



# Self-Help Groups

## *A Catalyst for Women Empowerment*



### **About Chittorgarh**

Chittorgarh is an ancient town in the state of Rajasthan with a rich cultural heritage and abundant natural resources. Located in the south-eastern part of Rajasthan, Chittorgarh shares its border with other districts in the state, namely, Banswara, Udaipur, Rajasamand, Bhilwara, Bundi and Kota and on the eastern side it shares the border with Neemuch district of Madhya Pradesh.

Chittorgarh was the capital of former Rajput state “Mewar” which is remembered for bravery and valour of its rulers. The fort of Chittorgarh is spread in an area of around 2.8 km and is the largest fort in the country. Most parts of the district are hilly in nature and population is sparsely distributed. Availability of potable drinking water, like in most parts of Rajasthan, remains one of the biggest challenges for the people of the area. About 14 percent of the total population of the district is of schedule castes and another 21.5 percent of scheduled tribes.

In the recent past, some cement and zinc production units have come up and the district is coming up in industrial map of the state. Yet the tribal residents and rural population are yet to be benefited from these developments. Migration of labour remains a regular phenomenon as agriculture is not very developed in the district.

Chittorgarh ranks amongst the bottom eight districts according to the Human Development Report 2007 with human development index of 0.558 and is amongst the districts of priority in the community development intervention. The total population of the district is 1.8 million spread over an area of 10856 sq. km.

### **About CUTS International & CUTS CHD**

*CUTS-International:* In 1983, CUTS, a rights advocacy group, began out of a rural development communication initiative, a wall newspaper entitled, “*Gram Gadar*” (Village Revolution). It regularly reaches far-flung and remote villages of the Rajasthan State and has been instrumental in providing a forum for the vulnerable communities and under-privileged classes to get justice. CUTS-International is working with mission of ‘Consumer Sovereignty in the framework of social justice, economic equality and environmental necessity, within and across borders.’

*CUTS-CHD:* To facilitate intervention in ‘community based action programmes’ at the grassroots level, the “Centre for Human Development” (CHD) was established in the year 1991 in the village Senthil of district Chittorgarh. Ever since its inception, CUTS has been pursuing consumer issues and community rights based action programmes at the grassroots level in three districts namely Chittorgarh, Bhilwara and Pratapgarh. CUTS-CHD is working with the mission “To be an innovative centre for strategic intervention to raise the living standard of people”. CHD is working on five programme areas as below:

1. Empowerment
2. Good governance
3. Health
4. Natural Resource Management
5. Child Rights

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*A Catalyst for Women Empowerment*



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*Published by*



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## *Abbreviations*

APL:	Above Poverty Line
BPL:	Below Poverty Line
BRKGB:	Baroda Rajasthan Ksheetriye Grameen Bank
BSVS:	Baroda Swarojgar Vikas Sansthan
CITRA:	Cornell Institute for Translational Research of Aging
CMGs:	Credit Management Groups
CUTS CHD:	CUTS Centre for Human Development
DDM:	District Development Manager
DWCRA:	Development of Women and Children in Rural Areas
IAY:	Indira Aawas Yojana
IGAs:	Income Generation Activities
IRDP:	Integrated Rural Development Project
MFIs:	Micro Financial Institutions
MGNREGA:	Mahatma Gandhi National Rural Employment Guarantee Act
MYRADA:	Mysore Resettlement and Development Agency

NABARD:	National Bank for Agricultural and Rural Development
NREGA:	National Rural Employment Guarantee Act
NRLM:	National Rural Livelihood Mission
PIAs:	Project Implementing Agencies
R-NGO:	Resource Non-government Organisation
RWEP:	Rural Women Empowerment Project
SEWA:	Self Employed Women's Association
SGSY:	Swarnjayanti Gram Swarozgar Yojana
SHG-BLP:	SHG-Bank Linkages Programme
SHGs:	Self Help Groups
TRYSEM:	Training of Rural Youth for Self Employment
VI:	Visually Impaired



## *Preface*

Rural women in India constitute 77 percent of the female population. They share abundant responsibility and perform a wide spectrum of duties in running the family, maintaining the household activities, attending to farm labour, tending domestic animals and the like, even then they suffer from being both economically and socially invisible. The empowerment of rural women generally refers to the process of improving the quality of life and the economic wellbeing of women living in relatively isolated and sparsely populated areas.

According to United Nation's definition of Women Empowerment: "Women's empowerment has five components: women's sense of self-worth; their right to 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.

Self Help Groups (SHGs) have been identified as a way to alleviate poverty and promote women empowerment. Women empowerment aims at realising their identities, power and potentiality in all spheres of lives. But the real empowerment is possible only when a woman has increased access to economic resources leading to more say in family matters and participation in socio-political decisions.

SHGs have proved to facilitate women empowerment. Apart from providing economic stability by providing credit to women, SHGs

have also emerged as an important means of educating women through local meetings and educational campaigns. Various studies have shown that, with the emergence of SHGs and their campaigns on social issues like women exploitation, domestic violence etc. have led to reduction in the number of victims of domestic violence especially in the rural areas and the urban slums.

CUTS believes that SHG is not only about saving and lending money, but a platform to deal with issues like food security, health, education, housing and other livelihood related matters. It is a platform to empower women and give them the opportunity to participate in the decision-making processes. With this perspective, CUTS works with the women in poor families; help them increase their family's economic security; build their capabilities; and create a supportive public and private space. In the process, CUTS mobilised both men and women in the family, helping them to improve their livelihoods and access complementary services from public and private institutions.

CUTS employs various participatory learning tools and methodologies to help women track and analyse events in their lives and livelihoods, while making plans for changes. These exercises foster deliberations and discussions on broader issues that are important to – and have an impact on – women's lives and livelihoods. CUTS also had formed SHGs of People with Disabilities (PwDs).

CUTS has been successful in implementing SHG projects with the support of the National Bank for Agriculture and Rural Development (NABARD) and Department of Women and Child Development (DWCD), Government of Rajasthan, and other funding agencies and formed more than 1000 SHGs in Chittorgarh and Bhilwara districts of Rajasthan.

These interventions created an enabling environment for rural women of Chittorgarh and Bhilwara and crafted space for their engagement in domestic, social and economic affairs.

This publication is an attempt to capture CUTS endeavour of more than two decades in the field of women empowerment and sustainable gender development.

I take this opportunity to thank all our donor partners, especially NABARD for the valuable partnerships and constant support for this initiative.

We are also thankful to the district administration of both the districts of Chittorgarh and Bhilwara for their active support in carrying out the project activities.

I acknowledge and thank the valuable guidance of Late M L Mehta (former Chief Secretary of Rajasthan and former president CUTS) and Pradeep S Mehta (Secretary General, CUTS International).

Last but not the least; I sincerely thank my colleagues at CUTS CHD, Gauhar Mahmood (Centre Coordinator), Madan Giri Goswami (Deputy Centre Coordinator & in-charge of SHG programme) and all other field staff for their involvement in the SHG activities and documentation.

I acknowledge the contribution of editing and publication team for their support in the publication of this document.

**George Cheriyan**  
Director  
CUTS International



# 1

## *Origin and Concept of Self-Help Groups*

### **Origin**

Self-Help Group (SHG) concept is almost three decades old. It has been reported that SHGs have a role in promoting country's economic development. SHGs have now evolved as a movement and the members of SHGs are women. Consequently, participation of women in the country's economic development is increasing. They also play an important role in elevating the economic status of their families. This has boosted the process of women's empowerment.

### **Historical Background**

Bangladesh has been acknowledged as a pioneer in the field of micro-finance. Mohammad Yunus, Professor of Economics in Chitgaon University of Bangladesh, was an initiator of an action-research project entitled, '*Grameen Bank*'. The project was commenced in 1976 and formally recognised as a bank through an ordinance, issued by the government in 1983. Even then it does not have a scheduled status from the Central Bank of the country, the Bangladesh Bank. The *Grameen Bank* provides loans to the landless poor, particularly women, to promote self-employment.

After this ordinance, many institutions involved issues of poverty alleviation and empowerment of poor, especially women, in rural

areas of the country through SHG structure. The basic features of SHG are:

- Firstly, these institutions primarily have women as their target groups
- Secondly, they adopt group approach for achieving their targets which focusses on organising the people into small groups and then introducing them to the facility of micro-financing
- Thirdly, savings are an essential pre-condition for availing credit from them
- Fourthly, weekly meetings of groups, collecting savings, updating pass books and even disbursing loans

## Indian Scenario

India has adopted the Bangladesh's model in a modified form. The micro-finance has emerged as a powerful instrument in the new economy to alleviate the poverty and empower the women. With availability of micro-finance, SHGs and credit management groups have also started in India. And thus the movement of SHG has spread out in India.

In India, banks are the predominant agency for delivery of micro-credit. In 1970, Ilaben Bhat, founder member of Self Employed Women's Association (SEWA) in Ahmadabad developed a concept of 'women and micro-finance'. The '*Annapurna Mahila Mandal*' in Maharashtra and 'Working Women's Forum' in Tamil Nadu and many National Bank for Agriculture and Rural Development (NABARD)-sponsored groups have followed the path laid down by 'SEWA'. 'SEWA' is a trade union of poor, self-employed women workers.

Since 1987, Mysore Resettlement and Development Agency (MYRADA) have promoted Credit Management Groups (CMGs) which are similar to SHGs. The features of this concept are: (1) affinity; (2) voluntarism; (3) homogeneity; and (4) membership of

15-20 persons. The aim of CMGs is to bestow social empowerment to women.

In 1991-92, NABARD started promoting SHGs on a large scale. It was the real take-off point for the 'SHG movement'. In 1993, the Reserve Bank of India (RBI) also allowed SHGs to open savings' accounts in banks. The facility of availing bank services was a major boost to the movement.

In India, three different models of linkages of SHGs to the financial institutions have emerged. They are:

- Banks, themselves, form and finance SHGs
- SHGs are formed by NGOs and other agencies but financed by banks
- Banks finance SHGs with NGOs and other agencies as financial intermediaries

The second model is most popular. Almost three-fourths of SHGs come under this model and only 20 percent are covered under the first and eight percent under the third model, respectively.

## Concept

SHGs of women in India have been recognised as an effective strategy for the empowerment of women in rural as well as urban areas to bring them together from all spheres of life to fight for their rights. Through SHGs, women can work on a range of issues, such as health, nutrition, agriculture, forestry, etc., besides income generation activities and

seeking micro credit. SHGs usually comprise women who voluntarily gather at a specific place for a specific purpose sharing a common interest or problem. An ideal SHG consists of 15-20 members. Small groups allow for participatory discussion, which may be difficult in a larger group with diversified interests.

## Objectives

The objectives of SHGs are to:

- empower women (socially, economically and culturally);
- help women gain independence and security;
- build self-confidence and self-esteem;
- offer opportunities for education and self-improvement;
- offer community development activities; and
- improve lives of individuals.

## Activities

SHGs engage in income-generating livelihood projects like small shops, tea shops; flower, fish, sari and milk selling; leaf-plate, phenol, candle, umbrella, toy, soap, snack and curry powder making; provision stores; cycle renting; coconut leaf thatching; tailoring; cattle rearing; pig and poultry farming. Besides, they are also involved in social action programmes, such as HIV/AIDS awareness, healthcare education, family planning, family welfare, water and sanitation, rainwater harvesting, environmental issues and education programmes.

**Special feature:** *SHG is an organisation with fundamental principles like democratic approach and common decision-making, transparency, self-helping, repayment of loans and group development. The credibility of the group is dependent on these principles.*

*Not only economic progress but also an 'entire development' is the aim and mutual trust among the members is the credo of SHG.*



## 2

### *SHG Intervention by CUTS*

CUTS strategies, programmes, activities, and methodologies have evolved over the last one and half decade. Yet right from the beginning, CUTS' institutional development processes have always been guided by one general theme: expanding livelihood opportunities for the rural poor, and utilising the talents of capable and caring people in implementing such projects at the grassroots.

CUTS' interventions generally begin with the promotion of women SHGs. The focus of the organisation is on women because they are half of the population and yet remain the most disadvantaged among the poor. They are vital in fostering change in their families and communities.

On an ever-expanding scale, CUTS promote livelihoods in a diverse range of sectorial activities, ranging from agriculture and natural resource management to rural microenterprises. The organisation assist SHG member-families in making choices among several livelihood options based on their resources, skills and risk perception.

The organisation's field staff comprised of highly-skilled and well-trained development professionals who are working at the grassroots and helping the rural poor build their capabilities by, among others, developing and introducing new ideas to expand and strengthen their livelihoods.

In the coming decade, CUTS remains committed in addressing issues of massive poverty. It seeks to further expand its operations and reach maximum poor families. To achieve such scales of operation, CUTS is aware of the need to venture into new things, and not continue doing only more of the same. This requires a radical shift in stance: becoming outward-focussed in goals, proactive in collaborations, and aggressive in building synergies with external stakeholders.

CUTS thus seeks to even more actively influence decision-makers, while at the same time mobilising development funds and support for programmes from the government and financial institutions. Advocacy remains a key factor in CUTS' strategy to expand sustainable livelihoods for the rural poor.

***Promoting and Nurturing:*** CUTS begin its engagement in project villages by promoting women SHGs. The SHGs start out as thrift and credit associations of poor women who share similar social and economic contexts. CUTS helps SHG members decide rules of work and pool their savings for small loans, and trains them in playing a 'public' role while giving them the experience of working together.

For the more mature SHGs, CUTS helps them establish collaborative linkages with banks in order to leverage credit that, in turn, meets member's needs for larger funds. Such linkage-building requires SHGs to play the role of social collateral, by satisfying third-party stakeholders through demonstrated positive behaviour, and learning and adopting group processes to enforce contracts.

These new and acquired capabilities and linkages enhance women's self-confidence and status in the family and community. The SHG is thus a platform for enabling women to access resourceful 'others' – such as banks and public services – and for realising

their full potential to spearhead more long-term changes that affect them as women.

SHGs become virtual classrooms where women learn ideals of democratic governance through practice. The ability to work together as a group, developing mutual trust – and mechanisms to reinforce that trust – and participatory decision-making are vital capabilities that the women learn, enabling them to form and manage a variety of peoples' institutions in the process.

CUTS encourage each SHG (and its members) to learn about their context and articulate a new vision for themselves and their families. The women then draw up and carry out concrete plans to realise such vision.

***Livelihood Planning:*** CUTS seeks to enhance and strengthen sustainable livelihood security of the rural poor in villages through programmes in microfinance, agriculture, development of land and water resources, livestock development and microenterprises. CUTS works with families, who are marginalised, excluded from the economic, social and political mainstream and are unable to participate in sustainable livelihood activities. As CUTS works to enhance their livelihoods, rural families and all their members – males and females – help in realising a life of dignity. Such life is characterised by ensured food security, decreased economic vulnerability, enhanced incomes and increased access to basic entitlements.

With this perspective, CUTS work with the women in poor families; help them increase their family's economic security; build their capabilities; and create a supportive public and private space. In the process, CUTS work with both men and women in the family, helping them to improve their livelihoods and access complementary services from public and private institutions.

The organisation assist families to choose from among several livelihood options based on their resources, skills, and perception of risks. But members first need to develop concrete livelihood plans. Drawing up such plans calls for a degree of behavioural transformation – on the part of the rural poor – to develop a vision, set goals and assess the risk threshold.

Combining PRA tools, such as livelihood and resource mapping, interventions such as achievement motivation training, area planning and envisioning exercises, CUTS help SHG members and their families develop medium-term livelihood goals for themselves. Assistance is also provided to chart out concrete short-term plans and estimate needs for technical and financial assistance.

CUTS use various participatory learning tools, including pictorial-based methodologies to help women track and analyse events in their lives and livelihoods, while making plans for changes. These exercises foster deliberations and discussions on broader issues that are important to – and have an impact on – women's lives and livelihoods.

Exercises are conducted in groups as well as with each household. They are not one-time inputs provided to groups but are part of an ongoing engagement with the women.

Till date, CUTS Centre for Human Development (CUTS CHD) has been successfully implementing SHG projects with the support of the National Bank for Agriculture and Rural Development (NABARD) and Department of Women Empowerment and Child Development and other funding agencies and formed 1037 SHGs in Chittorgarh and Bhilwara districts of Rajasthan. Presently, these groups are engaged in collective savings and fund revolving. Almost all SHGs have been linked to banks for loaning.

### 3

## *Background of the Project*

CUTS is one of the pioneers in the promotion of SHGs in Chittorgarh and Bhilwara districts of Rajasthan, having formed its first SHG in Chittorgarh, Rajasthan, in 1999.

A savings and credit SHG is a simple yet effective way of reaching out and connecting with rural poor women. A SHG is an informal association of 10 to 15 poor women belonging to the same village and sharing a common socio-economic background. The group enables its members to gain their identity as individuals, while realising/utilising the immense power of mutual aid. It provides them with a platform from where they can access banks and public services, and spearhead changes that affect them as poor women.

Nurturing SHGs of rural poor women is CUTS' key tool in fulfilling its mission and goals. SHGs work for the women in a number of ways: provide guidance, support and assistance to women; and identify/promote home-based work among its members. The SHG members take loans from SHGs and set out to begin an enterprise of their own.

As a result of CUTS' intervention, an increasing number of rural families – especially women – are engaging in independent livelihood activities. These activities serve as opportunities for diversifying and enhancing their incomes.

CUTS give particular attention to women because even as they comprise half of the country's population, they remain the most disadvantaged sector among the poor. Yet it is the women who prove to be most effective in fostering change in their families and communities.

With CUTS' guidance and members' own experiences, SHGs can potentially play four key roles through different stages of evolution: mutual help, financial intermediation, livelihood planning, and social empowerment.

As on December 2014, CUTS worked with 1,037 SHGs, mainly women and few male groups across nine blocks at Chittorgarh, Nimbahera, Bhadesar and Gangrar in Chittorgarh district and Mandalgarh, Suwana, Baneda in Bhilwara district of Rajasthan representing a total membership of 12,478 rural poor women.

## 4

# *SHGs and Microfinance Development*

In Chittorgarh and Bhilwara districts of Rajasthan, 1037 SHGs have been formed under given many projects.

### **Women Empowerment through Innovative Micro Credit Activities**

In this context, Micro Financial Institutions (MFIs), such as SHGs, have benefit people and help them to lend money for their emergency works, without mortgaging their properties. As members are decision-makers and have their own byelaws to run the institutions, the process will empower poor people.

CHD believes that SHG is not only about lending money but a platform to deal with issues such as food, security, health, education, housing and other livelihood related matters. It is a platform to empower women and give them the opportunity to participate in the decision-making processes. The Centre has already successfully implemented a SHG project with the support of the NABARD. Under the project, it has formed 200 SHGs in Mandalgarh and Banera blocks of Bhilwara district of Rajasthan.

## Rural Women Empowerment Project (RWEP-I) and (RWEP-II)

Rural Women Empowerment Project (RWEP-I) supported by EZE, Germany in 1993-96 and RWEP-II supported by The John D and Catherine T. MacArthur Foundation, US and The Summit Foundation, US in 1997-1998 sought to consolidate and expand scientifically and gradually on human development activities in five blocks of Chittorgarh districts of Rajasthan. RWEP was initiated in order to bring up the inbuilt capacity of the rural women and their full participation in the decision making process. Rural women are constantly exposed to social and political action, which exploits them and places them at a disadvantageous position, in comparison with men.

As a part of the RWEP-I & II an integrated and intensive development project, called Village Upliftment Programme, was also executed in Chittorgarh block. Most of the project areas were backward and underdeveloped. The project was implemented with the following objectives:

- Improve civic services, through constant public pressure; and
- Make village women aware, active and enthusiastic, so that they can initiate action not only in their villages, but encourage similar activities in other villages as well.

CUTS successfully implemented this project in five blocks of Chittorgarh district of Rajasthan. The focus was on health, legal rights, social justice, *Panchayati Raj* (Village-level local governance) and the basic needs of women. People were made aware of their rights and women SHGs were formed in over 30 villages. SHGs are being run by grassroots networkers, trained by the Centre, and the aim is to identify the needy women and make them economically self-sufficient, to some extent. Through the project, the capacity of women has been built to encourage them to participate in the decision-making processes. Some SHG



members are now elected representatives at the *Gram Panchayats*.

The RWEPII was an extension of RWEPI. Under this project, 45 underdeveloped villages were selected so as to develop them as 'model villages', and efforts were being made to multiply the process in four surrounding villages of a model village.

Among other goals, the project also focussed on elected women members of the *Gram Panchayats* and community leaders. A quarterly newsletter entitled, '*Aage Badhno Hossi*' (Women Marching Ahead) was produced and distributed widely. The project was implemented in five blocks: *Gangrar, Nimbahera, Kapassan, Bhadesar and Chittor of Chittorgarh* district. Trainings, *chaupal baithaks* (village centered meetings), cultural programmes, audio-visual aids, publications etc., were some of the effective methods adopted.

### **NABARD SHG-BLP Project in Chittorgarh and Bhilwara Districts**

Continuing its effort to empower women, CUTS CHD has formed 800 SHGs in Bhilwara and Chittorgarh districts under the project. In all, 400 SHGs each in Bhilwara and Chittorgarh districts have been formed during the period. The duration of the project was of three years. The project has targeted mainly Above Poverty Line (APL) families. In the first year, it focussed on mobilising women and men, formation of groups, interloaning, opening bank accounts in local banks and capacity building of group leaders and members.

In Bhilwara district, the project has been implemented in *Banera, Suwana and Mandalgarh* blocks. In Chittorgarh district, it has been implemented in *Chittorgarh, Nimbahera and Gangrar* blocks. The SHG project has increased savings' activity among women,

and helped them engage in income generating activities, which raised their living standards on sustainable basis.

*Objectives: The overall objective of the project is to ensure socio-economic development and enhance livelihood security in rural areas.*

### ***Swadharini*–SHG-Bank Linkages Programme (SHG-BLP)**

*Swadharini* is a project with an objective to upscale and intensify the SHG-Bank Linkages Programme (SHG-BLP) in Rajasthan, based on Resource Non-government Organisation (R-NGO) model. Though the SHG has spread in several parts of the state, it has limited success in terms of impacts due to lack of suitable Project Implementing Agency (PIA) which requires knowledge, expertise and experience of handholding. In order to strengthen and upscale the SHGs programme in Rajasthan state, NABARD RO has initiated a project called *Swadharini* to promote, nurture, and bank link of SHGs in identified districts through R-NGOs in many district of Rajasthan.

This project focus on capacity building and training of various stakeholders, viz. PIAs, Bankers, SHG workers and members and other related functionaries. The selected R-NGOs identified the potential PIAs for forming and bank linkages of SHGs in their respective areas. The R-NGOs trained PIAs personnel in order to promote SHGs programme. R-NGO also conducted training of bankers and other stakeholders as identified during situational analysis by them. The R-NGOs monitored the programme in assigned district/s and progress reports were submitted to NABARD from time to time.

### **Objectives**

- To promote and credit link of SHGs and strengthen the existing SHGs in each of districts selected under the programme; and

- To open individual Savings' Bank Account of SHGs to link them with micro insurance and pension schemes, provide livelihood activities support and converge umbrella programme of the Government of India, such as National Rural Livelihood Mission (NRLM) within a period of three years.

### ***Priyadarshni Adarsh SHGs Model Project***

The project is funded by the Department of Women and Child Development, Government of Rajasthan. The main objective is to develop *Adarsh* (model) SHGs by providing training in all aspects, i.e. sensitising about the SHG concept, developing regular saving habit among SHG members, organising SHG meetings, maintaining records, developing leadership qualities and ensuring minimum additional income for each SHG member by adopting income generation activities. Under the project, few entrepreneurship development and awareness training programmes were organised at Pondras and Kodukota. SHG women participated from model SHGs in trainings.

### ***Swarn Jayanti Grameen Swa Rozgar Yojna (SGSY)***

CUTS formed 50 SHGs in Chittorgarh, Nimbahera blocks of Chittorgarh district under this project. The project was funded by *Zila Parishad* under *Swarn Jayanti Grameen Swa Rozgar Yojna* (SGSY) scheme of the Government of India and the duration was of three years.

The project covered Below Poverty Line (BPL) communities. The objective was to empower weaker sections of the society, link them with income generating activities and make them self-reliant. The SGSY commenced in April 1999. The Government of India concluded the previous programmes, such as Integrated Rural Development Project (IRDP), Training of Rural Youth for Self Employment (TRYSEM), Development of Women and Children in Rural Areas (DWCRA), Cornell Institute for Translational Research of Aging (CITRA), and other schemes.

## Objectives

- Establishing small units, based on the capacity of the local poor and the availability of local resources
- Mobilising income-generating resources for families of BPL, through grand and other resources
- Enhancing monthly income of the targeted families and benefiting the BPL families
- Training and capacity building of groups in group management and other collective activities
- Selecting income-generating activities, conducting training on entrepreneurship skills, developing market linkages and linking target groups with them

## 5

### *Main Activities*

#### **Formation of SHGs Credit Linkages with Banks**

CUTS CHD has formed 1037 SHGs. The naming of SHGs was done by the group members based on name of their villages, local deity etc. All these groups regularly organise their monthly meetings at mutually convenient places during evening hours after completing their domestic chores. Each SHG has 10-15 members, keeping in view group homogeneity and solidarity. The group decides the amount of thrift taking into consideration each member's income and capacity. Each group has a minimum of three records/registers namely, membership and decision register, individual savings pass-book and savings and credit register. Each SHG elects three office bearers viz., President, Secretary and Treasurer. The office bearers are decided on rotation basis, so that each member gets the chance to manage. Presently, these groups are engaged in collective savings and fund revolving. Almost all SHGs have been linked to banks for loaning.

Field staff participates in the monthly SHG meetings in their respective blocks as facilitators. Their role is to disseminate information (in the form of examples and success stories), provide motivational support and give guidance during linkage with bank. Coordinators are responsible for providing proper plan-based guidance to the staff regarding formation, strengthening, linkage development and sustainability of SHGs. Several meetings have been organised to share the philosophy and management of SHGs among the group members.

## Training Workshops

A number of training workshops have also been conducted with the help of NABARD for leaders/office-bearers of SHGs in Chittorgarh, Nimbahera and Gangrar blocks of Chittorgarh district. The objective was to build their managerial and financial accounting capacity in running groups and develop their negotiating skills and linkages with the formal/semi-formal as well as development institutions working on rural micro finance. Film on women empowerment was shown to SHG members in Chittorgarh and Bhilwara districts. The objective of this activity was to understand the concept of SHG, benefits of collective action and the process of SHG.

## Project Implementation & Monitoring Committee Meeting

Regular meeting was attended by District Development Manager, NABARD, Lead Bank Manager, Bank of Baroda Senior Manager, Managing Director-Chittorgarh Central Cooperative Bank and other bank officials. The purpose of the meeting was to review the progress of the project in which CHD staff updated committee members and also shared objectives of the project and plan of execution with the committee members.

## Orientation-cum-Training Programme for Animators

The orientation-cum-training programme for animators was held at CHD, in which 32 out of 40 animators turned up for the training. Aarti Joshi, SHG expert and B M Chawla, Project Officer, *Swarnjayanti Gram Swarozgar Yojana* (SGSY), Chittorgarh attended the programme as a trainer. Rajeshwari Meena, *Pradhan*, Chittorgarh was the Chief Guest.

The orientation-cum-training programme for animators of Bhilwara SHG project was held at Senior Secondary School, Bigod, and Mandalgarh, in which 13 out of 32 animators attended the

programme. Animators were oriented on project objectives and activities during the training programme. They were provided with training kits for future reference.

### **Observed Women's Days**

International Women's Day was celebrated in collaboration with *Sanjha Manch* (CARE, Bhilwara Dairy, FES, BAIF, Asha Kiran and Prayas) of Bhilwara. More than 400 SHG members attended the celebration. The occasion provided women a platform to share their problems and pains, an opportunity to raise their voice against discrimination and show their strengths. It also provided an opportunity to forget all household responsibilities for the day and enjoy the life mingling with women of different backgrounds. International Women's Day was also organised in Chittorgarh. Discussion was held on rights of women, *Janani Suraksha Yojana*, violence against women and wage for women in National Rural Employment Guarantee Act (NREGA).

### **Toward Financial Independence: SHG Loan Mela**

CUTS, in association with the Baroda Rajasthan Ksheetriye Grameen Bank (BRKGB), organised three SHG *Loan Melas* at village Singoli in Bhilwara district on September 19, 2009 and March 25, 2010 and May 08, 2010 respectively. CUTS also organised several *Loan Melas* in Broondhani village (in Mandlagrah block, Bhilwara), Occhari village (in Chittorgarh), village Shambhupura (in Chittorgarh) and in Chittorgarh district.

### **SHG Leaders Interact with Media**

Interaction of SHG office-bearers with media was organised at the Circuit House in Bhilwara. SHG office-bearers from *Banera, Suwana and Mandalgarh* block participated in this interaction. The SHG office-bearers shared their experiences of being a part of SHG movement with media persons from *Punjab Kesari, Lokjeevan, Dainik Bhaskar, Rajasthan Patrika*, TV99, ETV Rajasthan, SBN News, etc.

## SHG *Sammelans* in Bhilwara & Chittorgarh

SHG *Sammelans* were organised in Chittorgarh and Bhilwara districts of Rajasthan. The objectives of the *Sammelan* were to encourage SHG members through information-sharing and knowledge-generation to participate in Rural Sanitation Programme and build social capital through informing SHG members about different government schemes and how they can benefit from it.

## Livelihood Orientation of BPL SHGs

A three day Livelihood Orientation of BPL SHGs was organised by *Zila Parishad*, Baroda *Swarojgar Vikas Sansthan* (BSVS) and CUTS at Sanwaliya Ji Vishrantigrah, Chittorgarh. The purpose of this orientation was to build the capacity of SHG members to use the loan amount in a judicious manner and take up profitable livelihood options.

## Under SHG-BLP Project

- For mobilising women and other villagers, street plays were performed, subsequently *Chaupal* and *Gram Baithak* were conducted, TV and movies were shown on successful case stories on SHGs to encourage them for forming new SHGs at their own level, simultaneously, members with leadership qualities has identified
- Time to time orientation and refreshers training programme were organised by staff, external experts on meaning of SHGs, need of saving, use of loans, group solidarity, and book keeping for SHG members
- Regular monthly meeting of SHGs, and subsequent monitoring for sustainability of groups and linkages with financial institutions
- SHGs' assessment on a regular basis to analysis the impact of intervention measures



## **Under *Swadharini* Project**

### **Role as a Resource Agency**

- Credit linkages, opening savings' bank accounts, linking with insurance and pension schemes etc.
- Situational analysis
- Capacity building/orientation/training/sensitisation programmes for various stakeholders
- Helping PIA in the formation, nurturing and bank linkage of SHGs (hand holding support)
- Organising credit camps to facilitate SB and credit linkage of SHGs
- Facilitating PIAs to monitor the progress of the project
- Monitoring of the project and develop of MIS
- Other interventions to ensure the success of the project

### **Role as a Project Implementing Agency**

- Formation, nurturing and bank linkage of SHGs
- Opening of individual bank account of members
- Linking of SHGs with micro insurance, pension plans, livelihood activities
- Refresher training to SHG members
- Submission of PIAs and RA reporting to NABARD

## **Under SGSY Activities**

- Identifying most backward habitation in the *Gram Panchayat*, building rapport with them and developing clear understating of socio-economic profile of the people and the area
- Identification of BPL families, as per the BPL list of Government of India
- Diagnosing and strengthening of existing groups and formation of new groups, as per SGSY guidelines
- Training and capacity building of groups in group management and other collective activities
- Helping in establishing linkages with banks for meeting their credit requirements

- Selecting income-generating activities, conducting training on entrepreneurship skills, developing market linkages and linking target groups with them
- Looking for backward and forward linkages

## 6

### *Key Highlights & Impact*

- SHG members demanded their rights and entitlements. Women raised their voice for village development up to District Headquarter. SHG movement has provided a platform to the rural women to discuss and create plans for the development of their village. District collector went to Ochhari village to observe their genuine problems and promised to resolve them.
- It has let women identify and nurture their hidden skills and powers and at the same time has brought a boost in their confidence levels and communication skills. The women, who never come out from their houses, have started visiting banks and communicating on their own. It has given power to the women to protest together against social evils prevalent in the society.
- Women have started believing in themselves and begun understanding that it is only they who can do their own welfare. After joining SHGs, the women have started supporting their families economically.
- Earlier, women use to avail loans on high interest rates. After introducing SHG process for loaning, the women understood the concept of interest rate, principal amount etc. It has reduced the transaction costs for lenders as well as borrowers and freed its members from the grip of moneylenders.
- The women became so empowered that they do not feel hesitated in expressing themselves. Through understanding the leadership concept in SHGs, women have been involved themselves in the decision making process and started leading

their family. It has developed their leadership skills/abilities and at the same time empowered them.

- The women understood the importance of education and started furnishing signatures in place of thumb impressions.
- In daily life, the project locations have recorded increased participation of women in the *gram sabhas* and at public hearings. SHGs have sent their members to meet departmental officials regarding better functioning of the public distribution system, *anganwadi*, health facilities, electricity supply, jobs under MGNREGA and even corruption by lower level functionaries. Many a times, these are thankless exercises and demotivating, but women keep their spirits high with the help of groups. Violence against women is also being recognised and addressed. Many women have been trained as para-legal workers.
- SHGs are also addressing broader areas of discrimination and ensuring that all girls should attend school. They regularly discuss equal work division between boys and girls at home, increase in marriageable age for girls, nutrition for pregnant women, alcoholism, domestic violence, rape and witch-hunt.
- Women SHG leaders meet with government officials to make them aware of problems faced by them. This is helping change perceptions slowly but gradually. The women have started seeing SHGs as a space of solidarity and support. They insist the meetings also discuss personal problems faced by members, along with plans for savings and credit. They now have a greater sense of ownership in the group and are also taking their first step into defying stereotypes and challenging male perceptions of women.

## 7

### *Achievements so far*

1. B L Dhupiya, Regional Manager, RBI and Lead Bank Manager, Chittorgarh visited CHD SHGs in Deveri village and appreciated their book recording, understanding of members on the future planning of SHG.
2. Many SHG members participated in a Trade Fair organised by RBI at Godas village, Bhilwara, Rajasthan. SHGs put up their own shops for sale of handmade items.
3. *Maharani* SHG from Bhilwara participated in Trade Fair and sold their products. The stall was sponsored by NABARD and the group earned a profit ₹10,000 in five days.
4. Shiv Kumar Gupta, District Development Manager (DDM), Bhilwara visited Mandalgarh, Suwana blocks and Pankaj Yadav, DDM, Chittorgarh visited Nimbahera and Chittorgarh to view SHGs' work. CHD and SHGs received award for exemplary work.
5. With sustained efforts of CUTS' representatives, *Jawala Mahila* SHG from Chamanpura village became the role model as per the norms of NABARD for other SHGs in Chittorgarh and Bhilwara districts.
6. A loan of ₹25-35 lakh was disbursed to SHGs of Chittorgarh and Bhilwara districts for employment activities directly from the Bank and through *Loan Mela*. Almost 60 percent women got engaged in several types of livelihood activities after obtaining loans.

7. *Maharani* SHG of Bhilwara district participated in a four-day Industry Fair organised by District Industrial Centre at Mahesh Stadium, Bhilwara. The group members put up a stall and earned a profit of ₹1500.
8. The Centre successfully completed the formation of SHGs and Bank Linkages Programme/Micro Credit Project for Poverty Alleviation supported by NABARD, Chittorgarh and Bhilwara. The duration of the Phase I of the project was from 2007-March 2012 which was extended from March 2013-2016 during Phase II. CHD was bestowed with the responsibility to build capacity and provide handholding support to PIAs and bankers under *Swadharini* project.
9. CHD got a project *Pryidarshani* from Ministry of Women & Child Development, Government of Rajasthan to build the capacity and provide the livelihood training of SHGs for their livelihood generation towards self-sustainable in Suwana Block of Bhilwara district.
10. Women from different SHGs, for the first time, participated in the workshop organised by NABARD and showed their handmade items in Jaipur.
11. After motivation, SHGs used the loan amount in income generation activities, such as goat dairy, readymade shops, making iron boxes, grocery stores, making bags and bangles etc. collectively or personally.
12. SHGs were motivated by the group members for micro insurance for their financial, social and life security.
13. SHGs were directed to support beneficiaries with government schemes like *Indira Aawas Yojana*, pension scheme etc.

The status of SHGs since 1997-2014 is mentioned in the table on page 27.

Women as a significant human resource can play their role effectively if provided equal opportunities and status as those of the men. They need to be enabled to use improved technology in

Chittorgarh and Bhilwara Districts of Rajasthan			
Total SHGs	No of Members	Total Savings	Credit Linkage (amount)
1037	12478	1.5 crore	6.6 crore

their daily activities for which relevant education and training are to be imparted to them in the same measures as available to men. The success of SHGs depends upon efficiency and effectiveness of groups. The governments need to focus on major problems faced by SHGs as to make their resource mobilisation meaningful and economic upliftment of members of SHGs.

## 8

### *Challenges*

- Mutual understanding on a platform: In a society, women differ from their family, financial, social and their understanding level. It was difficult to gather them at a place and make a common understanding among the group.
- Influence of private financial institutions: Women get large amount of loan during the time of emergency at high rate of interest by private financial institutions but the process of obtaining loans from banks through SHG is a very lengthy and time-consuming, hence women are attracted towards private companies.
- Negative thinking of bankers about SHGs: Several bankers have negative thinking about SHGs due to low and failure in repayment of loan on time. They are also narrow-minded towards the deprived and backward community.
- Lengthy process in the opening of savings' bank account and credit linkages: Though loan facilities are extended by banks quite often, but there is always a delay in getting the loan sanctioned and disbursement of such facilities. The group faces lot of problems in opening bank accounts due to indifference of some bankers.
- Variations in interest rate of various banks: There are many banks having disparity in the rate of interest. Women often get confused and make a wrong and indelible thinking about SHGs.
- Chronic opinion of family members about SHGs: As women in India have to work amidst social taboos, restrictions etc., they are not supported much to undertake entrepreneurship



by their family members. The old and outdated social outlook to stop women from entering in the field of entrepreneurship is one of the reasons for their failure. They are under a social pressure which restrains them to prosper and achieve success in the field of SHG entrepreneurship.

- **Challenge to gather women at a place:** Women SHGs in India are always seen with suspicious eyes, particularly in rural areas. On one hand, they face social and caste barriers, which hinder women SHGs, and on the other some are engaged in farming and domestic work and do not have time to gather.
- **Fear to take self-decision:** Women lack self-confidence and always feel that they may not be successful and hence hesitate to take risks. Though women may be educated and have qualified knowledge, they lack practical knowledge and are unable to establish their own venture. Lack of will-power, strong mental outlook and optimistic attitude amongst women creates a fear from committing mistakes while during their piece of work. The family members and the society are reluctant to stand beside entrepreneurial growth of SHG members.
- **Scanty first loan amount:** SHG gets few amounts as a loan during the time of first linkages. Members within the group receive a less amount according to their hope, which is very low to start a business.
- **Sustainability of SHGs:** The group consist women from different social, financial and religious backgrounds. There are no sufficient funds and resources for strengthening of SHGs and no private or government agencies are nominated for the training and marketing linkages of SHGs at the district level.

## 9

### *Suggestions*

- There is need to accept that women's needs are not only for self-employment. The programmes should be designed on the basis of needs of women at the micro level. Planning for self-employment for women needs a multi-pronged strategy.
- The customer-contact-programme, especially for women, should be organised to disseminate information of various schemes and financial needs of women. As per survey findings, SHGs are not availing facilities provided by the government.
- Many women participate in political activities. Now there is a growing participation of women in the political activities in rural areas also. In such a situation, there is a growing need to develop leadership qualities among women and they should be educated on how their participation would lead to achieve concrete results.
- It was found that majority view cooperation from public representatives important for self-reliance of SHGs. Hence, public representatives have a role to play in empowerment of women. SHG is not self-reliant without cooperation from public representatives. There is urgent need of cooperation from public representatives' involvement in each and every movement of SHGs for upliftment of women.
- All record keeping has been done manually and that is very time consuming. Thus, a computer and computer-assisted programmes would go a long way in maintenance of records, accounts, correspondence and updating the same periodically. NGO can come forward and help SHGs in this context.

- There should be timely release of funds and its channelisation to the concerned departments and agencies. The delays in allotment of funds and their releases should be discouraged and taken seriously by higher authorities, when it happens in any state. There is also a need for timely and quick approval of proposed activities.
- Marketing centres should be provided within the village to ensure better selling of products. Quality control of products is also needed. There should be more budgetary allocation on market development in order to provide an effective platform for marketing of SHG products. SHG members should be inculcated the feeling of collective development, social harmony and active role in the development process and governance. The members should be mentally prepared for starting income generating activities and their sustainability.
- The study shows that mostly SHG members are studied up to low education level. Hence, there is an urgent need to provide education to all members, at least to impart functional literacy. NGOs and SHG leaders should take initiative in this regard and for attending adult education programmes provided by the government to upgrade their education status.
- It is suggested that motivational campaigns may be conducted for inculcating saving habits in minds of members. Campaigns should give exposure to savings for future benefits, how the savings of members are utilised for rotation among them, how the amount of groups' savings form a base for getting government-sponsored schemes for income generating activities and benefits to the individual member.
- SHGs encountered the problem of administrating the affairs of its business. It is suggested that suitable administrative training to all SHG members should be given or at least administrators/representatives of groups may be given administrative training initially, the same may be given to the other member gradually. Further, extension of participation programme may be arranged with extension agencies for SHGs

to visit their business houses to know the functions and its administration. Also this extension participation programme will create awareness and skills of the business.

- SHGs faced the problem of inadequate loan amount. Loan amount is one of the basic components to start an activity and also women can be financially sound when loan amount is given sufficiently. Loan amount should be increased to the extent that they can take up an income generating activity. There is need to allocate large amount for employment generation.
- SHGs help promote the micro-finance with the organised form of small savings. Hence, the promotion of SHGs indirectly promotes savings, economic growth and rural development. Some SHGs function only to receive grants and aids from the government, hence district authorities should make attempts to strengthen SHGs.
- Respondents shared the view that the government is apathetic towards them. They reported delay in sanctioning and disbursement of loans to SHGs. Lack of coordination between government agencies, banks and SHGs was reported as major problem. This might have resulted in the decline of the perception of benefits by respondents. The administrators and bankers need to infuse confidence in minds of SHG members. Efforts should be made to avoid delay in sanctioning of revolving fund and loan.

# 10

## *Future Strategies*

### **Cluster Formation**

- Cluster consists of 10-12 SHGs
- Clusters carry out functions of collection of loans' repayments, savings and other cash transactions, including insurance premium and fee for health services etc.
- All SHG members will assemble at the pre-appointed date, time and place at the cluster meetings
- At the same meeting as much as lending, disbursements should be done
- The place of meeting should not be exceeding 15 kms to be travelled by SHG members
- The cluster is an informal congregation of SHGs to and for cash delivery
- Attending to defaults at the SHG level and pursue for payment
- Attending to problems of SHGs, strengthening member groups
- Auxiliary support for group formation and motivation
- Clusters are represented in the SHG Federation management structure, through Cluster Level Association. These meet quarterly and are comprised of heads of five clusters in a similar geographical area

## **Mobilising for Income Generation Activities (IGA)**

To the benefits for women, IGAs to be supported should be those traditionally undertaken by women, and located in or near the home. Potential IGAs should concern activities where women can use skills they already possess. Rural women have skills to do sewing, agricultural and animal production. Areas for potential promotion include flowers, fruit tree nurseries, animal production dairy products, knitting embroidering, carpet making. Of course, potentialities are various according, to the specific conditions of the village.

### ***Main Steps of the IGA Setting***

#### **A. Identification**

Participants should ask themselves how they can obtain income from an activity, and identify the factors contributing to the success of IGAs. At the same time, they should ask themselves if they are already involved in the activity. They need to be aware of these factors and to gauge their own skills when they consider embarking on an activity.

#### **B. Technical Feasibility**

This involves finding out whether women suggesting the activity have the required technical skills and, if not, whether they can acquire them rapidly. The necessity of a minimum of professionalism should be emphasised to allow a minimum profitability of the activity (good quality and competitive goods should be produced). Once the skills of each individual or group have been identified, other prerequisites for a technically feasible operation have to be established (for example, raw materials for handicrafts, feed for animal raising). Management skills should not be forgotten since an IGA is an economic venture which needs specific skills in management.

### C. Economic and Financial Profitability

In addition to being technically feasible, the IGA should be profitable, that is to say they should produce income or a surplus (profit) and work without subsidies (sustainability). A profit-making activity should be profitable, in other words, returns should be higher than costs so as to produce a profit. Potential market should be identified and involved risks considered. The feasibility study is essential and should be conducted before starting any IGA (the results will allow to find out whether a proposed activity is a good idea or not).

### D. Plans for Marketing

Products should be competitive and of good quality. Potential markets should be investigated.

## **Training programmes**

The vocational training programme should be established with the participation of beneficiaries. The courses can concern various matters (agricultural and animal production, food processing, handicrafts, etc.) Different kinds of courses can be carried out according to the level of competencies of women involved. A difference should be made between basic and reinforced courses which target skilled women. CHD will help organising the planning of training and in calling on the most competent institutions and subject experts.

## **Market Linkages**

This is a highly marketing tool used to analyse the market for products by businesses and corporations across the world. Its inherent simplicity, however, means that it could be used as a basis for training of SHGs in how to approach the analysis of potential business ideas in a structured manner. These are factors which need to be investigated, i.e. product, price and place.

### **Formation of Mini Bank**

SHG Federation will run a mini bank on the concept of Bank. Mini banks shall reduce the need of going to banks again and again and shall make inter and intra loaning easier.



# 11

## *Case Studies*

### **Helping Women Earn and Change their Worlds**

Shyama Bai Soni, President of *Ashapura Maa* SHG, Village Beda Bakshi, Nimbahera before joining SHG was a housewife, helping her husband in his tailoring work, because the economic condition of their family was so poor. She was unable to do any other work and her husband was not allowing her to go outside for work. One day, CUTS Community Mobiliser visited her village and motivated her to join SHG. In her village, 13 women agreed to form SHG. Her life completely changed after joining the SHG and her husband encouraged her to work even outside.

After 10 months, her SHG got ₹83553 as bank loan which was distributed among 13 members equally. Through this loan amount, she purchased a stitching machine and placed it at her family shop. She was provided training about tailoring by her husband. Now she is a trained tailor stitching all garments and earning ₹200 per day for her family. For all this, she gives credit to CUTS who changed her life. Now she is self-reliant and interested to give tailoring training to SHG members and planning to start this work for all SHG members.

### **SHGs Generating Self-employment**

Member of Kala Bavji SHG living at Kamdhaj Nagar Nimbahera Block at Chittorgarh District cannot forget those days when their financial condition was poor. They worked on daily wages and fulfilled their needs. One day, CUTS employee visited their village

and provided information about SHG. Like other women, she also agreed to be a member of SHG.

After six months, when her SHG got its first loan, they distributed equally among all members. From this loan amount, she purchased *panipuri* lorry for her husband. Slowly and gradually, their shop gained popularity, and now they are earning at least ₹200 per day. After re-payment of first loan amount successfully, they got second loan from the bank. She invested second loan amount in self-employment work, such as *papad-bari*. From this work, individually she earns ₹3000 per month and now their financial condition is much improved.

### **Earning Good Income through SHGs**

Prem Kanwar stated that when their SHG got first loan amount, it was small and they used this at home and repaid their loan to moneylender. The second loan of ₹110,000 was received from the bank, out of which each member got amount of ₹11,000. This amount was invested in purchasing buffaloes. After getting this amount, she started dairy work with the help of CUTS staff as she already have some cows at home, so she already had knowledge about the dairy work.

Now, all cattle give 7-8 litre milk per day, which is sold at the rate of ₹30 per litre. From selling milk, she purchased one more buffalo. Now their dairy is well-established and they are earning good income from this source.

### **Expansion of Business through SHG Platform**

Jujar SHG, Village Dala Kishanapura, Nimbahera was formed in 2010, having 10 women members from the *Rajput* community. The group elected Chanda Kanwar as the President and Padam Kanwar as the treasurer. In this group, every member saves ₹100 per month and has its savings' account in Chittorgarh Kendriya

Sahkari Bank, Nimbahera. The first loan received by the group was of ₹40000 which was distributed equally among its members.

The SHG, with the help of CUTS, decided to begin the work of making photo frames. CUTS helped group members and linked them with the market for selling their finished products. The group members exhibited their products in the market and local fairs. Each member after earning ₹100-150 per day has increased their family income and repaid first loan on time. The group received its second loan of ₹2 lakh from the ICICI Bank, Nimbahera and utilised the amount to expand their business. The members also wish to learn painting, designing and tailoring work.

### **SHGs and Bank Linkages**

Radhekrishna SHG, Occhari is a group of the women of Gaadi-Lohar (nomadic) community. The SHG has 12 female members who have elected Badam Bai as the President, Santara Bai as the Secretary and Seeta Bai as the Treasurer. The group has its account in Bank of Baroda, Senth.

Each member saves ₹100 per month. Manju Bai is a member who took a loan of ₹2,500 from the group and started the work of manufacturing iron tools through which she earned ₹1,300 per month and repaid the loan amount within three months. The group received its first loan of ₹60,000 and each member got ₹5,000 as a loan amount. The members used this amount to expand their iron work. Till date, the group has received three loans from the bank. The community women go to Ahmedabad and nearby areas in Gujarat to sell iron tools and now they are planning to set up machines tools, such as lathe in their own village to manufacture iron tools.

Badam Bai said that earlier she had to mortgage her gold and silver jewellery to obtain loans from the moneylenders at an interest rate of four-five percent, the repayment of which was extremely difficult. But now, due to the formation of SHG, things have become quite easier. She was also honoured by the District Collector for encouraging the fellow women of her group. Today, these women have a good opportunity of availing loans from banks and each member earn ₹1500-2000 in a month.

### **Livelihood Opportunities for Persons with Disabilities**

Samavesh Joganiya, SHG Thikriya consists of visually impaired (VI), orthopedically handicapped and general people. The group has 10 members and its President, Secretary and Treasurer are Kaluram, Ramesh and Amarchand respectively. Each member save ₹200 per month and it was linked to the Bank and received its first loan of ₹25,000 after 6 months of its formation. It was mutually decided by the group to give the entire loan amount to Kaluram who falls in the VI category. With the help of this money, he bought a flour mill and now he is repaying a monthly instalment of ₹1,000. The current corpus fund of the group is more than ₹45,000.

The group received many benefits from the formation of the SHG. Many of them have started receiving their pensions and obtained Rail Pass, Bus Pass and Disability Certificates. The group also succeeded in providing benefit to handicapped girl Indra, who is a member of the group under the *Sukhad Dampatya Jeevan Yojana* with a benefit of ₹25,000 on the occasion of her marriage. The group secretary also availed a group loan of ₹1 lakh from the Bank under the *Vishwas Yojana* and received a subsidy of ₹30000 on it. With this loan, he started a small readymade garment shop. Further the group has been planning to take a loan of ₹1 lakh from the Bank for starting tent house or purchasing a tractor for agriculture activities.

## **Empowerment of Rural Women through SHGs**

Vidhata SHG, Mandalgarh was formed in October 2008 having 10 women members. The group members has started readymade garments work from getting bank loan, the group member sell the clothes of children in market and earn sufficient income for their livelihood.

The group also displayed their products in the *Udyog Mela* organised in Bhilwara during December 22-27, 2012. Through this initiative, the group earned a profit of ₹8000, and now the women learnt how to deal with customers. It has also led to an increase in their self-confidence; all women are happy to get their better performance.

## 12

### *Conclusion*

The new millennium has thrown many challenges subjecting many nations to undergo transformation cutting across their established tradition and culture. New issues have to be addressed to effect social and economic progress of our nation. The most important one is women's empowerment through SHGs. SHGs have undoubtedly begun to make a significant contribution in poverty alleviation and empowerment of poor, especially women in rural areas of our country.

Women are the vital infrastructure and their empowerment would hasten the pace of social development. Investing in women's capabilities and empowering them to achieve their choices and opportunities is the definite way to contribute to the economic growth and the overall development. The empowerment of rural women leads to benefit not only to individual women and women groups, but also to families and the community as a whole.

The present study is an attempt to analyse the socio-economic development of the members and the performance of the SHGs in Chittorgarh and Bhilwara districts of Rajasthan. The performance of the SHGs was good. The greater percentage of women were impacted positively by being members of SHGs. Women's participation in SHGs enabled them to discover inner-strengths, gain self-confidence, social, economic, political and psychological empowerment and capacity building and sensitised women members to actively participate in socio-economic progress of rural India.

A lot of literature is found on the role of SHGs in empowering women and masses and also have cross world evidences that SHGs are helpful in reducing poverty. If the aforesaid suggestions are carried out by the concerned authorities, SHGs will further improve the status of the women in both districts (Chittorgarh and Bhilwara).

### **The Way Forward**

Experiences from the SHG project are having a strong impact on the evolution of CUTS' development processes and grassroots' engagement to make it more effective and far-reaching. The engagement, as before, still begins with mobilising women's SHGs, but the content and processes are different.

CUTS is now working to build initiatives and resources of women, as opposed to delivering services and implementing projects. While earlier, a CUTS team member led an initiative in providing ideas, but as of now, facilitates the process in group.

The group draws up their own agenda, which often include women's issues, along with livelihood plans. Sometimes, it is not possible to respond to such issues, but that is no deterrent to the issue being discussed and resolved by the group. The women have shown tremendous courage and wisdom in helping their fellow members cope with problems and resolve them. These problems include those around domestic violence, sexual abuse and access to entitlements.

Women have come together under the SHG banner, irrespective of geographical and social diversities. Their reputation for taking up women's issues in a systematic manner and resolving them has prompted even non-SHG members to approach them.



# Advocacy through

## बैंक सकारात्मकता के साथ दें ऋण

न्यूज लाइव/बैलगाँव

स्वयं सहायता समूह कार्यक्रम को प्रति देने में बैंक की महत्वपूर्ण भूमिका

## स्वयं सहायता समूह सम्मेलन आयोजित

भास्कर न्यूज, चितौड़गढ़

कट्स इंटरनेशनल स्वयं सेवा संस्था के तत्वावधान में जिला स्तरीय स्वयं सहायता समूह सम्मेलन का होटल परिसर में हुआ।

कट्स मानव विकास केन्द्र के समन्वयक धर्म सिंह ने बताया कि ग्रामीण स्वच्छता और स्वास्थ्य के क्षेत्र में स्वयं सहायता समूहों की भूमिका अत्यंत महत्वपूर्ण है।

## कट्स को मिला राज्य स्तरीय पुरस्कार

न्यूज लाइव/चितौड़गढ़

कट्स मानव विकास केन्द्र को राज्य स्तरीय पुरस्कार के लिए चुना गया है। यह पुरस्कार राज्य सरकार द्वारा प्रदान किया जा रहा है।

कट्स मानव विकास केन्द्र के अध्यक्ष डॉ. राजेश कुमार ने बताया कि यह पुरस्कार हमारे लिए बहुत बड़ा सम्मान है।

## स्थानीय उत्पाद को प्रतिस्पर्धा बाजार से जोड़ें

न्यूज लाइव/चितौड़गढ़

ग्रामीण उत्पादों को बाजार से जोड़ने के लिए कट्स मानव विकास केन्द्र की पहल है।

कट्स मानव विकास केन्द्र के समन्वयक धर्म सिंह ने बताया कि ग्रामीण उत्पादों को बाजार से जोड़ने के लिए हमने कई प्रयास किए हैं।

## कुरीतियों के खिलाफ उठाएं आवाज

न्यूज लाइव/चितौड़गढ़

कट्स मानव विकास केन्द्र की पहल है।

कट्स मानव विकास केन्द्र के अध्यक्ष डॉ. राजेश कुमार ने बताया कि कुरीतियों के खिलाफ आवाज उठाने के लिए हमने कई प्रयास किए हैं।

## 15 स्वयं सहायता समूहों को 8 लाख का ऋण

न्यूज लाइव/चितौड़गढ़

कट्स मानव विकास केन्द्र की पहल है।

कट्स मानव विकास केन्द्र के अध्यक्ष डॉ. राजेश कुमार ने बताया कि 15 स्वयं सहायता समूहों को 8 लाख का ऋण प्रदान किया जा रहा है।

## पुरस्कार वितरण समारोह आयोजित

न्यूज लाइव/चितौड़गढ़

कट्स मानव विकास केन्द्र की पहल है।

कट्स मानव विकास केन्द्र के अध्यक्ष डॉ. राजेश कुमार ने बताया कि पुरस्कार वितरण समारोह आयोजित किया गया है।

## ‘ये माने झट लोन देते’

न्यूज लाइव/चितौड़गढ़

कट्स मानव विकास केन्द्र की पहल है।

कट्स मानव विकास केन्द्र के अध्यक्ष डॉ. राजेश कुमार ने बताया कि ‘ये माने झट लोन देते’ कार्यक्रम की शुरुआत हुई है।

## महिलाओं का स्वावलंबी बनने का आह्वान

न्यूज लाइव/चितौड़गढ़

कट्स मानव विकास केन्द्र की पहल है।

कट्स मानव विकास केन्द्र के अध्यक्ष डॉ. राजेश कुमार ने बताया कि महिलाओं का स्वावलंबी बनने का आह्वान किया जा रहा है।

## ‘महिला सशक्तीकरण से ही सर्वांगीण विकास’

न्यूज लाइव/चितौड़गढ़

कट्स मानव विकास केन्द्र की पहल है।

कट्स मानव विकास केन्द्र के अध्यक्ष डॉ. राजेश कुमार ने बताया कि महिला सशक्तीकरण से ही सर्वांगीण विकास संभव है।

## स्वयं सहायता समूह ग्रामीण विकास का आधार

न्यूज लाइव/चितौड़गढ़

कट्स मानव विकास केन्द्र की पहल है।

कट्स मानव विकास केन्द्र के अध्यक्ष डॉ. राजेश कुमार ने बताया कि स्वयं सहायता समूह ग्रामीण विकास का आधार है।

## शून्य से शिखर तक का संघर्ष प्रेरणादायी

न्यूज लाइव/चितौड़गढ़

कट्स मानव विकास केन्द्र की पहल है।

कट्स मानव विकास केन्द्र के अध्यक्ष डॉ. राजेश कुमार ने बताया कि शून्य से शिखर तक का संघर्ष प्रेरणादायी है।

## नाबार्ड के स्थापना दिवस पर आमुखीकरण कार्यशाला

न्यूज लाइव/चितौड़गढ़

कट्स मानव विकास केन्द्र की पहल है।

कट्स मानव विकास केन्द्र के अध्यक्ष डॉ. राजेश कुमार ने बताया कि नाबार्ड के स्थापना दिवस पर आमुखीकरण कार्यशाला आयोजित की गई है।

## स्वयं सहायता समूह कामधेनु की तरह

न्यूज लाइव/चितौड़गढ़

कट्स मानव विकास केन्द्र की पहल है।

कट्स मानव विकास केन्द्र के अध्यक्ष डॉ. राजेश कुमार ने बताया कि स्वयं सहायता समूह कामधेनु की तरह है।

## ‘बैंकों की योजनाओं का लाभ उठाएं’

न्यूज लाइव/चितौड़गढ़

कट्स मानव विकास केन्द्र की पहल है।

कट्स मानव विकास केन्द्र के अध्यक्ष डॉ. राजेश कुमार ने बताया कि बैंकों की योजनाओं का लाभ उठाएं।

## ‘महिलाएं आत्मनिर्भर बनें’

न्यूज लाइव/चितौड़गढ़

कट्स मानव विकास केन्द्र की पहल है।

कट्स मानव विकास केन्द्र के अध्यक्ष डॉ. राजेश कुमार ने बताया कि महिलाएं आत्मनिर्भर बनें।

## जल, जंगल, जमीन ही जीवन: राय

न्यूज लाइव/चितौड़गढ़

कट्स मानव विकास केन्द्र की पहल है।

कट्स मानव विकास केन्द्र के अध्यक्ष डॉ. राजेश कुमार ने बताया कि जल, जंगल, जमीन ही जीवन है।



## *Glimpses*





