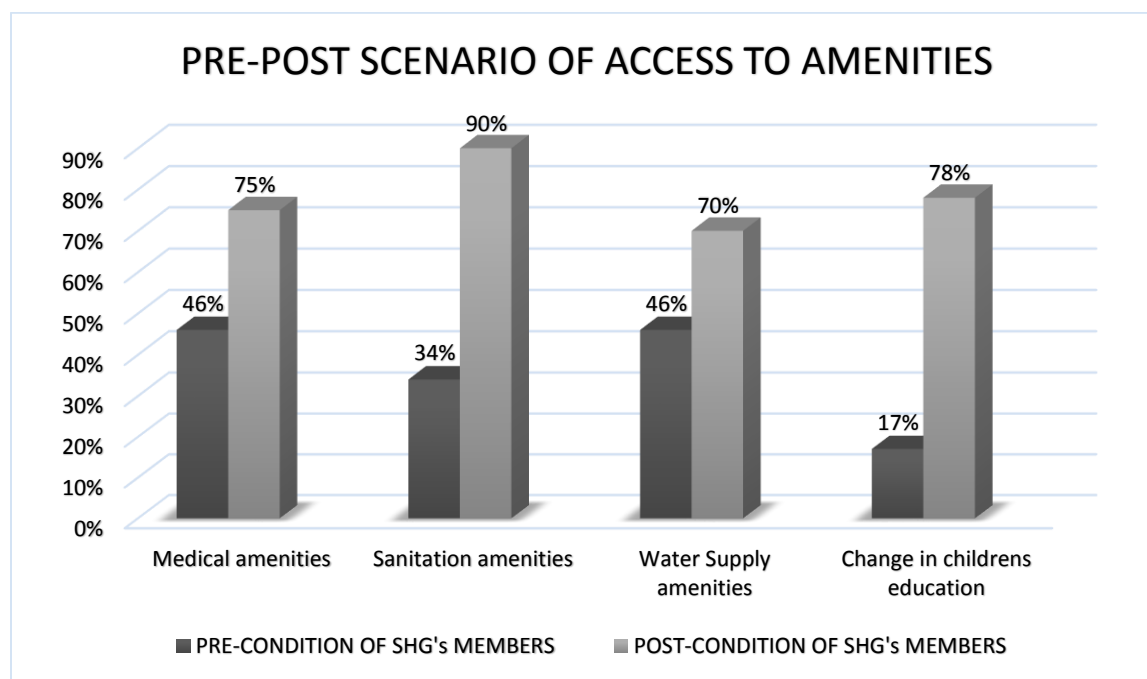


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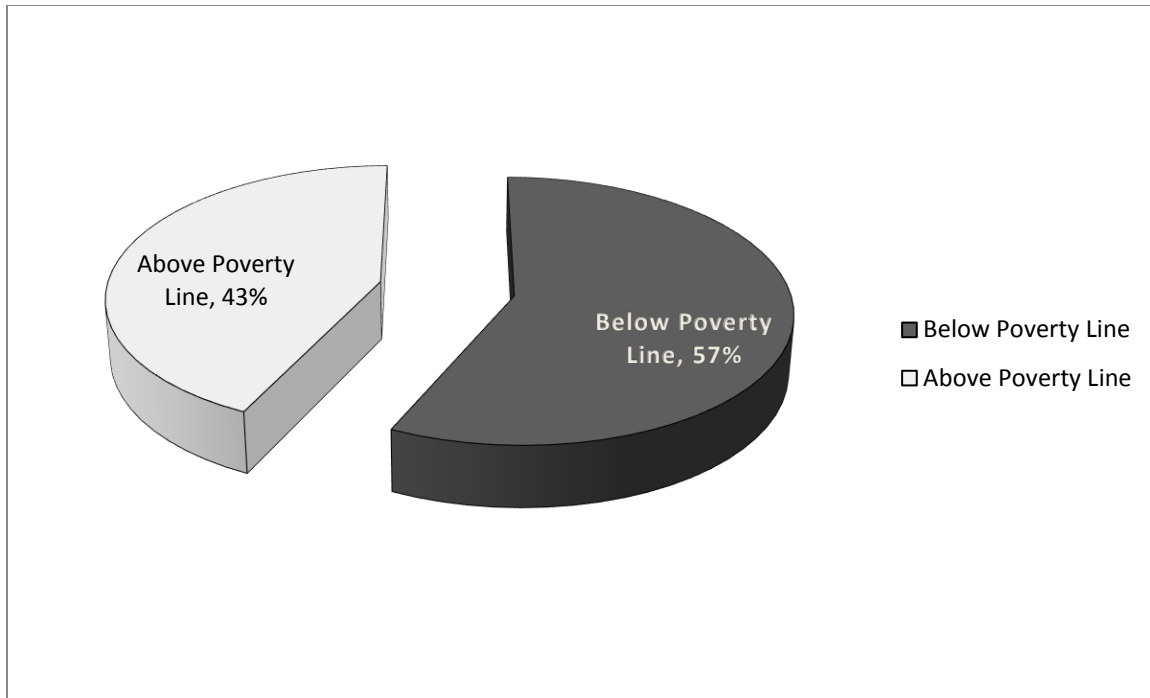
Table- 6
Access to Amenities

Particular's	PRE-SHG		POST-SHG	
	Number	%	Number	%
Medical amenities	19	46	31	75
Sanitation amenities	14	34	37	90
Water Supply amenities	19	46	29	70
Change in child edu.	7	17	32	78

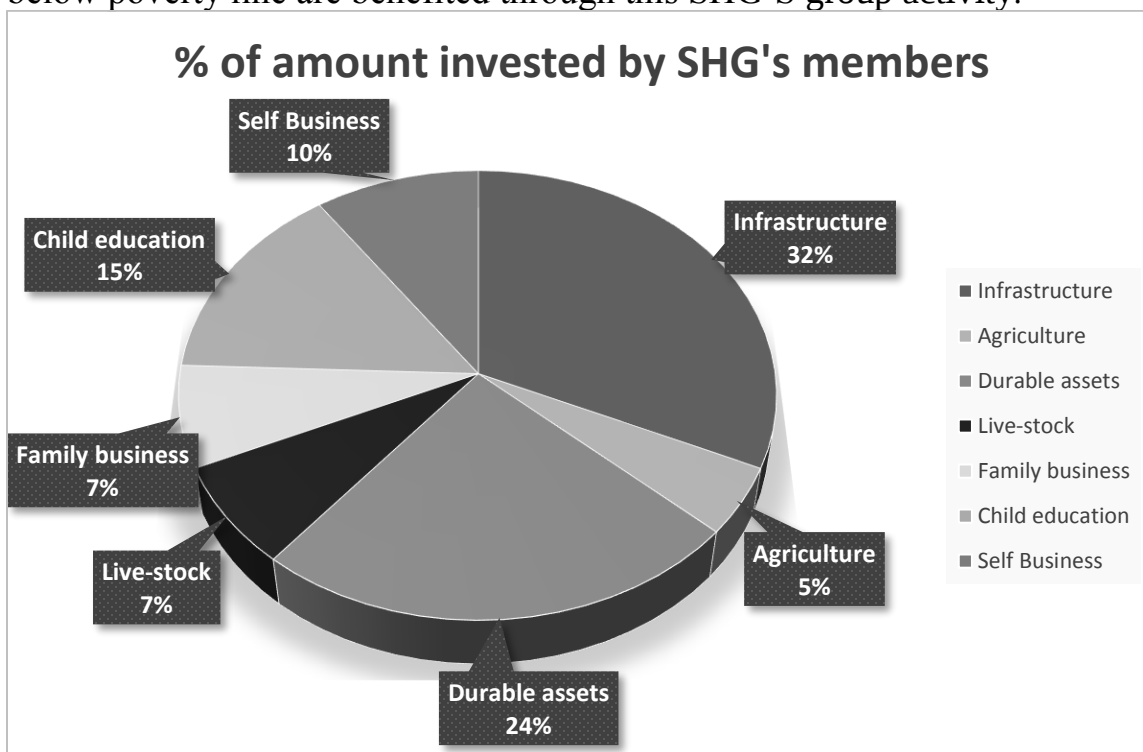
Table-4 reflects data over a period of time the things change with knowledge and awareness. As per the rural women's they are incredibly happy with Lupin HWRF.



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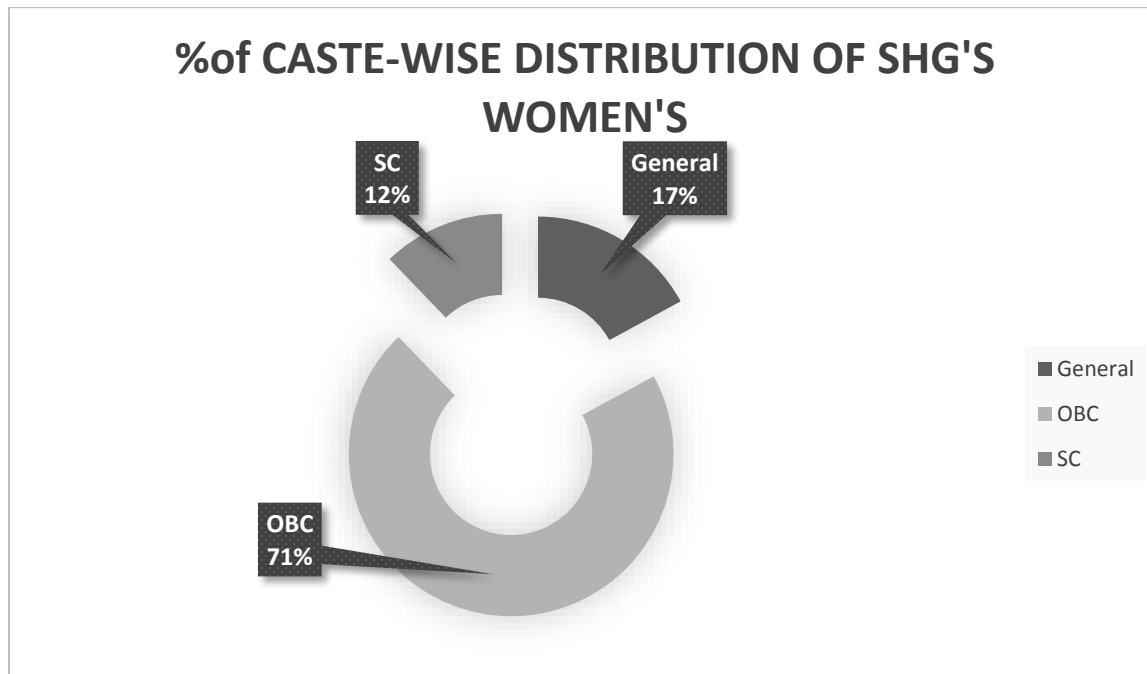


As per the above pie chart it shows that more over rural women's who belongs to below poverty line are benefited through this SHG'S group activity.



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As per the above pie chart is understood more development in living of standard and durable assets & child education was formed thus, decision making, awareness, and living pattern of rural women now on right track. Lupin HWRF not only influencing the life of rural women's but also contributing to rural economy.



As the above diagram shows that women belong to OBC are more benefited through the SHG'S program. Thus, Lupin made women empower in their decision making, self-confidence.

Key Findings

Sultanpur is a village located in Gauharganj tehsil of Raisen district in Madhya Pradesh. Where Lupin HWRF is working on the enhancement of women's SHG'S under the supervision of D.S. BHADAWRIYA Sir and their team. As HWRF started with 35 SHG'S in 2010 and now the scenario is completely changed with intervention of Lupin HWRF into rural women's lives with SHG'S program. With the study on SHG'S population through questionnaire prepared and oral interview method we came with the fact of chronological changes in cultural, social, spiritual attitude, economically into rural women's lives. As inspirational work toward the empowerment of rural women's by Lupin HWRF not only creating them financially strong but also imparts knowledge on their rights. With this study on field work we

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found women's perception of opinion now changed. Now they felt that the society perception about women has also changed. As they place or asked by their family members about their opinion on situations. As they over come through superstitions on health issue and sanitations as Lupin HWRF throughout working on SHG'S that reflects Women have been actively participating in decision making process after becoming members of SHG in the areas consumption of durable assets, child education and their marriage, Family planning, even the qualities like independent decision making process, team spirit, team work, social mobility, self-confidence, boldness to face the officials members, mutual help and in total change in leadership qualities have improved to a significant level.

- ✚ SHG'S program was started with 35 SHG'S in 2010. Now 222 SHG'S in 2017.
- ✚ 2413 SHG members herself feel financially strong & aware of their rights.
- ✚ 27% SHG members invested saving & loan amount in infrastructure.
- ✚ 19% SHG members invested in durable assets, as decision & self-confidence.
- ✚ Importance to girl education and influence higher education of children's.
- ✚ 1.53crore was the total savings 222 SHG's.
- ✚ 6.03crore was saving and loan of 222 SHG's.
- ✚ Average Saving of 222 SHG's group was 69000approx.
- ✚ Average Saving of SHG's single member 6340approx.
- ✚ Maximum loan to an SHG's is not more than 500000.
- ✚ Team spirit, team work & boldness with self-confidence originate among SHG members.
- ✚ Low migration as SHG empowered financially.

Conclusion: -

Lupin HWRF program of SHGs have undoubtedly begun to make a significant contribution in poverty alleviation and empowerment of rural women's, especially women in rural areas of Raisen district of Madhya Pradesh. The present study is an attempt to analyses the socio-economic development of among the members and the performance of SHGs in Gauharganj Teshil of District, Raisen. The performance of SHGs was good as per the statics. The greater percentage of rural women were positively impacted by being members of SHGs. Women's participation in SHGs enabled them to discover their inner strength, empower self-confidence, social and

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economic, political and psychological empowerment and capacity building were transformed through Self Help Group.

Suggestions: -

- As more focus is need to aware rural women about govt. schemes.
- Training program must need to be increase Entrepreneurship.
- Lack of market so proper knowledge and secession should be arranged.
- Cluster of women needed to prepare as per their work profile.
- Lack of motivation in working area so, time to time motivation about work is necessary.

Thanking you Sir.

Report by Ankit Bhargava