

**WOMEN EMPOWERMENT  
THROUGH SELF-HELP GROUP :  
A STUDY OF KAKATPUR BLOCK  
IN PURI DISTRICT OF  
ORISSA**

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## **ABSTRACT**

Women due to lack of access to education of significant quality and content, proper training, resources, bank-loan and decision-making, women do not have the opportunities to improve their living condition. The patriarchal orientation of women's role in biological reproduction restricts their participation in the mainstream of social, economic and political processes. A large number of women are either ill equipped or not in a position to propel themselves out of their traditionally unsatisfactory socio-economic conditions. Their roles in the process of development have long been neglected. The scattered, piecemeal or curative approaches so far made for the advancement of these women, view them only as passive subjects of protection or as recipients of marginal welfare and social services. Such approaches cannot prevent the growing marginalization of women in the socio-political spheres of the society. Any programme of action for the empowerment of women should be started with a programme of regular source of income. Since women are having low level of educational qualifications, skill or technical knowledge, they are always in an inadvantageous position while searching for any employment. With all the responsibility of child bearing and child rearing and also house-hold management, they cannot migrate to another place in search of economic opportunity.

In rural areas, their access to credit is beset with a number of problems like insistence of collateral security, cultural distance between rural women and banks, high transaction cost, restricted and fixed banking hours, inconvenient repayment schedule, cumbersome procedures, denial of credit to women due to default of the male members of the family etc. Dissatisfaction with the result of many formal credit programmes has stimulated searches for modalities that can provide effective financial services to rural women. This search leads to the emergence of an innovative scheme called self-help groups (SHGs).

Because of the early success of the SHGs as a social innovation in empowerment oriented poverty alleviation, it has been widely emerged as a mainstream agenda in India. The Government of Odisha, through its “Mission Shakti” Programme has organized women SHGs in all revenue villages of the state. National Bank for Agriculture and Rural Development has come up with impressive programmes for linking up SHGs with banks to intensify rural lending to women. The SHGs, besides providing increasing access to appropriate financial services have important social and psychic effects on their lives.

In this backdrop, the present thesis “Women Empowerment Through Self-Help Group: A Study of Kakatpur Block in Puri District of Orissa”, is a micro-level academic attempt to assess the empowerment of women through the working of women SHGs in rural block.

The dissertation has been divided into six chapters. The first chapter is the introduction that deals with the problem of the study, objectives of the study, review of literature, hypotheses, methodology, sample design, and limitation of the study.

While the second chapter deals with the conceptual analysis, the third chapter covers the universe of the study where the profile of Odisha at large, Puri and Kakatpur Block in details has been discussed. In chapter IV, titled as “Policy Frame Work for Women Empowerment”, an attempt has been made to analyse the attempts made by the international bodies for the protection of the women, constitutional and legal provision for women in India as well as the women-specific programmes adopted in Odisha.

In Chapter V of the thesis titled as “Women Empowerment through SHG in Kakatpur Block” an attempt has been made to find out how far the self-help movement helps in empowering the women through an empirical study of the area. A sample of 200 women are drawn from 36 SHGs of the Kakatpur Block and data have been collected through a structured schedule presented in simple

frequency tables followed by analysis made on these. The study shows that the membership of SHGs have a positive impact as it brings the women together, provided them a platform for the development of self-confidence, social participation, participation in decision-making not only at domestic front, but also at the community level and to manage the material resources.

The VI<sup>th</sup> is the chapter of conclusions and observations where the researcher concludes that SHGs have emerged as alternative mechanism for effective credit delivery system to the rural poor women. SHGs have become keys in unlocking the hidden creative potentialities of the poor women and in building their overall competencies.

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