

PROJECT REPORT ON

“Women Empowerment through Self-Help Groups”

Prepared By :

DEPARTMENT OF SOCIOLOGY



**PATTAMUNDAI COLLEGE
PATTAMUNDAI, KENDRAPARA
ODISHA, PIN- 754215**

SESSION- 2021-22

PROJECT REPORT

A project on the topic "Women Empowerment Through Self-help Groups" was undertaken by the 6th semester students of Sociology Department during this session 2021-22. Twenty nos. of students and two teachers of the department went on a field work at Patrapur Panchayat of Aul block from 17.06.2021 to 22.06.2021. During this period students of the department moved from door to door and met the women members of different SHG along with interview schedules to collect the data. After collecting the data, they analyzed the data and prepared the project report.

P. Parida
27-6-21

H.O.D
Sociology
Pattamundai College
Head
Department of Sociology
Pattamundai College

[Signature]
27/06/2021

IQAC Co-ordinator,
Pattamundai College
IQAC Co-ordinator
Pattamundai College

[Signature]
27-06-21

Principal
Pattamundai College
Principal
Pattamundai College

Signatures of Supervisor

1. *P. Parida*, H.O.D. Sociology
2. *Ranjit Kumar S. et al*
Reader in Sociology

CHAPTERIZATION

CHAPTER	TOPIC	PAGE
Chapter-1	Introduction	01
Chapter-2	Review of Literature	06
Chapter-3	Research Design	07
Chapter-4	Analysis and Interpretation of Data	09
Chapter-5	Findings And Conclusion	16

CHAPTER I

INTRODUCTION

"Millions of women in our hamlets know what unemployment means. Give them access to economic activities and they will have access to power and self-confidence to which they hitherto have been strangers" - Mahatma Gandhi

The relationship between women's empowerment and social development has been a major theme in studies of any nation's overall development. The United Nation (UN) claims that improving women's status is not only beneficial to themselves but also for overall social economic development of the nation.

"Investing in women's capabilities and empowering them to exercise their choices is not only valuable in itself but is also the surest way to contribute to economic growth and overall development" (United Nations, 1995).

Women comprise of half of the country's population, yet, they have limited control over income. Most women remain confined to a narrow range of female low-income activities resulting in gender discrimination. Poverty and unemployment are the major problems of any under-developed countries, to which India is no exception. In India, at the end of Ninth Five Year Plan, 26.1 per cent of the population was living below poverty line.

In the rural areas, 27.1 per cent of the population was living under poverty. The overall unemployment rate was estimated to be 7.32 per cent while the female unemployment rate was 8.5 per cent. Unemployment amongst women in the rural areas was 9.8 per cent. This was because of the low growth of new and productive employment. In the end of the Ninth Five Year Plan, the Government implemented various schemes to reduce poverty and to promote gainful employment. But the most effective scheme with less stress on financial expenditure was the concept of "Self-Help Group". It is a tool to remove poverty and improve the rural development (Sabyasachi Das, 2003).

When we look into the 1990s, development programs started to notice the role of women's empowerment in economic development and human development. The term 'Women's Empowerment' was first defined by the United Nations after the Fourth World Conference on "Women: Action for Equality, Development and Peace" in Beijing in 1995. The United Nations identified that Women's Empowerment has five components: women's sense of self-worth, their right to have and to determine choices, their right to have access to opportunities

and resources, their right to have the power to control their own lives - both within and outside the home, and their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally (United Nations, 1995.)

Despite significant growth in agricultural production and employment over the past five decades of development planning, rural poverty continues to pose the greatest challenge in India. Despite decades of poverty alleviation efforts, the absolute number of poor has doubled since independence. About 36 per cent of the rural households are found to be outside the fold of institutional credit.

When we study the various studies, suggest that the existing policies, systems and procedures as well as the savings and loan products often are not matching the needs of the poor. "Whatever you do, be different- that was the advice my mother gave me, and I can't think of better advice for an entrepreneur. If you're different, you will stand out." and "Nobody talks about entrepreneurship as a survival, but that's exactly what it is and what nurtures creative thinking. Running the first shop taught me business is not financial science; it's about trading: buying and selling." – By Anita Roddick, founder of The Body Shop.

So empowerment of women involves many things- economic opportunity, social equality and personal rights. Women are deprived of these human rights, often as a matter of tradition. In rural areas, women are generally not perceived to have any meaningful income generation capacity, and hence, they are relegated mainly to household duties and cheap labour. Without the power to work and earn a good income, their voices are silenced.

Individual scholars also have their definitions of women's empowerment. The definitions of women's empowerment by scholars often belong to either category: empowerment as a process, or empowerment as a goal. In the first viewpoint, empowerment is viewed as an on- going process rather than a product; there is no final goal to it.

Empowerment is the process whereby the powerless gain control over the circumstances of their lives. It includes both control over resources and ideology (Batiwala, 1994; Sen & Batliwala, 2000). Kabeer (1999) emphasizes "power" as the ability to make choices, and "empowerment" is the process of acquiring the ability of make choices by those who are denied such ability.

In later definition of the concept, Mosadale (2005) defines women's empowerment as the process by which women redefine gender roles in ways which extends their possibilities for

being and doing. She emphasizes that empowerment has to be claimed by the group that want to be empowered, specifically by women.

Empowerment is about ability: women's ability to control individual health; the ability to control her life; and the ability to change the world (Bradley, 1995; TEngland, 2008). Different dimensions of this also include the abilities to control their homes, work, relationships, leisure time and values. One can argue that this point of view is not much different from a general human rights perspective since it does not highlight the gender aspect of women's empowerment. Bradley (1995) for example, views empowerment as the degree to which women are social actors, and thus, able to affect their own positions. Even though some scholars view women's empowerment as an outcome or as an outcome and a process, the definition that describes women's empowerment as a process has received more agreement.

The process of women's empowerment is dynamic; it is not static over the life course but may vary over time, subject to the accumulation of experiences, resources, and achievements as well as of time-varying characteristics like age, marital status and duration (Lee-Rife, 2010).

Empowerment is also relative and contextual. People are empowered or depowered relating to other people or to themselves at a previous time (Mosadale, 2005; TEngland, 2008). The term "empowerment" may indicate a redistribution of power to the less powered group. Odutolu, Adedimeji, Odutolu, Baruwa, and Olatidoye (2003) insist that empowerment is context-specific; it differs in different cultures, situations and stages of their life cycles. For example, the use of contraception was once considered empowering, but when more than half of the married women in rural Bangladesh have used it since 1990s, it has become normative and does not necessary imply a higher level of empowerment (Malhotra, Schuler, & Boender, 2002). Even though women's empowerment is a process, measuring the process over time is a major challenge in studies on women's empowerment. Thus, women's empowerment can only be measured as a final goal.

Despite the wide variation in the conceptualizing women's empowerment, a definition can be proposed: "Women's empowerment is a self-acquired process to achieve women's choices in all aspects of life, including decisions about their health and bodies, their education, employment, and political representation. This process should be acquired at all levels: individual, household, community, country and global. Furthermore, women's empowerment

is contextual. It should be interpreted closely with the socio-economic context and in period of time".

DEFINING WOMEN'S EMPOWERMENT

United Nations Population Information Network (POPIN) has defined women's empowerment based on five components, which are as follows:

- Women's sense of self-worth.
- Their right to have access to opportunities and resources.
- Their right to have the power to control their own lives, both within and outside the home.
- Their right to have and to determine choices.
- Their ability to influence the direction of social changes to create a better social and economic order, nationally and internationally.

From the definitions of women's empowerment, as defined in the literature, we may visualise an empowered woman. An empowered woman is confident in her ability; she is capable of leading her life independently; she is socially as well as economically independent; she is opinionated, enlightened and has freedom from all sorts of domination; and finally she is someone who is capable of standing for her own rights.

"Anyone who stops learning is old, whether at twenty or eighty. Anyone who keeps learning stays young. The greatest thing in life is to keep your mind young". – Henry Ford

Now we may formulate a new definition of women's empowerment based on the above.

DEFINITION

Women's empowerment comprises women's education and knowledge to enhance her understanding about her surroundings, her ability to control her life, freedom from domination by not depending on anyone else's income, her ability to participate in decision-making process, her capability to make independent decisions and finally her independence in terms of mobility.

For this purpose, the Self-Help Group (SHG) model was introduced as a core strategy for the empowerment of women, in the Government of India's Ninth Five Year Plan (1997–2002) and is one of the largest and fastest-growing microfinance programs in the developing world (Planning Commission 2002). Empirical evidence from earlier research substantiates that the economic and social impact of microfinance empowers women (Bali Swain and Wallentin

2009; Pitt and Khandker 1998; Pitt, Khandker, and Cartwright 2006; Aghion and Morduch 2005; Anderson and Eswaran 2005; Goetz and Gupta 1996; Dijkstra 2002; Beteta 2006; Bardhan and Klasen 1999). Investigating this further for Indian SHGs, we examine whether it is the microfinance related economic factors or the non-economic factors that are more effective in women's empowerment.

Why are we interested in investigating the disaggregated economic and noneconomic impact of microfinance on women's empowerment? As researchers note, empowering women is a multi-dimensional process (Malhotra and Mather 1997; Johnson 2005; Kabeer 1999). Some suggest that the economic impact of microfinance empowers a woman through an increase in her income, which raises her bargaining power to allocate resources within the household. Others emphasise the social impact of microfinance on greater autonomy, awareness and political and social inclusion as being more effective in women's empowerment.

EMPOWERING WOMEN THROUGH SHGs (ROLE)

A Self-Help Group (SHG) is a village-based financial intermediary comprising of ten to twenty local women. There are over 1,95,585 self-help groups (SHGs) in Karnataka under various departmental programmes, majority of which are WSHGs or women's self-help groups. In the recent times, the woman has contributed to a great extent towards the development of the economy but not many are aware of this that they have the potential. The recent development has been in the entrepreneurial activities undertaken by them. In the light of the above observation, the study focuses on the awareness of functioning of registered Self-Help Groups among women in rural areas of Karnataka and such programmes being Stree Shakti and Swashakti Programme funded by the State Government of Karnataka

The SHG program emerged in the early 1990s with the Reserve Bank of India guidelines encouraging the nationalised commercial banks to lend to informal SHG groups. It has since been actively promoted by the National Bank for Agriculture and Rural Development (NABARD).

SHGs fall under the category of village banking, which includes 10 to 20 (primarily female) members. In the initial months the group members save and lend amongst themselves and thus building group discipline. Once the group demonstrates stability and financial discipline for six months, it receives loans of up to four times the amount it has saved. The bank then disburses the loan and the group decides how to manage the loan. As savings increase through the group's life, the group accesses a greater amount of loans.

CHAPTER II

REVIEW OF LITERATURE

"Millions of women in our hamlets know what unemployment means. Give them access to economic activities and they will have access to power and self-confidence to which they hitherto have been strangers" - Mahatma Gandhi

Selvakumar (2015) studied women empowerment through self-help groups in Krishnagiri district of Tamil Nadu. The information required for the study has been collected from both the primary and secondary sources. A multistage random sampling method has been followed. Average and percentage analysis was carried out to draw meaningful interpretation of the results. Garret ranking technique was used to find the reasons for joining the Self-help group. Factor analysis was used to measure and determine the relationship between the observed variables. The results of the study revealed that the SHGs have had greater impact on both economic and social aspects of the beneficiaries.

Kondal's (2014) paper confines itself to study women empowerment through SHGs in Andhra Pradesh. In the study simple statistical tools are adopted. Based on the analysis of women empowerment through SHGs in Gajwel, the major finding of the study is that there is a positive impact of SHGs on women empowerment in Gajwel Mandal of Medak District in Andhra Pradesh.

Dhaiya et al. (2014) in their study attempt to evaluate the level of women's economic empowerment through SHG i.e., income, expenditure and saving of the member after joining SHG. The study was conducted in Sirsa district. The study is based mainly on primary data collected through well-structured scheduled and pre tested survey. For analysis of the study average and percentage method was used. The study revealed that SHGs positively improved the economic empowerment of women because of in both blocks the SHGs member's income has increased after joining the SHGs and the family expenditure of SHGs members has also increased in both blocks due to positive change in the SHG member's income.

Mishra (2014) examines the pre-SHG and post-SHG status of rural SHG members in Puri district of Odisha. On the basis of primary data analysis, the study finds that SHGs have not only produced tangible assets and improved the living conditions of the members, but has also helped in changing much of their social outlook and attitudes. In the study area, SHGs have served the cause of women empowerment, social solidarity and socio-economic betterment of the rural poor.

CHAPTER III

RESEARCH DESIGN

STATEMENT OF THE PROBLEM

Poverty and Unemployment go hand in hand in most developing countries. In India, the financial institutions have not been able to reach the rural sector especially in the unorganised sector. In developing countries, women play a pivotal role as risk managers and drivers of development, particularly in regions of severe poverty. Peoples' participation in credit delivery and recovery and linking of formal credit institutions to borrowers through the SHGs have been recognised as a supplementary mechanism for providing credit support to the rural poor. Most of the SHGs members do believe that finance is their major problem. It is true that unfavourable event in business will lead to financial crisis. Women suffer from illiteracy, lack of awareness, poor healthcare and unemployment. This is particularly true in the rural areas and in cases of main weaker sections of society like scheduled caste and schedule tribes. In the recent times, women have contributed to a great extent towards the development of the economy but not many are aware of this that they have the potential. The recent development has been in the entrepreneurial activities undertaken by them. Therefore, empowerment of women is the only remedy to the problem faced in not only India but also other developing countries.

SIGNIFICANCE OF THE STUDY

Why India is still called as a Developing Country? – Poverty, illiteracy, malnutrition, unemployment, lack of awareness in women have been the major reasons. In the recent times, the woman has contributed to a great extent towards the development of the economy but not many are aware of this that they have the potential. The recent development has been in the entrepreneurial activities undertaken by them.

In the light of the above observation, the study focuses on the awareness of functioning of registered Self-Help Groups among women in rural areas of Karnataka and such programmes being Stree Shakti and Swashakti Programme funded by the State Government of Karnataka. The proposed project is to study the proportion of women population in rural areas who have the potential to become entrepreneurs but not aware of the financial assistance provided by the Government of Karnataka through registered Self-Help Groups. This in turn would help

the Government to know the proportion of women who are already aware of the financial assistance provided by the Government, which has been their ladder to become successful in their entrepreneurial activities

OBJECTIVES OF THE STUDY

The following are the objectives which the study seeks to fulfil.

1. To find the level of awareness of functioning of registered Self-Help Groups among women in rural areas of Karnataka.
2. To find out the rate of employment generated through registered Self-Help Groups in the rural areas of Karnataka
3. To find out the contribution of the women entrepreneurs towards the growth of the rural areas of Karnataka.

HYPOTHESIS OF THE STUDY

➤ H₀: There is no significant increase in income of women after joining SHGs.

H₁: There is significant increase in income of women after joining SHGs.

➤ H₀: Women are not aware of the functioning and existence of self – help groups in their districts.

H₁: Women are aware of the functioning and existence of self – help groups in their districts.

➤ H₀: There was no significant increase in the rate of employment of women even after joining SHGs.

H₁: There was a significant increase in the rate of employment of women after joining SHGs.

➤ H₀: There is no significant relationship between number of members of SHGs and Financial aid taken by them.

H₁: There is a significant relationship between number of members of SHGs and Financial aid taken by them.

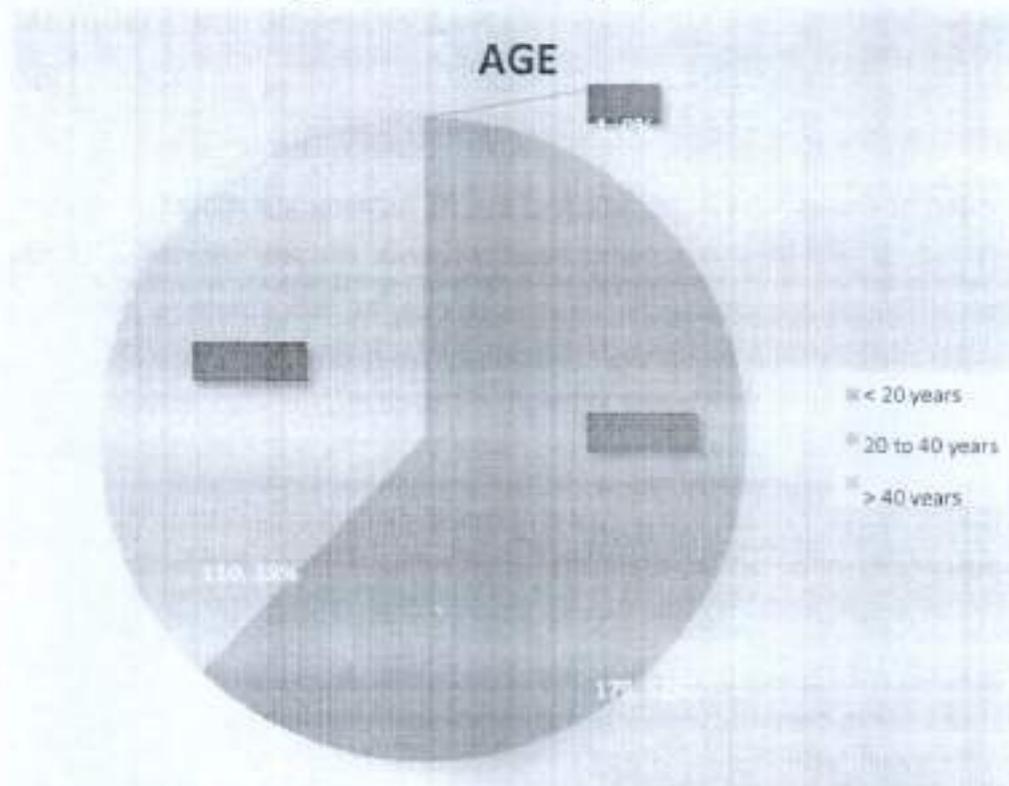
CHAPTER IV ANALYSIS AND INTERPRETATION

I. SOCIO ECONOMIC ANALYSIS

- Age

From the analysis of the data collected, it was observed that one hundred and seventy-nine respondents fall in the age group of 20 – 40 years of age. This accounts for sixty-two per cent of the population that was surveyed. Another thirty-eight per cent of the population fall in the age group of above 40 years of age. And one respondent was below the age of 20 years (Figure 4.1). From the above analysis we can conclude that majority of the women are young and wanting to be part of these self-help groups.

Figure 4.1: Graph showing Age Distribution



Source: Computed from Primary Data

- **Education**

The study reveals that majority of the women are educated at least completing High school, yet still there are a lot of women in these SHGs who are illiterate. In the population illiterate women accounted for one hundred and nineteen women. Women respondents who have completed High school accounted for one hundred and twenty-nine, while PUC accounts for twenty-seven, Degree stood at fourteen and one respondent had even completed her post-graduation. Figure 4.2 below shows the levels of education of the women in SHGs selected for the study.

Figure 4.2: Graph showing Educational Qualification

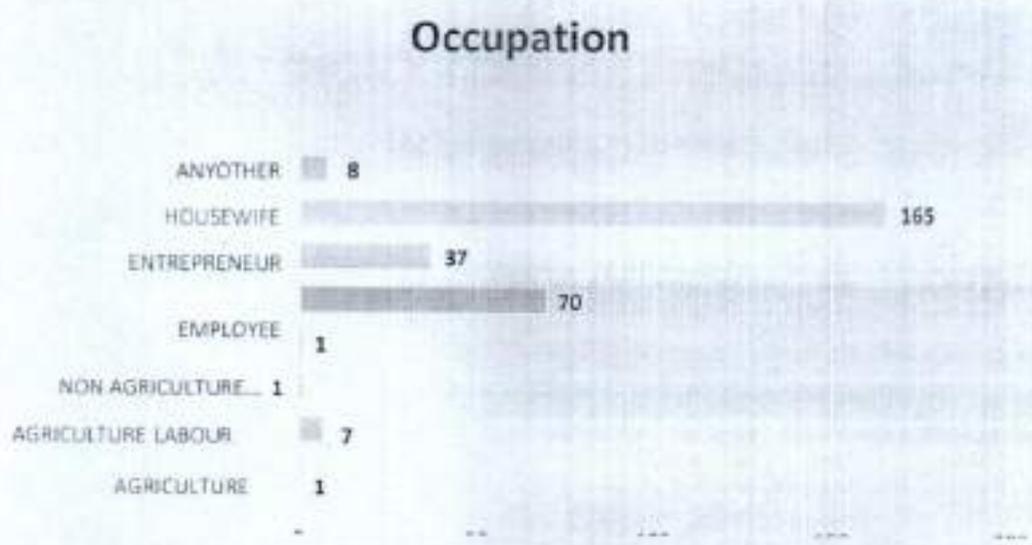


Source: Computed from Primary Data

- **Occupation**

From figure 4.3 below, we can see that one hundred and sixty-five respondents of these SHGs are housewives who have joined these groups for various reasons. Seventy members are also employees elsewhere and thirty-seven members are entrepreneurs in the group. The remaining consists of agricultural labours, non- agricultural labours, animal husbandry among others. Some respondents also have taken up two occupations such as employee and entrepreneurship, entrepreneurs and housewives, running provision stores and so on.

Figure 4.3: Graph showing Occupation of the respondents



Source: Computed from Primary Data

- **Number of Years in SHGs**

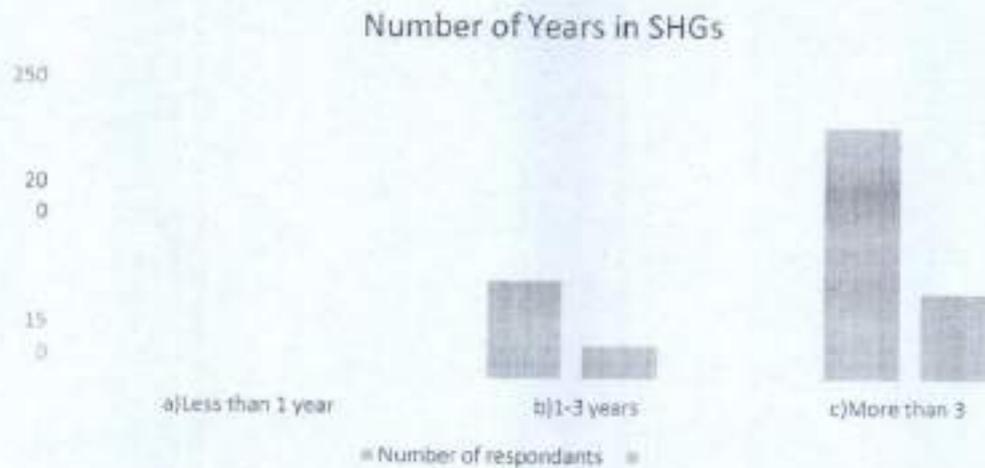
It was observed that twenty-eight per cent of the respondents were members of SHGs for one – three years and seventy-two per cent of the respondents are part of the SHGs for more than three years, no respondents have stayed for less than a year in these groups (Table 4.1 and figure 4.4). It can be concluded that the members get a wide range of benefit being a part of the SHGs for a long period of time. We also found through the study that sixty-two per cent of the respondents are in the age group of 20 – 40 years which means that many of these women join these groups at a young age and stay in these group for a long time.

Table 4.1: Table showing duration of stay in SHGs

Number of Years	Number of respondents	Per cent
a) Less than 1 year	0	0
b) 1-3 years	82	28
c) More than 3 years	208	72
Total	290	100

Source: Computed from Primary Data

Figure 4.4: Graph showing number of years of stay and percentage



Source: Computed from Primary Data

II. INCREASE IN INCOME AS A RESULT OF JOINING SHGs

One of the main reasons for women joining SHGs is because by undertaking activities through these groups, they earn a steady source of income. For some women this is the only source of their livelihood whereas for others it is an additional source of income.

In order to study the effects of income after joining SHGs, the researchers have formulated the following hypothesis and put to test using Paired t-Test.

H_0 : There is no significant increase in income of women after joining SHGs.

H_1 : There is significant increase in income of women after joining SHGs.

Table 4.2: Table showing Paired Samples Statistics

	Mean	N	Std. Deviation	Std. Error Mean
Income before joining SHG	1.33	290	.840	.049
Income after joining SHG	1.78	290	1.428	.084

Source: Computed from Primary Data

Table 4.3: Paired Samples Test

	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Income before joining SHG - Income after joining SHG	-.457	1.057	.062	-.579	-.334	-7.347	288	.000

Source: Computed from Primary Data

The standard p-value of 0.05 and the tabulated p-value is 0.000 which is less than standard value (table 4.3). Thus we can reject null hypothesis and state that there is a significant increase in the income of the women after joining SHGs. By taking up income generating activities through SHGs, the rural women in the two districts have seen a rise in their income. Increased income means more money and improvement in the standard of living of the women and their family which ultimately leads to empowerment of the women in these rural areas.

III. LEVEL OF AWARENESS OF SHG PROGRAMMES IN THE DISTRICTS

SHG schemes have been extensively used by NGOs over a long period of time to increase the level of awareness of such programmes among the rural poor. It not only includes awareness about the existence of the group and the various benefits through such groups but also includes creating awareness about self – employment, savings, health, education and family welfare thereby making these women more empowered.

To test the awareness levels, the following hypothesis was constructed and put to test.

H_0 : Women are not aware of the functioning and existence of self – help groups in their districts.

H₁: Women are not aware of the functioning and existence of self – help groups in their districts.

Table 4.4: ANOVA results for levels of awareness

		Sum of Squares	df	Mean Square	F	Sig.
Awareness	Between Groups	.000	8	.000		
	Within Groups	.000	280	.000		
	Total	.000	288			
Awareness through	Between Groups	8.470	8	1.059	8.506	.000
	Within Groups	34.851	280	.124		
	Total	43.322	288			

Source: Computed from Primary Data

A one-way ANOVA was conducted to find the level of awareness of functioning of registered Self-Help Groups among women in Hassan and Davangere districts. The calculated P-value is 0.000 (table 4.4) which is less than the standard P-value of 0.05. Hence the null hypothesis is rejected and alternative hypothesis is accepted stating that there is a significant level of awareness among the women about the functioning and existence of SHGs in their districts.

IV. RATE OF EMPLOYMENT THROUGH REGISTERED SHGS.

Generation of employment is the most important aspect of improving the lives of the rural poor. SHGs by providing micro finance through micro credit and bank linkage scheme with the help of various banks help the poor to uplift themselves through employment. To verify the extent of employment through SHGs, the following hypothesis was formulated and put to test.

H₀: There was no significant increase in the rate of employment of women even after joining SHGs.

H₁: There was a significant increase in the rate of employment of women after joining SHGs.

Table 4.5: ANOVA table showing employment generation

		Sum of Squares	df	Mean Square	F	Sig.
Standard of living before joining	Between Groups	.449	1	.449	.712	.400
	Within Groups	181.830	289	.631		
	Total	182.279	290			
Occupation	Between Groups	.169	1	.169	.157	.692
	Within Groups	309.500	289	1.075		
	Total	309.669	290			
Occupation after joining SHG	Between Groups	1.414	1	1.414	10.726	.001
	Within Groups	37.969	289	.132		
	Total	39.383	290			

Source: Computed from Primary Data

A one-way ANOVA was conducted to study the rate of employment generated through registered Self-Help Groups in the rural areas of Karnataka. The results showed that calculated P-value for Standard of living and occupation before joining SHGs is greater than the standard P-value of 0.05, just stating that the employment generation and standard of living was low. After joining SHGs the p-value is 0.01 which is less than the standard P-value of 0.05 (table 4.5). Thus we can accept the alternative hypothesis stating that the rate of employment has increased significantly after the women have joined SHGs to enhance employment opportunities. It was also found in the study that around twenty women who were housewives initially, after joining SHGs took up employment generating activities such as tailoring, cattle rearing, animal husbandry among others.

CHAPTER V

FINDINGS, SUGGESTIONS AND CONCLUSION

FINDINGS

Some of the major findings through this study are as follows:

- The majority (62 per cent) of the respondents are in the age group of 20 – 40 years of age.
- Even though a sizable number of the population have at least had basic education, still a large number of members are illiterate, i.e.; they have not even had basic high school education.
- Seventy-two per cent of the respondents have been members of the SHGs for more than three years.
- Of the surveyed respondents, seventy of them are employed and another thirty-seven have taken up entrepreneurial activities as their main occupation.
- Many of the housewives have joined SHGs mainly because it acts as an additional source of income to the family and being part of the group they can receive financial assistance faster and at cheaper rates.
- Sixty-four respondents stated that the reason for joining SHGs was to raise their income levels, while fifty-three respondents stated that it was for taking financial assistance of educating their children and another forty-eight replied stating to improve their standard of living.
- The study also showed that there was a significant increase in income of women after joining SHGs.
- It was also seen that the women in these districts were aware of the existence and functioning of SHGs and the benefits of these groups.
- We can also conclude that there was a significant increase in the rate of employment of women after joining SHGs.
- Over ninety per cent of the women have agreed that their stand of living has improved after joining the SHGs.
- Some of the women also said that they feel empowered not only economically but also socially. They have more self-esteem and know more about the issues happening around the world.

- There also exists a significant relationship between the members of the group and taking financial assistance from the groups.
- By having bank linkage programmes, these SHGs have inculcated the habit of savings among its members. On an average they are able to save around Rs. 300- 500 on weekly basis.
- As many as thirty-seven entrepreneurs have come up through these SHGs. They are not only empowering themselves but also the community at large and there by being role models for others in the community.

SUGGESTIONS

- As majority of the members of the self -help groups are illiterate, these SHGs can take up the initiative to give minimum education to uplift their state.
- In order to increase employment government and NGOs should come up with self-help group programs to inculcate entrepreneurship among the rural women of Karnataka.
- As per the analysis SHGs have led to increase in employment as well as income among the rural women. These programs have to be expanded to cover illiterate women in the urban areas.
- Only fifty-three respondents stated that financial assistance was taken for educating their children. The financial schemes should be made easier so that many rural women can take it up for educating their children. This way illiteracy can be eradicated.
- Self-help groups should take up the initiative to educate the rural family members as to how women contribute equally to the family income and they should not be confined to the house.
- Based on the analysis the members of the self-help groups have contributed towards the rural development. Therefore, the level of the awareness of the working of self-groups should be increased among the rural population.
- SHGs should also promote the products manufactured by its members by conducting exhibitions in rural and urban areas. This initiative will increase the awareness level as well as give the rural women member a wider exposure
- This in turn will increase the employment, income and economic development of the rural areas thereby reducing the regional imbalance of income and wealth in the country.

CONCLUSION

The core SHG philosophy is in women empowerment through increasing employability, self-sufficiency and inculcating a habit of saving among the rural women. Empowerment in micro-credit will inevitably involve a significant change in attitude, change in work practices and challenging vested interests. For women's empowerment to be addressed, women need to be enabled to define their priorities and demand their rights. Micro finance can be an effective strategic instrument for poverty alleviation only if it is used for income generating microenterprise development. Self Help groups as per the research is successful in rural areas, especially among women. These programs have uplifted the rural woman economically and socially in the society. Women are an integral part of the economic development of the country, therefore the government should give equal importance to the women contributors and their well-being in the society.

BIBLIOGRAPHY

Retrieved from:

1. http://www.col.org/pcf3/papers/pdfs/ghadoliya_mk.pdf
2. http://www.google.co.in/url?sa=t&rc=t=j&q=&esrc=s&source=web&cd=2&cad=rja&uact=8&ved=0CC0QFjAB&url=http%3A%2F%2Fwww.baif.org.in%2Fdoc%2FEmdy%2Fpowerment_of_Women%2FEmpowerment%2520of%2520Rural%2520Women%2520through%2520SHGs.doc&ei=Ab5iVYjqOMKUuATdII0IAQ&usg=AFQjCNGuhrDBwqfCoUYsVTwVNwbzmx-uYw&bvm=bv.93990622,d.c2E
3. <http://www.vedantaaluminium.com/pdf/yagna-vol3.pdf>
4. <http://www.indianresearchjournals.com/pdf/IJSSIR/2012/August/2.pdf>
5. http://www.ifad.org/evaluation/public_html/eksyst/doc/insight/pi/india-13.htm
6. <http://jms.nonolympictimes.org/Articles/5.pdf>
7. <http://www.isca.in/IJSS/Archive/v3/i1/3.ISCA-IRJSS-2013-198.pdf>
8. <http://unicef.in/Story/518/Economic-empowerment-of-women-through-SHG>
9. <http://www.slideshare.net/iaemedu/empowering-rural-women-all-the-way-through-self-help-groups>
10. <http://www.borjournals.com/a/index.php/jbmssr/article/view/1667>
11. http://papers.ssrn.com/sol3/papers.cfm?abstract_id=2203040
12. <http://gfjmr.gnu.ac.in/UserFiles/File/B1V5.pdf>
13. http://www.google.co.in/url?sa=t&rc=t=j&q=&esrc=s&source=web&cd=17&cad=rja&uact=8&ved=0CF0QFjAG0Ao&url=http%3A%2F%2Fplanningcommission.nic.in%2Fdata%2Fngo%2Fcsw_pres%2F13th%2520window%2520SHGs%2FSHG%2520ppt%2520final-%2520lalita%2520finalI.ppt&ei=VBhkVbKpOJLooAShmoOwAQ&usg=AFQjCNGBw6VdAx3Vm9KsOdfqO0MTXyLUIw&bvm=bv.93990622,d.cGU
14. <http://www.gangothri.org/sites/userfiles1/edocs/Kudumbashree/KRPLLD%20Paper%20w38.pdf>
15. <http://www.ijbmi.org/papers/Vol%28%299/Version-1/I0291054061.pdf>
16. <http://www.google.co.in/url?sa=t&rc=t=j&q=&esrc=s&source=web&cd=1&ved=0CCQQFjAA&url=http%3A%2F%2Fwww.isical.ac.in%2F~wemp%2FPapers%2FPaperAnantaBasudevSahooAndSandhyaRaniDas.doc&ei=CypkVb7VI9SvoQT3o>

PATTAMUNDAI COLLEGE , PATTAMUNDAI

Title: AN EMPIRICAL STUDY ON WOMEN EMPOWERMENT THROUGH SELF-HELP GROUPS WITH SPECIAL REFERENCE TO PATARPUR PANCHAYAT OF AUL BLOCK, DIST- KENDRAPARA (ODISHA).

INTERVIEW SCHEDULE

1. Name of the SHG and address:

2. Name of the Member:
3. Age:
 - a. Less than 20 years
 - b. 20 to 40 years
 - c. Above 40 years
4. Qualification:
 - a. Illiterate
 - b. High School
 - c. PUC
 - d. Degree
 - e. Others
5. Occupation:
Agriculture Agricultural labour Non- agricultural labour
Animal husbandry Employed Entrepreneur
Housewife Any others.....
6. Do you know about SHG?
 - a. Yes
 - b. No
7. If Yes, how did you come to know about SHG?
 - a. Word of mouth
 - b. Government advertisements
 - c. Government personnel
 - d. Banking individual
 - e. Others: Please specify

18. Income before SHG (per week)
19. Income after SHG (per week)
20. Saving amount per meeting:
- a. Less than 100
 - b. Rs. 100 – 300
 - c. More than 300
21. Credit facilities availed after joining SHGs:
- a. Yes b. No
22. If Yes, amount of loan availed:
- a. Less than 3,000
 - b. Rs. 3,000 – 10,000
 - c. More than 10,000
23. Purpose of loan:
- a. Education of their dependents
 - b. Household consumption and improvement
 - c. Acquire assets
 - d. Self-employment
 - e. Medical treatment
 - f. To repay the debts
 - g. Others
24. How many members of the SHG have taken financial help from the SHG
.....
25. Impact of joining SHGs:
- a. Rise in income
 - b. Education of dependents
 - c. Improved nutrition of household
 - d. Self-employment
 - e. Social awareness or participation
 - f. Political awareness or participation
 - g. Others
26. On a scale of 1 to 5 (1 not at all satisfied and 5 being extremely satisfied) rate your level of improvement in standard of living.
- 1 2 3 4 5



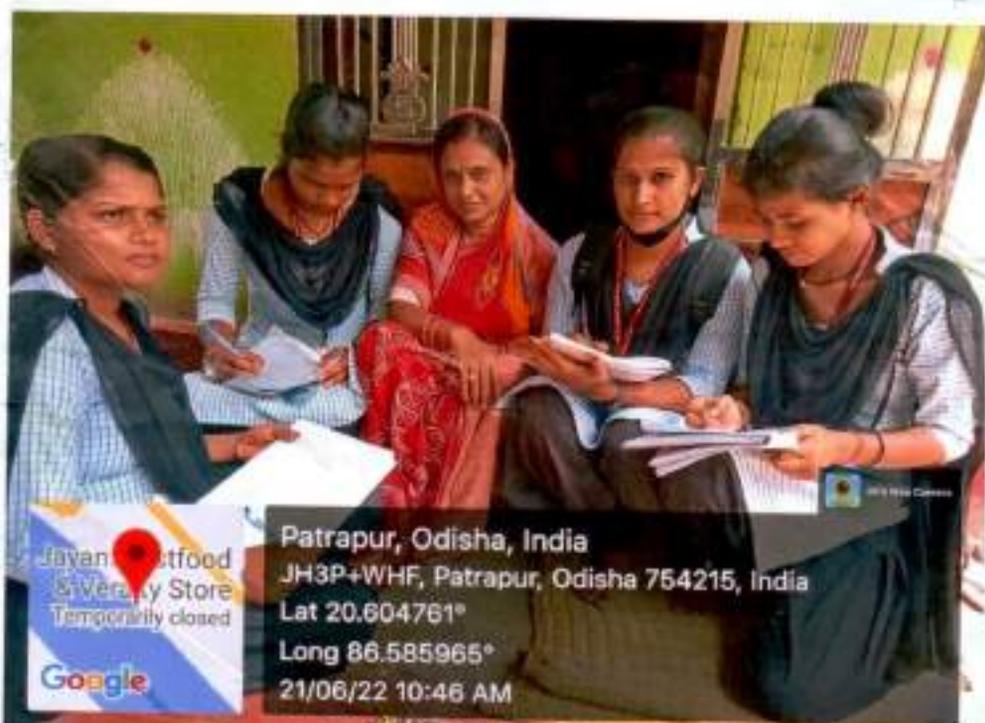
Khadianta, Odisha, India

GHXG+72V, Pattamundal Sujanpur Babar Rd, Khadianta, Odisha 754215, India

Lat 20.547332°

Long 86.575624°

21/06/22 10:34 AM



Jayan Food
& Variety Store
Temporarily closed

Google

Patrapur, Odisha, India

JH3P+WHF, Patrapur, Odisha 754215, India

Lat 20.604761°

Long 86.585965°

21/06/22 10:46 AM



Khadianta, Odisha, India

GHXG+72V, Pattamundal Sujanpur Babar Rd, Khadianta, Odisha 754215, India

Lat 20.547332°

Long 86.575624°

21/06/22 10:34 AM



Kanarpur, Odisha, India

HHXR+6F9, Kanarpur, Odisha 754215, India

Lat 20.597222°

Long 86.592256°

21/06/22 11:11 AM



Khadianta, Odisha, India

G-00+72V, Pattamundal Sujanpur Babar Rd, Khadianta, Odisha 754215, India

Lat 20.547332°

Long 86.575624°

21/06/22 10:34 AM

PROJECT REPORT ON **WOMEN EMPOWERMENT THROUGH SELF HELP GROUP**

Department of Sociology

SESSION 2021-22

ATTENDANCE SHEET OF STUDENTS

SL. NO.	NAME OF THE STUDENT	ROLL NO.	SIGNATURE
1	Saishree malik	BA-19-143	Saishree malik
2	Soudamini mahapatra	BA-19-080	Soudamini mahapatra
3	Sumitra malik	BA-19-217	Sumitra malik
4	DM Prakash Mohanty	BA-19-233	DM Prakash Mohanty
5	Purnima Sahoo	BA-19-234	Purnima Sahoo
6	Asish Sahoo	BA-19-132	Asish Sahoo
7	Pabitra Pradhan	BA-19-078	Pabitra Pradhan
8	Monali Behera	BA-19-139	Monali Behera
9	Monali Parida	BA-19-088	Monali Parida
10	Babina Giri	BA-19-222	Babina Giri
11	Sushree Sangita Samal	BA-19-120	Sushree Sangita Samal
12	Swagatika Behera	BA-19-074	Swagatika Behera
13	Suchismita Sahoo	BA-19-099	Suchismita Sahoo
14	Sita Rani Parida	BA-19-188	Sita Rani Parida
15	Sangita Dash	BA-19-066	Sangita Dash
16	Sandhyarani Tena	BA-19-166	Sandhyarani Tena
17	Ritesmita Nayak	BA-19-179	Ritesmita Nayak
18	Priyatama Rout	BA-19-130	Priyatama Rout
19	Gitanjali Sethi	BA-19-177	Gitanjali Sethi
20	Ipsita Pradhan	BA-19-182	Ipsita Pradhan

Pravial
27.6.22

Head

Department of Sociology
Pattamundai College