

PATTAMUNDAI COLLEGE, PATTAMUNDAI



DEPARTMENT OF COMMERCE

A PROJECT REPORT ON

(SELF HELP GROUP FOR WOMEN EMPOWERMENT)

A Project submitted to Pattamundai College Pattamundai in Partial fulfillment of the requirement for the +3 Final year Commerce in 6th Semester 2021

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REPORT

A project on "*Self-Help group for Women Empowerment* " was undertaken by student of department of Commerce during the month of March in 2021. 32 nos. of students participated in the project work. They collected materials from secondary sources i.e Internet , Central library and departmental library of the college. The project work was supervised by Mr. Ranjan Kumar Behera . After completion of the project students presented their report before the external and internal examiner.

Ranjan Kumar Behera.
SUPERVISED BY


HOD, COMMERCE

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CHAPTER-1

Introduction:

Self Help Group (SHG) is a village-based financial intermediary usually composed of between 10-15 local women. Most selfhelpgroups are located in India, though SHGs can also be found in other countries, especially in South Asia and Southeast Asia. Members make small regular savings contributions over a few months until there is enough capital in the group to begin lending. Funds may then be lent back to the members or to others in the village for any purpose. In India, many SHGs are 'linked' to banks for the delivery of micro credit. SHGs are member based microfinance intermediaries inspired by external technical support that lie between informal financial market actors like moneylenders, collectors, and formal actors like microfinance institutions and banks on the other¹. A Self-Help Group (SHG) is a registered or unregistered group of micro entrepreneurs having homogenous social and economic backgrounds; voluntarily coming together to save regular small sums of money, mutually agreeing to contribute to a common fund and to meet their emergency needs on the basis of mutual help. The group members use collective wisdom and peer pressure to ensure proper end-use of credit and timely repayment. This system eliminates the need for collateral and is closely related to that of solidarity lending, widely used by microfinance institutions. To make the book-keeping simple enough to be handled by the members, flat interest rates are used for most loan calculations².

Micro finance through SHG has become a ladder for the poor to bring them up not only economically but also socially, mentally and attitudinally. Poverty has been degrading human lives for centuries. Reductions of poverty will be one of the greatest achievements of any economy. As a matter of fact, India's growth is the best in the world. The prowess of India in the field of information technology, biotech, pharmacy and various other manufacturing segments etc is being recognized all over the world. According to the National Sample Survey Organization (NSSO), this high growth has led to a decline in the incidence of poverty- from 26% in 2000-2001 to 22.15% in 2004-2005, i.e. the poorer sections of the population reduced from 320 million to 260 millions. In spite of these improvements, most of the health indicators and poverty related education still show disturbing rural-urban gaps and a wide variation across the states³.

SHGs are novel and innovative organizational setups in India for the women upliftment and welfare. All women in India are given a chance to join any one of SHGs for training and development, so as to be prospective

entrepreneur and skilled worker. The SHGs are promoted by the Government as if women in India may not be resourceful enough to be entrepreneurs. When the SHGs arrange training facilities to carry out certain kind of work which are suitable for women in India, bank must arrange financial assistance to carry out manufacturing and trading activities, arranging marketing facilities while the Governments will procure the product of SHGs, arrange for enhancing the capacity of women in terms of leadership quality and arranging for the management of SHGs by themselves so as to have administrative capacity. As a social movement with government support. SHGs become more or less a part and parcel of the society.

The concept of self help groups had its origin in the co-operative philosophy and the co-operators by and large, including the National Federations in the credit sector, could not think of any better SHG than a primary co-operative credit society itself.² As SHG are small and economically homogenous affinity groups of rural poor, they are voluntarily coming together for achieving the following.

1. To save small amount of money regularly.
2. To mutually agree to contribute a common fund.
3. To meet their emergency needs.
4. To have collective decision making.
5. To solve conflicts through collective leadership mutual discussion.
6. To provide collateral free loan with terms decided by the group at the market driven rates.

Today, the self help group movement is increasingly accepted as an innovation in the field of rural credit in many developing countries including India to help the rural poor considered a vehicle to reach the disadvantaged and marginalized section, which in the normal course cannot avail of credit facility from the bank. A self help group is defined as a group consisting of people who have personal experience of a similar issue or life situation, either directly or through their family and friends. Sharing experiences enables them to give each other a unique quality of mutual support and to pool practical information, and ways of coping. Self help groups are small informal association of the poor created at the grass root level for the purpose of enabling members to reap economic benefits out of mutual help solidarily and joint responsibility. Self help groups are formed voluntarily by the rural and urban poor to save and contribute to a common fund to be lent to its members as per group decision and for working together for social and economic uplift of their families and community.

A self help group is defined as a "selfgoverned, peer controlled information group 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.

The Tamil Nadu Corporation for Development of Women Ltd. (TNCDW) in its credit guidelines for the SHGs defines as a small economically homogenous affinity group of rural poor, voluntarily formed to save and contribute to a common fund to be lent to its members as per group decision and for working together for social and economic uplift of their family and community. The distinguishing features of self help groups are given below.

1. An SHG normally consists of not less than five persons (with a maximum of twenty) of similar economic outlook and social status.
2. It promotes objectives like economic improvement and raising resources for development and freedom from exploitation.
3. It has its own by-laws for the proper functioning of the group as well as for the observance of certain rules by the group members and regulations concerning membership.
4. The form of such a group could be mostly on an informal basis (unregistered).
5. Periodical meetings of members are held for solving their problems (economic and social) and they collect fixed savings of the members.
6. The savings of members are kept with a bank in the name of group and authorized representative of the group operates the bank account. The deposit kept in the bank is used for giving loans to members for purposes including consumption at the rate of interest decided by the group (usually higher than what the banks charge).
7. Sources of funds are the contribution of members savings, entrance fee, interest from loans, proceeds of joint business operation and income from investment. Funds may be used for loans, social services and common investment.

Empowerment of women has emerged as an important issue in recent times. The economic empowerment of women is being regarded these days as a Sine-quo-non of progress for a country; hence, the issue of economic empowerment of women is of paramount importance to political thinkers, social scientists and reformers. The Self Help Groups (SHGs) have paved the way for economic independence of rural women. The members of SHGs are involved in Micro-entrepreneurships⁴. Through that, they are becoming economically independent and providing employment opportunities to others. This project deals with empowerment of rural women through entrepreneurship and the advantages entrepreneurship among the rural women. "Economic empowerment of women led to development of family and community". Entrepreneurship is the only solution to the growing employment among rural youth. It helps to generate employment for a number of people within their own social system. This is more beneficial for women in rural areas as it enables them to add to the family income while taking care of their own home and livestock centered task. Rural women possess abundant resources to take up enterprises. She has the benefit of easy availability of arm and livestock based raw materials and other resources. (eSS Student papers Sathiabama/Women Empowerment April 2010)⁵ One form of micro-credit, popular in India, is the self-help group (SHG). Promoted by national and state government, and non-governmental organizations (NGOs), SHGs are voluntary groups engaged in collective saving and thrift activities for the purpose of securing credit. The 1990s saw a proliferation of women SHGs across India, particularly in the South⁶. These groups were designed not only as a strategy for poverty alleviation, but also to increase women's access to resources and their power in household decision-making⁷.

Objective of study :

The SHG, being a group of like-minded persons, gets empowered to solve most of its problems of a non-financial nature such as raw material and input supply marketing, better adoption of technology, education and training for realization of its objectives for development.

- i. To sensitize women of target area for the need of SHG and its relevance in their empowerment process.

- ii. To study group feelings and collective decision making among SHGs members.
- iii. To analyze the confidence level and capabilities of women from study groups.
- iv. To encourage habit of saving among women and facilitate the accumulation of their own capital resource base.

SHG are voluntary, small group structures for mutual aid and the accomplishment of a special purpose. They are usually formed by peers, who have come together for mutual assistance in satisfying a common need (Katz and Bender, 1976). In India, SHGs have federated into larger organizations. Typically, about 15 to 50 SHGs make up a Cluster /Village Organisation (VO) with one or two representatives from each SHG and with several inter-groups decision making structures. The most important SHG's institutional model is the SHG-Bank Linkage Model (SBLM), and in India three different schemes of linkage of SHGs to the financial institutions have emerged:

1. Banks finance SHGs with NGOs and other agencies as financial intermediaries.
2. Banks, themselves, form and finance the SHGs.
3. SHGs are formed by NGOs, Government and other agencies but financed by banks.

The Self Help Groups (SHG) initiative was adopted by India several decades ago in order to alleviate poverty, and improve women's ability to achieve rights and well-being. At the beginning, SHG was an initiative undertaken by NGOs, but later on, due to its success in improving live standards and delivering public goods and services, Indian State engaged in facilitating access to financial resources. 1. Overview of SHG movement in India Historical Evolution of SHGs:

- By the late 1980's, Myrada, an NGO located in South India, formed around 300

By the late 1980's, Myrada, an NGO located in South India, formed around 300 autonomous SHGs known as the Credit Management Groups.

- The National Bank for Agricultural and Rural development (NABARD)¹, found SHG as an interesting and effective strategy to provide banking services to the so called 'un-bankable' people.

- Between 1991 and 1992, NABARD in consultation with RBI, Commercial Banks (CBs) and NGOs launched the pilot project of linking the SHGs with Commercial Banks, based on NABARD guidelines.

- By the late 1990s and early 2000, given its success the government had become a key promoter of SHGs. Decentralization of power at the Panchayat's level in 2004 gave local bodies more teeth and SHGs came to be recognized as a powerful institution for the poor.

- By March 2005, the programme had provided credit to 1 618 456 SHGs with a membership of over 24 million poor families or about 120 million poor people, making it the largest microfinance initiative in the world.

The rural poor are in-capacitated due to various reasons such as; most of them are socially backward, illiterate, with low motivation and poor economic base. Individually, a poor is not weak in socio-economic term but also lacks access to the knowledge and information, which are the most important components of today's development process. However, in a group, they are empowered to overcome many of these weaknesses, hence there are needs for SHGs which is specific terms are as under :

- To mobilize the resources of the individual members for their collective economic development.
- To uplift the living conditions of the poor.
- To create a habit of savings, utilization of local resources.
- To mobilize individual skills for group's interest.

- To create awareness about right.
- To assist the members financial at the rime of need.
- Entrepreneurship development.
- To identify problems, analyzing and finding solutions in the groups.
- To act as a media for socio-economic development of village.
- To develop linkage with institution of NGOs.
- To organize training for skill development.
- To help in recovery of loans.
- To gain mutual understanding, develop trust and self-confidence.
- To build up teamwork.
- To develop leadership qualities.
- To use it as an effective delivery channel for rural credit

Fund generation in the initial stages may be substantially low in these groups. Such funds though meager, will be supplemented by external resources mainly, loans from banks or grants given by NGOs, which promote them. SHGs offer to members preliminary banking services characterized by cost effectiveness, flexibility and freedom from defaults. Assessment of the credit needs of members is done periodically at group meetings. The claims for credit are settle within the group by consensus. In case of any surplus, the amount is deposited in the bank or post offices. Defaulters are subjected to severe penalties but such occurrences are unusual. There is always peer group pressure on those who avail loans which to a large extent prevent defaults. The influence of the group on members is very powerful because it can put actions against defaulters and monitor the behaviour of members in order to forestall default.

CHAPTER-2

REVIEW OF LITERATURE

Research of methodology :

In the present study, 36 members belonging to three SHGs have been surveyed from Kendrapara Municipality. As it is not possible to study the entire SHGs of Kendrapara town for an individual, it is decided to select a sample for the purpose of the study. Here the multi stage random sample technique has been used. The data so collected have been analysed and presented in the form of tables, simple averages, percentages and weighted scores have been widely used in the process of analysis.

Impact of SHG Based Microfinance on Women Empowerment:

Approximately 1.2 billion people have to survive with less than one dollar a day (World Bank report 2008). Different studies conducted by Planning Commission of India and other agencies state that more than 42% of Indians earning less than Rs. 45/-per day. The amount of poverty in the world is unimaginably high. The millennium goals drafted by United Nations stress on is to reduction of poverty in the world by 2015. Worldwide all the countries from developing to underdeveloped nations practicing different policies of their choice to cut-down the poverty rate of their respective nation. Microfinance is only successful model reaching the poor to uplift them by providing easy loan to build their business and other practices of self sufficiency, where regular financial services couldn't reach. In India SBLP (Self Help Group Bank Linkage Program) sponsored by NBARD (National Bank of Agriculture and Rural Development) is a successful microfinance model striving towards upliftment of poor⁸.

The poverty alleviation effort, supported by providing credit through small cooperatives or Self Help Groups (SHGs) was introduced in India. Group lending, it was felt, could ensure a much higher level of loan repayment. Self Help Groups are small co-operatives mostly credit co-operatives. This style of group functions initially instituted by Prof. Mohammed Yunus in Bangladesh and funded through Grameen Bank. Successful repayment of loans by poor people and meeting their varied and frequent credit needs are the pivotal of this scheme⁹.

In India, the concept of group lending or small credit co-operatives was brought on a pilot basis through programmes like the "Development of Women and Children in Rural Areas (DWCRA)" and the "Maharashtra Rural Credit Project (MRCP)". Seeing the success of these pilots in terms of repayment of the loans taken and participation by women, the concept was brought in, in the mainstream poverty alleviation effort through the programme, "SwarnaJayanti Gram SwarajYogana (SGSY)", as a substitute for IRDP, the earlier poverty alleviation programme. SGSY is a poverty alleviation programme where in credit by commercial banks and subsidy by the government is provided to groups of rural poor women to undertake any economic activity. These groups can also thrift from their own funds and lend to their members. Credit for consumption purposes is allowed and so is multiple credit, allowing members to take repeated loans.

These small co-operatives, popularly known as SHGs, have now become a popular instrument world over, especially in developing countries for poverty alleviation. In India too, with a healthy repayment of loans, state governments and commercial banks are using this to meet their priority sector obligations. Microfinance in India in this form of small, women's credit co-operatives has increased its outreach in several states. The number of SHGs is increasing rapidly. Some estimates put these at currently 2.5 million SHGs in India (Economic Survey of India, 2005, p.67)¹⁰.

The amount of credit disbursed to these SHGs is increasing. Repayment of loans taken by them is reportedly very good, making rural micro lending a viable proposition for banks. In the past decade, these SHGs have worked well to ensure that repayment of loans is a healthy ninety percent against earlier poverty alleviation program, like IRDP, which has seen that the credit extended to the poor was hardly repaid, causing banks to find it unviable to lend to the poor under such schemes. Hence, SHGs have thus become a workable tool to channelize credit through banks to the rural poor. This is because in programs using SHGs the requirements of all stakeholders, namely the beneficiaries, the government and the banks, are being satisfied. However, it is seen that the number of SHGs that take up

economic activities are relatively few and even fewer among them are successful. One problem is that of identifying economic activities that are viable at the rate of interest at which SHGs can avail loans. The women belonging to the SHGs can now influence decision making in their homes and communities. These are crucial decisions like what type of food the family will consume, regarding schooling of children, decisions

Socio Economic Profile of SHGS and Women Empowerment:

shows the three groups of SHGs locating at different places of Kendrapara district. Group 1 is Mahashakti SHG group located at Dhankauda. It has been started in the year 2008 having 13 members. Since 4 years MrsAnjanaoram is the president of this group. The Bank account of this group is associated with BANK OF INDIA (BOI). The second group is located at panchgochhia called Ekta SHG group started in the year 2005. The group is having 13 members including president Mrs. Sairendri Rout and vice president MrsKhiroдини Dash. The third group MaaSarala SHG group is located at Gopalmal. It has been started in the year 2010 having 10 members. MrsSujataNaik is the president of this group. The Bank account of both Ekta and Maasarala group are associated with Agricultural Development Bank, Kendrapara. shows the cast wise distribution of members of the group. In Mahashakti SHG Group out of 13 members the ST women have occupied 84.62% where as OBC and General has occupied 7.69% each. Thus group 1 signify the dominance of ST .NABARD has been working as a catalyst in promoting and linking more and more SHGs to the banking system. A Microfinance Development Fund has been constituted in NABARD. This would be utilized for scaling up the SHG-linkage programme and supporting other microcredit initiatives. Special emphasis is provided for building the capacities of the poor with particular emphasis on vulnerable sections including women, scheduled castes and scheduled tribes. The refinance assistance provided by NABARD with regard to microcredit presented in Table No. 1 reveals that commercial banks, regional rural banks have developed linkage to 4,61,478 SHGs as on 31.3.2002. The cumulative credit disbursed by them is Rs. 545.46 crores as on 31.03.2002. The amount of refinance provided so far is Rs. 395.73 crores.

CHAPTER-3

Data Analysis of data & presentation :

Collection of data :

Table 1 shows the three groups of SHGs locating at different places of Kendrapara district. Group 1 is Mahashakti SHG group located at Bharatpur. It has been started in the year 2008 having 13 members. Since 4 years Mrs Anjanaoram is the president of this group. The Bank account of this group is associated with BANK OF INDIA (BOI). The second group is located at panchgochhia called Ekta SHG group started in the year 2005. The group is having 13 members including president Mrs. Sairendri Rout and vice president Mrs Khirodini Dash. The third group MaaSarala SHG group is located at Derabis. It has been started in the year 2010 having 10 members. Mrs Sujata Naik is the president of this group. The Bank account of both Ekta and Maasarala group are associated with Agricultural Development Bank, Kendrapara. Table-2 shows the cast wise distribution of members of the group. In Mahashakti SHG Group out of 13 members the ST women have occupied 84.62% where as OBC and General has occupied 7.69% each. Thus group I signify the dominance of ST caste over other castes. Similarly in group II out of 13 member the OBC women have occupied 38.46% where as SC has occupied the least number i.e. 7.69%. Thus group II signifies the dominance of OBC caste over other caste. In group III (MaaSarala SHG group) out of 10 members the General women have occupied 70.00% where as others have occupied very least numbers compare to it. Thus group III signifies the dominance of General caste over other caste. From total SHG members, 41.67% of respondents belong to ST, 8.33% of respondents belong to SC, 19.44% of respondents belong to OBC and 30.56% of respondents belong to General category.

Age distribution of SHG members are given in table 3. In group 1 there are no members below the age group of 20 and above the age group of 60. The members are in between 21-40 or above 40. The reason is that all the members in these age group are married and in order to assist their family they have joined the SHG group. But in group II there are two members below the age group of 20 and one above the age group of 60. The reason behind the age group of 20 is that, they left their study after matriculation and they had nothing to do with and on the request of President of this group, they joined the SHG and now they are happy at least they can

financially help their family every month. The lady above 60 said that previously she was making selling vegetables in the market but due to old age now she was unable to do the business and joined SHG. The members of group III also replied same that the reason being joining SHG is to support their family financially strong.

Table-1
Details Profile of SHG Group

Particulars	SHG Group I	SHG Group II	SHG Group III
Name	Mahashakti SHG Group	Ekta SHG Group	MaaSarala SHG Group
District	Kendrapara	Kendrapara	Kendrapara
Location	Bharatpur	Gulnagar	Derabis
Year of Starting	2012	2013	2015
Members	13	13	12
President	Sangeeta Dash	Sairendri Rout	SujataNaik
Vice President	AnjanaOram	Khirodini Dash	NamitaPati
Bank Associates	BOI,Kendrapara	SBI,Kendrapara	Canara ,Kendrapara

Caste wise

Table-2
distribution of SHG Members

Caste	SHG Group I		SHG Group II		SHG Group III		Total	
	No	%	No	%	No	%	No	%
SC	11	84.62	4	30.77	2	20.00	17	41.67
ST	0	0	1	7.69	2	20.00	3	8.33
OBC	1	7.69	5	38.46	1	10.00	7	19.44
GEN	1	7.69	3	23.08	7	70.00	11	30.56
TOTAL	13	100	13	100	12	100	38	100

Table-3
Age distribution of SHG Members

AGE	SHG Group I		SHG Group II		SHG Group III		TOTAL	
	No	%	No	%	No	%	No	%
Below 20 yrs	0	00	2	15.38	2	16.33	4	5.56
21-40 yrs	10	76.72	5	38.46	6	50.00	21	63.89
41-60 yrs	3	23.08	5	38.46	2	16.33	10	27.78
61 & above	0	00	1	7.69	2	16.33	3	2.78
Total	13	100	13	100	12	100	38	100

In table , Educational Qualification of SHG group members are given.16.67% of respondents have not crossed the school level education i.e. in Ekta Group out of 13 members 6 members are illiterate. The reason behind illiterate is due to lack of family support. In total 41.67% of respondents are below high school level, 11.11% of them are in higher secondary level and the rest 16.67% of respondents are in graduation and Post graduation level. The poor interest among the graduates may be due to low financial assistance and disinterest from family side. Table 5 shows the income status of the sample respondents. From all 36 sample respondents, 25% of the women entrepreneurs are having income less than Rs 4000. 19.44% of the women micro entrepreneurs is having middle income of below Rs. 4001-8000. 22.22% of them having income between Rs 8001 to Rs 12000. 33.33% of them having income above Rs 12001. Some of the members said that the income is too low in comparison to size of the family .The earning members are only one in all most all the families for which they are interested to join the respective SHGs. This shows that most of the women micro entrepreneurs are from the middle income group families. It has been observed from table 6 out of 36 respondents, 16.67% of them are motivated by NGOs, 19.44% of them are motivated by SHGs, 8.33% of them are motivated by family members, 16.67% of them are motivated by own decision, This implies that NGOs and SHGs are boosting factors of motivation to join SHGS.

The table shows that 66.67% of respondents agree that improvement of standard of living is more after joining SHG but 33.33% disagrees about

improvement of standard of living. It implies that SHGs improved the living of women micro entrepreneurs. But the data show an increasing phenomenon.

SHG Group III shows the ratio of 4:6. It is because the group has started recently and financially the group itself has not so strong. Skill in women entrepreneurs in table 8 is shown that out of 36 SHG women micro entrepreneurs, 47.22% of them are getting finance from bank for business, 25% of them are getting finance from NGOs and 19.44% of them are getting finance from Own funds. Thus it is inferred that majority of SHG women depends on bank for their business financial requirements. Investment avenues used by the SHG women shows that 52.78% of them are saving in bank, 30.56% of them are self savings and 16.67% of them are in other avenues like LIC, Post office, Chit fund etc. Majority of the SHG members are saving their money in banks this may be due to the compulsory to get financial assistance from SHGs. It also shows that 27.78% of SHG women members require a quantum of loan of less than Rs 10000, 25% of SHG women members require a quantum of loan of Rs 10000 to Rs 20000 for their financial requirement. 47.22% of them require a quantum of loan of more than Rs 20000. It implies that SHG women micro entrepreneur members are having greater financial requirements of their business. 41.67% of SHG women members faced difficulties in getting loans from banks. But it depends upon the group activities that whether the group has able to repay its loan in time or not. 58.33% of SHG women members are not faced difficulties in getting loans from banks. The majority of SHG women micro entrepreneurs do not face difficulties in getting loan from banks due to timely repayment of loans. It is interestingly observe that a Bank never gives loan to a single person in the name of any SHG group, rather loan will be sanction in the name of the group and it is the responsibility of the group to clear the loan timely for further getting loan. Marketing channel and period of starting type of business is explained in Table Out of 36 respondents 33.33% of them are starts their business before joining SHG and 66.67% of them are start their business after joining SHG. 13.89% of the respondents are established microenterprises in relation to food products, 8.33% of the respondents are engaged in farming activities, 13.89% of the respondents are engaged in labour hired out, 22.22% of the respondents are running grocery shops, 16.67% of the respondents are engaged in Services and 5.56% of the

respondents are running handicrafts business. It is inferred that food product enterprises is most favored form of micro enterprises. 66.67% direct selling to consumer and 33.33% of the respondent adopts indirect way of selling to such as sales retailers, wholesales etc. It is conceded that direct selling is convenient channels to distribute produce and services to the consumers by SHGs women micro In tabl% of respondents have not crossed the school level education i.e. in Ekta Group out of 13 members 6 members are illiterate. The reason behind illiterate is due to lack of family support. In total 41.67% of 4, Educational Qualification of SHG group members are given.16.67respondents are below high school level, 11.11% of them are in higher secondary level and the rest 16.67.

Table-4

Educational Qualification of SHG Members

Qualification	SHG Group I		SHG Group II		SHG Group III		Total	
	No	%	No	%	No	%	No	%
Illiterate	0	0	6	46.15	0	0.00	6	16.67
I-VII	2	15.38	3	23.08	0	0.00	5	13.89
VIII-X	8	61.54	3	23.08	4	40.00	15	41.67
gher secondary	2	15.38	0	0.00	2	20.00	4	11.11
Graduate and Above	1	7.69	1	7.69	4	40.00	6	16.67
Total	13	100	13	100	10	100	36	100

Table-5

Income details of Sample Respondents

Particulars	SHG I		SHG II		III		Total	
	No	%	No	%	No	%	No	%
Below 4000	4	30.77	2	15.38	3	30.00	9	25.00
4001-8000	4	30.77	1	7.69	2	20.00	7	19.44
8001-12000	2	15.38	4	30.77	2	20.00	8	22.22
12001 and above	3	23.08	6	46.15	3	30.00	12	33.33
Total	13	100	13	100	10	100	36	100

Table-6
Motivation to join
SHG

SHG details	SHG Group I		SHG Group II		SHG Group III		Total	
	No	%	No	%	No	%	No	%
Own decision	3	23.08	2	15.38	1	10.00	6	16.67
SHG member	3	23.08	2	15.38	2	20.00	7	19.44
Family members	1	7.69	1	7.69	1	10.00	3	8.33
NGOs	2	15.38	2	15.38	2	20.00	6	16.67
AnganwadiKarmi	3	23.08	6	46.15	4	40.00	13	36.11
Others	1	7.69	0	0.00	0	0.00	1	2.78
Total	13	100	13	100	10	100	36	100

Table-7
Improvement of standard of living of SHG
members

Improvement	SHG Group I		SHG Group II		SHG Group III		Total	
	No	%	No	%	No	%	No	%
Yes	11	84.62	9	69.23	4	40.00	24	66.67
No	2	15.38	4	30.77	6	60.00	12	33.33
Total	13	100	13	100	10	100	36	100

Table-8
Business skill of SHG members

Business skills	SHG Group I		SHG Group II		SHG Group III		Total	
	No	%	No	%	No	%	No	%
Sources of funds for business								
Own fund	2	15.38	3	23.08	2	20.00	7	19.44
Bank	6	46.15	8	61.54	3	30.00	17	47.22
Money lender	1	7.69	0	0.00	2	20.00	3	8.33
NGOs	4	30.77	2	15.38	3	30.00	9	25.00
Total	13	100	13	100	10	100	36	100
Investment Avenues								
Bank	8	61.54	6	46.15	5	50.00	19	52.78
Self savings	3	23.08	5	38.46	3	30.00	11	30.56
Others	2	15.38	2	15.38	2	20.00	6	16.67
Total	13	100	13	100	10	100	36	100
Expected amount of loan								
< 10000	2	15.38	3	23.08	5	50.00	10	27.78
10000-20000	4	30.77	2	15.38	3	30.00	9	25.00
>200000	7	53.85	8	61.54	2	20.00	17	47.22
Total	13	100	13	100	10	100	36	100
Difficulties faced for getting Loan								
Difficulties for getting loan	5	38.46	4	30.77	6	60.00	15	41.67
No difficult for getting loan	8	61.54	9	69.23	4	40.00	21	58.33
Total	13	100	13	100	10	100	36	100

Table-9

Marketing channel and period of starting type of business

Particulars	SHG Group I		SHG Group II		SHG Group III		Total	
	No	%	No	%	No	%	No	%
Period of starting Business								
Before joining SHG	3	23.08	5	38.46	4	40.00	12	33.33
After joining SHG	10	76.92	8	61.54	6	60.00	24	66.67
Total	13	100	13	100	10	100	36	100
Type of Business								
Food products	3	23.08	1	7.69	1	10.00	5	13.89
Farming	2	15.38	1	7.69	0	0.00	3	8.33
Grocery	3	23.08	3	23.08	2	20.00	8	22.22
Labour hired out	1	7.69	4	30.77	0	0.00	5	13.89
Service	1	7.69	2	15.38	3	30.00	6	16.67
Handicrafts	1	7.69	1	7.69	0	0.00	2	5.56
Others	2	15.38	0	0.00	4	40.00	6	16.67
Total	13	100	13	100	10	100	36	100
Marketing Channels								
Direct selling	9	69.23	7	53.85	10	76.92	26	66.67
Indirect selling	4	30.77	6	46.15	3	23.08	13	33.33
Total	13	100	13	100	13	100	39	100

Table 10 portrays details of training by women entrepreneur's members. It is found that 52.78% of the respondents are attended formal training where as 47.22% of respondents do not attend any systematic training. It implies that most of the SHG women micro entrepreneurs are formally trained. The members are getting training from Integrated Child Development Scheme (ICDS). Among the

trained micro entrepreneurs, 5.26% of them are trained by banks through agencies, 15.79% of them are trained by NGOs, 73.69% of them are trained by ICDS and 5.26% through other agencies.

From table 11 it is found that 61.11% of the respondents are no difficulty to run business and 38.89% of the respondents are face difficulty to run business. 72.22% of the respondents want to expand business, 27.78% of respondents are not interested to expand the business. 27.78% of respondents want for the addition of new products, 16.67% of respondents want for the alternation of products, 55.56% of respondents want for the increase in the volume of products. 58.33% of respondents are not interested to diversify the business and 41.67% of respondents have in favour of diversification.

Table 12 portrays factors motivation for micro entrepreneurs to start business. From total SHG Group members, 22.22% of the respondents fail to get employment and generate income. 19.44% of entrepreneurs involve in the business activities in order to overcome the financial difficulties that arrives on account of the death of the bread winner of the family or due to other financial difficulties. 11.11% respondents are dissatisfied with the previous jobs. 22.22% of respondents start their business for utilizing their leisure time. 11.11% of respondents utilize technical/business knowledge. However 13.89% of the respondents utilize their business and desire for independence. 77.78% of respondents want to establish business unit independent of SHG financial assistance where as 22.22% of respondents do not want to establish business unit independent of SHG financial assistance. 69.44% of respondent are having opinion that as they possess the entrepreneurial skill and 30.56% of them have not. 52.78% of respondents lack financial capability and only 47.22% have developed their financial capability. The poor financial capability may be due to hand to mouth earnings from the micro level enterprises. 41.67% of micro entrepreneurs expect financial assistance followed by training (30.56%) and marketing facility (19.44%) from government. Only 8.33% of respondents require other facility from government.

Table-10

Training details of the sample respondents

Particulars	SHG Group I		SHG Group II		SHG Group III		Total	
	No	%	No	%	No	%	No	%
Attended training in SHG								
Trained	10	76.92	7	53.85	2	20.00	19	52.78
Not trained	3	23.08	6	46.15	8	80.00	17	47.22
Total	13	100	13	100	10	100	36	100
Trained from								
NGO	2	20.00	1	14.29	0	0.00	3	15.79
Bank	1	10.00	0	0.00	0	0.00	1	5.26
ICDS	7	70.00	5	71.43	2	100.00	14	73.68
Others	0	0.00	1	14.29	0	0.00	1	5.26
Total	10	100	7	100	2	100	19	100

Source: Field Survey

Table-11

Perceptions on problems and business growth

Particulars	SHG Group I		SHG Group II		SHG Group III		TOTAL	
	No	%	No	%	No	%	No	%
Do you face difficulties for running business								
Yes	3	23.08	4	30.77	7	70.00	14	38.89
No	10	76.92	9	69.23	3	30.00	22	61.11
Total	13	100	13	100	10	100	36	100
Perception of growth in business								
Expand the business	11	84.62	10	76.92	5	50.00	26	72.22
Not expand the business	2	15.38	3	23.08	5	50.00	10	27.78
Total	13	100	13	100	10	100	36	100
Mode of expansion								
Addition new product	3	23.08	6	46.15	1	10.00	10	27.78
Alternation of the product	2	15.38	2	15.38	2	20.00	6	16.67
Increase in the volume of product	8	61.54	5	38.46	7	70.00	20	55.56
Total	13	100	13	100	10	100	36	100
Diversification of business								
Diversified	2	15.38	10	76.92	3	30.00	15	41.67
Not to diversify	11	84.62	3	23.08	7	70.00	21	58.33
Total	13	100	13	100	10	100	36	100

Source: Field Survey

Table-12

Entrepreneurial skills of the sample respondents

Particulars	SHG Group I		SHG Group II		SHG Group III		Total	
	No	%	No	%	No	%	No	%
Who motivated to start business								
Failure to get employment	3	23.08	4	30.77	1	10.00	8	22.22
Overcoming financial difficulties	4	30.77	2	15.38	1	10.00	7	19.44
Dissatisfaction with the previous job	1	7.69	1	7.69	2	20.00	4	11.11
To utilize leisure time	2	15.38	3	23.08	3	30.00	8	22.22
To utilize technical/business knowledge	1	7.69	2	15.38	1	10.00	4	11.11
Desire for independence	2	15.38	1	7.69	2	20.00	5	13.89
Total	13	100	13	100	10	100	36	100
Attitude towards indepent of SHG								
Yes	11	84.62	10	76.92	7	70.00	28	77.78
No	2	15.38	3	23.08	3	30.00	8	22.22
Total	13	100	13	100	10	100	36	100
Perception of Entrepreneurial skills								
Yes	10	76.92	7	53.85	8	80.00	25	69.44
No	3	23.08	6	46.15	2	20.00	11	30.56
Total	13	100	13	100	10	100	36	100
Financial capability start to new business								
Yes	7	53.85	8	61.54	2	20.00	17	47.22
No	6	46.15	5	38.46	8	80.00	19	52.78
Total	13	100	13	100	10	100	36	100
Expected assistance from government								
Financial	5	38.46	4	30.77	6	60.00	15	41.67
Training	2	15.38	6	46.15	3	30.00	11	30.56
Market facility	4	30.77	2	15.38	1	10.00	7	19.44
Others	2	15.38	1	7.69	0	0.00	3	8.33
Total	13	100	13	100	10	100	36	100

CHAPTE-4

OBSEERVATIONS

Good governance and women empowerment is inextricably interlinked in a modern democratic society. Women are central to the social and economic aspirations of any nation as they numerically constitute half of the global population. Precisely speaking, the position of women in society is one of the indices of national development in India. Therefore, all national governments, especially India have taken major initiatives to empower women. They have directed their administration as well the 'corporate citizens' to facilitate the process of empowerment. The modern neo-liberal state, being an 'enabler' in the contemporary market-driven society considers its corporate as 'corporate citizens'. It has allowed its corporate, to have accelerated growth on the one hand and on the other, directs them to discharge their developmental responsibilities towards the respective society in which they operate. The state clearly lays down the fact that Corporate Social Responsibility (CSR) agenda covers both the public as well as private sectors. It adopts the approach of making business 'socially relevant and environmentally sustainable'.

The major areas of CSR activities of corporates operating in India and abroad, largely are livelihood promotion, providing health care, educational development, environmental protection and women empowerment. Especially, the corporate, both in public or private sector are providing support for skill development programmes for the members of the local community. Their major aim is to enhance the capability of the people in the local community and to make them self-reliant.

This paper is an attempt to study the CSR activities of some corporates, both in public and private sector. The study would specifically focus on their social assistance towards empowering women. This study will focus on the CSR activities of two companies-one is Jindal Steel and Power Limited (JSPL), a private enterprise and another is National Aluminium Company Limited (NALCO), a Public Sector Undertaking (PSU) company. Both the companies are located in Odisha, an eastern state of Indian Union.

Corporate Social Responsibility:

Towards the later part of 1999, against the backdrop of increasing demands for a more inclusive and sustainable global economy, United Nations's Secretary General Kofi Annan launched UN Global Compact, the first Corporate Social Responsibility (CSR) initiative at global level. These principles focus on labour

conscious of it in their corporate governance strategy, only in 2007.

In the era of globalization, a number of developments such as increasing democratization of governments, creation of newer social and economic institutions, rapid growth of volunteerism in the form of non-profit organizations, increasing consumer awareness, focus on the need to reduce poverty and concern for human rights issues among others have reinforced the need to initiate public policy initiatives to incorporate corporate social action and emphasize the concept and practice of corporate social responsiveness. Thus, Corporate Social Responsibility (CSR) is the continuing commitment of business to behave ethically and contribute to economic development while improving the quality of life of the workforce and their families, as well as of the local community and society at large. In more recent approaches, CSR is seen as a concept in which companies voluntarily integrate social and environmental concerns into their business operations and into the interaction with their stakeholders. Stakeholders include employees, investors, shareholders, customers, business partners, clients, civil society groups, Government and non-government organisations, local communities, environment and the society at large.

Today, businesses are concerned with 'Triple Bottom Line' that impacts their output. These triple bottom lines are profit, people and the planet. Therefore, CSR, as an instrument of corporate governance has become a global phenomenon and democratic India is not an exception to it. CSR has become a part of governance agenda of the Indian state. The Indian Parliament has dealt with it in detail desiring to evolve fair

principles of corporate governance. Under the strategy of corporate social responsibility corporate are mandated to work towards educational development, health care and women empowerment.

Women's Empowerment

Empowerment is a multi-faceted and multi-dimensional concept. Philosophically, it means giving or endowing power to somebody. Its main aim is to make the powerless capable of making their lives better. It is the process of increasing the capacity of individuals or groups to make choices and to transform these choices into desired actions and outcomes. The concept of empowerment has been operationalized in the context of the marginalized groups in the society. The marginalized groups include women, Dalits and the poor. Precisely speaking, empowerment stands for "the expansion of assets and capabilities of the marginalized people to participate in, negotiate with, influence control, and hold accountable institutions that affect their lives". (World Bank). It emphatically states that, women have the inherent potential to act as independent society builders; therefore, empowering women in social, legal and political spheres becomes nevertheless necessary to convert a gender-driven static society into a self-sustainable society.

Hence, once declared as a 'spent force' women have seen the elevation of their status in social, economic and political spheres due to the efforts of our development measures. In addition to it, the mandate of the Constitution of the Indian state is to guarantee to all Indian women equality of opportunity. Feminist activism in India picked up momentum during later part of 1970s and has expedited the process of women's development. In 1990s, the Self Help Group model was adopted to empower women at the grass root level. Grants from foreign donor agencies enabled the formation of new women-oriented

NGOs who in association with the State facilitated the emergence of Self-Help Groups in thousands and lakhs in Indian villages. These SHGs and NGOs played a major role in ensuring women's rights in India. Moreover, the Government of India declared 2001 as the Year of Women's Empowerment (*Swashakti*) and launched The National Policy for the

Empowerment of Women as a progressive public policy in 2001. The 9th five year plan of the government of India had given due recognition on the importance of the Self Help Group method to implement developmental schemes at the grassroots level.

Self-Help Group is an informal association consisting of around 10-20 women belonging to relatively similar economic background, and residing in the same locality. The members of a Self- Help Group generate common fund out of their small savings in the group fund, collected on a regular basis. SHG model is a medium to organize poor people and the marginalized to come together to solve their individual problems. As per the recent microfinance report released by NABARD in March 2012, a total number of 79.6 lakh SHGs with active bank-linkages are operating in India. This has ensured involvement of around 9.7 crore people in the country, with an aggregate bank balance of Rs.6,551 crores. From among them, 90% of SHGs in India consists exclusively of women.

Now one of the proven ways to improve women empowerment in rural India has been the SHG approach. The Indian state has taken initiatives to develop SHGs as administrative mechanisms to expedite the process of development. Formation of SHGs has become a mundane activity undertaken by NGOs and nationalized banks being facilitated by the Government. In rural India, the SHGs being supported by the government are engaged in income-generating activities like processing and packaging the produce, milling of grains etc.

There is provision of financial support in terms of subsidised loans to SHGs for venturing in to micro-enterprise activities under various government programmes like Swarnajayanti Grameen Swarojogara Yojana (SGSY), SwarnaJajanti SahariRojagarYojana (SJSRY), Prime Minister's Employment Generation Programme (PMEGP) and others.

This move has also been welcomed by the corporate as SHGs work as 'convenient springboard' for them towards promotion of their products in the untapped areas. Therefore, coporates spend in livelihood promotion of the local population through these SHGs.

In India the term 'Corporate Social Responsibility' might be new, but the concept is not. It has been there since the earliest times when the religious scriptures prescribed for donating a part of one's earnings for the

benefit of poor and community welfare. The pioneers of Indian industry during the colonial era, were also active in social field rendering service to the poor. Shri Jamshedji Tata, Founder, Tata Group had emphatically mentioned " in a free enterprise, the community is not just another stakeholder in business but is in fact the very purpose of its existence". After independence, India was grappling with grave socio-economic issues like inequality, regional imbalance, weak industrial base and infrastructural facilities. Hence, the road map for public sector forward towards self-reliant economic growth. The Industrial policy resolution 1956 classified industries into Schedule A industry funded by the state, the Schedule B industries in the joint sector and the third category was left to the private sector.

However, advent of the era of globalization brought in a New Economic Policy in 1991 which reestablished the social responsibility of the corporate. Gradually, the corporates were persuaded to fulfill their responsibility to their social environment. The Indian Prime Minister, Dr. Manmohan Singh in 2007 said, 'Corporate Social Responsibility must not be defined by tax planning strategies alone; rather it should be defined within the framework of a corporate philosophy which factors the needs of the community and the regions the corporates exist.' This has increased the scope for meaningful intervention by corporate India in socio-economic development.

Companies Bill 2012 :The Indian Parliament passed a new Companies Bill in 8th August 2013 and it is on the way to get Presidential assent. According to the guidelines issued by the Ministry of Corporate Affairs of India Public Sector Units (PSUs) are required to spend up to 5% of their net profit towards corporate social responsibility. Further, as per the new Companies Bill Private companies that have a turnover of over 10 billion rupees or have a net worth of 5 billion rupees or recorded net profit of 50 million rupees and above are expected to spend 2 per cent of their average net profits in the preceding three financial years towards Corporate Social Responsibility (CSR). This means that for 2500 companies in India reporting on the CSR spending (though spending as such is voluntary) to the Corporate Affairs Ministry would become a compulsory annual.

CHAPTER-5

Conclusion & Suggestion:

Good governance and women empowerment is inextricably interlinked in a modern democratic society. Women are central to the social and economic aspirations of any nation as they numerically constitute half of the global population. Precisely speaking, the position of women in society is one of the indices of national development in India. Therefore, all national governments, especially India have taken major initiatives to empower women. They have directed their administration as well the 'corporate citizens' to facilitate the process of empowerment. The modern neo-liberal state, being an 'enabler' in the contemporary market-driven society considers its corporate as 'corporate citizens'. It has allowed its corporate, to have accelerated growth on the one hand and on the other, directs them to discharge their developmental responsibilities towards the respective society in which they operate. The state clearly lays down the fact that Corporate Social Responsibility (CSR) agenda covers both the public as well as private sectors. It adopts the approach of making business 'socially relevant and environmentally sustainable'.

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In the era of globalization, a number of developments such as increasing democratization of governments, creation of newer social and economic institutions, rapid growth of volunteerism in the form of non-profit organizations, increasing consumer awareness, focus on the need to reduce poverty and concern for human rights issues among others have reinforced the need to initiate public policy initiatives to incorporate corporate social action and emphasize the concept and practice of corporate social responsiveness. Thus, Corporate Social Responsibility (CSR) is the continuing commitment of business to behave ethically and contribute to economic development while improving the quality of life of the workforce and their families, as well as of the local community and society at large. In more recent approaches, CSR is seen as a concept in which companies voluntarily integrate social and environmental concerns into their business operations and into the interaction with their stakeholders. Stakeholders include employees, investors, shareholders, customers, business partners, clients, civil society groups, Government and non-government organisations, local communities, environment and the society at large. Today, businesses are concerned with 'Triple Bottom Line' that impacts their output. These triple bottom lines are profit, people and the planet. Therefore, CSR, as an instrument of corporate governance has become a global phenomenon and democratic India is not an exception to it. CSR has become a part of governance agenda of the Indian state. The Indian Parliament has dealt with it in detail desiring to evolve fair principles of corporate governance. Under the strategy of corporate social responsibility corporates are mandated to work towards educational development, health care and women empowerment.

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been the case for large number of Indian business houses, but as an area of public welfare.

In order to focus the CSR activities towards core areas of development Schedule VII of the Company's Bill, 2012 has earmarked the areas. They are as following:

- Eradicate Extreme Hunger & Poverty.
- Promote Education
- Promote Gender Equality & Women Empowerment
- Reduce Child Mortality & improve Maternal Health
- Combat Diseases like HIV, Malaria etc.
- Protect Environment
- Conduct Employment
- Enhancing Vocational Skills.
- Social business projects and companies could also contribute to the Prime Minister's National Relief Fund or any other fund set up by the Central government or the State governments for are regulated by the Department of Public Enterprises (DPE) under the Ministry of Corporate Affairs (MCA). Government initiative to make CSR mandatory for the public sectors in the country began in the year 2009 with the guidelines prepared by the Ministry of Corporate Affairs. This has resulted in active involvement of PSUs and nationalised banks in various areas such as education, healthcare, improving infrastructure, social

empowerment, vocational training and environmental protection. on 1st April, 2013, Department of Public Enterprises, in order to make CSR activities more fruitful, has directed the public enterprises to take initiatives in the following major areas:

- i) promote organisational integrity and ethical business practices through transparency in disclosure and reporting procedures,
- ii) leverage green technologies, processes and standards to produce goods and services that contribute to social and environment sustainability,
- iii) contribute to inclusive growth and equitable development in society through capacity building measures, empowerment of the marginalised and underprivileged sections / communities.
- iv) promote welfare of employees and labour (casual or contractual), by addressing their concerns of safety, security, professional enrichment and healthy working conditions, whether mandated or otherwise.

To name a few, NABARD which plays a prominent role in empowering women by taking the following initiatives:

- Empowerment of Rural women through micro-credit and micro enterprise programs.
- Joint liability group and RythuMitraSanghas for providing credit access to landless farmers, agricultural workers.
- Natural Resources Management initiatives for sustainable development of poor and the tribal.
- Finance supply chain management in agricultural produce market.

- Creation of special fund like Watershed Development Fund, Tribal Development Fund, Resource Development Fund etc.
- Provision for large -scale employment through initiatives like Cluster Development, Rural Haats, Rural Industrial Programmes,, Rural Economic Development Programmes, etc.

• After the joining the SHG in these village women experienced the difference between pre and post SHG economic freedom. The benefits are more than the economic betterment; the women have experienced a greater betterment in the non-economic spheres of their lives. The way people perceive them has changed.

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PROJECT REPORT ON "SELF HELP GROUP FOR WOMEN EMPOWERMENT"

SESSION-2020-2021

DEPARTMENT OF COMMERCE

PATTAMUNDAI COLLEGE, PATTAMUNDAI

ATTENDANCE SHEET OF STUDENTS

SLNO.	NAME OF THE STUDENTS	ROLL NO	SIGNATURE
1	Abinash Sahoo	BC-18-65	Abinash Sahoo
2	Abhijit Sahoo	BC-18-66	Abhijit Sahoo
3	Manisha Rout	BC-18-68	Manisha Rout
4	Rasmitrekha Das	BC-18-69	Rasmitrekha Das
5	Sunita Sahoo	BC-18-70	Sunita Sahoo
6	Subhakaranta Patra	BC-18-71	Subhakaranta Patra
7	Subhanta Pradhan	BC-18-72	Subhanta Pradhan
8	Bikash Malik	BC-18-73	Bikash Malik
9	Sradhanjali Rout	BC-18-74	Sradhanjali Rout
10	Jagan Kumar Samal	BC-18-75	Jagan Kumar Samal
11	Ashita Mahalik	BC-18-76	Ashita Mahalik
12	Ashisa Kumar Mathan	BC-18-77	Ashisa Kumar Mathan
13	Supriya Das	BC-18-78	Supriya Das
14	Subhlexmi Das	BC-18-79	Subhlexmi Das
15	Jyoti Prakash Samantary	BC-18-80	Jyoti Prakash Samantary
16	Greetanjali samantary	BC-18-81	Greetanjali samantary
17	Satyabrata Nayak	BC-18-82	Satyabrata Nayak
18	Saikatanta Randa	BC-18-83	Saikatanta Randa
19	Rajesh Kumar Mahalik	BC-18-84	Rajesh Kumar Mahalik
20	Ashish Patra	BC-18-85	Ashish Patra
21	Suresh Kumar Tarai	BC-18-86	Suresh Kumar Tarai
22	Saralkanta Parida	BC-18-088	Saralkanta Parida
23	Amanjit Behera	BC-18-089	Amanjit Behera
24	Sourav Parida	BC-18-087	Sourav Parida
25	RUPAK kumar malik	BC-18-090	RUPAK kumar malik
26	Parthapriya Sethi	BC-18-091	Parthapriya Sethi
27	Patita Mangal Barik	BC-18-092	Patita Mangal Barik
28	Sanjaya Kumar Barik	BC-18-094	Sanjaya Kumar Barik
29	Rahul Kumar Malik	BC-18-096	Rahul k. Malik
30	Lakshmpriya Malik	BC-18-097	Lakshmpriya Malik
31	Puspalata Malik	BC-18-098	Puspalata Malik
32	Jyotirmayee pradhan	BC-18-099	Jyotirmayee pradhan