

SHG A Change Agent for Rural Women Empowerment and Entrepreneurship Development in Western Orissa

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Abstract

This paper attempts to persuade to understand how Non farm income generation activities is a gainful engagement of villagers through the help of SHG (Self help group) in Western Orissa. SHG has become almost synonymous with economic empowerment of future. It created a scope and opportunity for Micro-Enterprises for empowering entrepreneurial spirit in western Orissa. This Entrepreneur Charter aims at enhancing the responsiveness and the effectiveness of the services delivered by the PRERANA to the women of Western Orissa. A significant issue asocial The SHG movement in Orissa has become almost synonymous empowerment of villagers in Orissa is an understanding of their legal, judicial and social rights and entitlements. While efforts from various institutions in the state towards poverty reduction and women's empowerment have not been lacking, the impact has fallen short of expectations.

In India, Self Help Groups or SHGs represent a unique approach to financial intermediation. The approach combines access to low-cost financial services with a process of self management and development for the women who are SHG members. SHGs are formed and supported usually by NGOs or (increasingly) by Government agencies. Linked not only to banks but also to wider development programmes, SHGs are seen to confer many benefits, both economic and social. SHGs enable women to grow their savings and to access the credit which banks are increasingly willing to lend. SHGs can also be community platforms from which women become active in village affairs, stand for local election or take action to address social or community issues (the abuse of women, alcohol, the dowry system, schools, and water supply). But there are also some questions. How effective are the groups in managing their financial transactions? Are the groups sustainable? Do they help in mobilizing women to take social action? How effective are such actions? Who is really benefiting? Do the poorest benefit, do they not join at all or if they do join, are they more likely to drop out?

This study explores based on Secondary research (Review the Literature on my future research work in Kalahandi) and exports opinion from different sources , presenting a reality check of 'what is really happening' and how Non farm income generation activities is a gainful engagement of Women through the help of SHG (Self help group) in western Orissa .

Keywords: *Micro-Enterprises, social rights and entitlements, village affairs, income generation, Models of SHGs and Economic Position of Women etc.*