# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Declaration</td>
<td>i</td>
</tr>
<tr>
<td>Acknowledgments</td>
<td>ii</td>
</tr>
<tr>
<td>Table of Contents</td>
<td>iv</td>
</tr>
<tr>
<td>List of Tables</td>
<td>vii</td>
</tr>
<tr>
<td>List of Figures</td>
<td>ix</td>
</tr>
</tbody>
</table>

## CHAPTER-1: INTRODUCTION .................................................... 1-19

1. Introduction ........................................................................... 1
   1.1 Statement of the Problem............................................... 3
   1.2 Poverty in India and Conditions of the Poor...................... 4
   1.3 Women, Poverty and Vulnerability .................................... 11
   1.4 Deprivation and Social Exclusion .................................... 13
   1.5 Self-Help Groups as Measures of Poverty Eradication .......... 16

## CHAPTER-2: EMPOWERMENT AN OVER VIEW MEANING AND CONCEPT ............................................................................... 20-98

2.1 Review of Literature .......................................................... 20
2.2 Empowerment: An Over view ................................................ 43
2.3 Dimensions of Empowerment – Social, Psychological, Economic, Political ......................................................... 55
2.4 Strategies for Economics Empowerment .................................. 64
2.5 Process and Approaches to Women’s Empowerment .................. 65
2.6 Major Tenets of Empowerment .............................................. 71
2.7 Indicators of Women Empowerment ........................................ 73
2.8 Elements of Empowerment .................................................... 75
2.9 Policy Dimensions of Empowerment ....................................... 83
2.10 Historical Background of Empowerment .................................. 84
2.11 Empowerment of Women in Five Years Plan .......................... 91
2.12 Role of NGOs in Promoting Empowerment ............................. 96
CHAPTER-3: SHGS AND WOMEN EMPOWERMENT ..............................99-136

3.1  Concept of SHGs ..............................99
3.2  Historical Development of SHGs ..............................104
3.3  Emergence of the SHG Movement ..............................109
3.4  Empowering Women through Self Help Groups ..............................111
3.5  SHG-Micro Credit Linkage as an Alternative Strategy for Women Empowerment ..............................113
3.6  Policy Environment for Promoting SHGs and Women Empowerment ..............................124
3.7  Role of Orissa Govt. for Facilitating and Promoting SHGs in Women Empowerment ..............................128
3.8  Role of NGO and Self Help Promoting Institutions(SHPIs) in Women Empowerment in Orissa ..............................132
3.9  Social Development and SHGs in Orissa ..............................134

CHAPTER-4: RESEARCH METHODOLOGY .............................................137-145

4.1  Significance of the Study ..............................137
4.2  Operational Definitions ..............................138
4.3  Research Questions ..............................139
4.4  Objectives of the Study ..............................139
4.5  Limitations of the Study ..............................140
4.6  Units & Universe of the study ..............................141
4.7  Sample Design & Sampling Methods ..............................141
4.8  Methods & Tools of Data Collection ..............................143
4.9  Pre-testing ..............................143
4.10 Data Collection Process, analysis and statistical tool applied ..............................143
4.11 Chapter Scheme ..............................143

CHAPTER-5: PROFILE OF THE STUDY AREA ..............................146-173

5.1  A Brief Profile of the Development Parameters of Orissa ..............................146
5.2  Brief Profile of Sundargarh District – A Tribal District of Orissa ..............................160
5.3  Status of Women in Tribal Area ..............................165
5.4  Brief Profile of Jagatsingpur – A Non-tribal district of Orissa ..............................168
5.5  Status of Women in Non-Tribal Area ..............................172
CHAPTER-6  EMPOWERMENT OF WOMEN THROUGH SHGs ..............................174-231
  6.1 Socio –Economic Profile .................................................................................174
  6.2 Composition and Participation in SHGs .........................................................185
  6.3 Access to Saving and Credit .............................................................................192
  6.4 Access to Income and Resources .................................................................202
  6.5 Decision Making and Leadership ..................................................................206
  6.6 Networking and Joint Action .......................................................................214
  6.7 Other Dimension of Empowerment ..............................................................222

CHAPTER-7  FACTORS INFLUENCING EMPOWERMENT
OF WOMEN THROUGH SHG ..............................................................................232-244
  7.1 Section 2 Influencing Factors ........................................................................232
  7.2 Section-3 Inhibiting Factors .........................................................................242

CHAPTER-8 : MAJOR FINDINGS AND CONCLUDING REMARKS ...245-268
  8.1 Sections-1 Orissa: A Situational Analysis .................................................245
  8.2 Section-2 Socio –Economic Profile ...............................................................246
  8.3 Section 3 Impacts of SHGs on Women .........................................................249
  8.4 Section-4 Influencing Factors ......................................................................259
  8.5 Sections-5 Relevance and Implication of SHG with
    Professional Social Work ..................................................................................262
  8.6 Sections-6 Suggestions and Recommendations .........................................266
  8.7 Conclusion ........................................................................................................267

REFERENCES ........................................................................................................269-312

ANNEXURES ........................................................................................................ i-xi
  Appendix – I  Interview Schedule for SHG Members
  Appendix – II  Interview Guide for Concerned Govt. and
    NGO Personnel
  Appendix – III  Guidelines For Focussed Group Discussion (FGDs)
  Appendix-IV-A Details of Discussants of FGDs :Sundargarh District
  Appendix-IV-B Details of Discussants of FGDs :Jagatsinghpur District
  Appendix-V  Orissa (Odisha) Districts Map