

To Study Factors Responsible for Building Leadership
in SHG women in Dholpur District of Rajasthan

By

Sanju Poonia

*Dissertation submitted for the partial fulfillment of the
MBA Rural Management*

Academic year, 2017-2019



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TO WHOMSOEVER MAY CONCERN

This is to certify that **Sanju Poonia**, student of MBA Rural Management from The IIHMR University, Jaipur has undergone dissertation training at **Manjari Foundation, Dholpur Rajasthan** from **25th February to 3rd May**.

The Candidate has successfully carried out the study on "To Study Factors Responsible for Building leadership in SHG women in Dholpur" assigned to her during Dissertation training and her approach to the study has been sincere, scientific and analytical.

The Internship is in fulfillment of the course requirements.

I wish him all success in all her future endeavors.



Prof. Rahul Ghai
Dean in charge
SDS, IIHMR University



Prof. Ratna verma
Assistant Professor and Guide
SDS, IIHMR University

CERTIFICATE BY SCHOLAR

This is to certify that the dissertation **“To Study Factors Responsible for Building leadership in SHG women in Dholpur”** submitted by Sanju poonia Enrolment No – **IIHMR – U/03/2017-19/0027** under the supervision of **Professor Dr. Ratna Verma** for award of MBA in Rural Management of the University carried out during the period from **25th February 2019 to 03rd May 2019** embodies my original work and has not formed the basis for the award of any degree, diploma associate ship. Fellowship, titles in this or any other institute or other similar institution of higher learning.


Signature

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About the Organization

Manjari Foundation, is registered as a non- profit organization, which is established in May 2015, and its committed to help women who come from the marginalized communities overcome social injustice, poverty and exclusion. Manjari main focus on support rural women initiative at grass-root level to facilitate empowerment so that they can lead a dignified life. Manjari come up with an effective and easily adaptable Manjari model which is capable of bringing in social and economic changes in adverse conditions.

Program



Impacts-

- More than 70,000 families covered through direct intervention.
- More than 7 lacks lives impacted.

Women Institutions Building- its main focus is to empower women who come from marginalized communities so they live their life with dignity and self-reliance. Manjari Main focuses on women empowerment, Increasing knowledge, skill, self-esteem, and leadership of women for their social, communal and economic empowerment. Manjari envision collectives and groups as the driver of change can address the issues of injustice and inequalities in the society.

Learning from organization

As a part of the Dissertation, I engaged with the Manjari Foundation, Dholpur, with an objective to understand the followings components as a part of the course

- To learn how the organization works by involving the community with special focus on women.
- To co-relate classroom learning into the execution in the field to develop the employability skills within ourselves
- To develop better communication skills which would help to understand the process of behavior change and participation at different levels
- To understand the different skills required and challenges occurred while working in a team.

Including the above, the current Dissertation report deals with the building leadership skills among women, relationship between economic empowerment, rural livelihood and social change. Its main aim is to identify the factors responsible for building leadership skills.

Study Report

Background and Motivation for all Study-

The Aim of this study is to identify the factors responsible for building Leadership Skills among women who belongs to a poor family. To be able to SHG run properly, it is very necessary to be a good leader, if it is an effective leader, then nurturing the group will give equal opportunity to everyone, making the members of the group accountable and giving proper information throughout the group, that's why no conflict between group members and it will help in making SHG sustainable.

What is SHG- Self help group is a small voluntary association of poor people, they belongs from same socio-economic background. They come together for the purpose of solving their common problems through self help and mutual help. The SHG promotes small saving among its members. The saving is kept with a bank. This common fund is in the name of SHG. SHG is a group formed by the community, which has specific number of members like 12 to 20. Take collective action together for economic support to each other.

Common Factors responsible for building leadership skills

Various factors responsible for building leadership skills among women like, to learn from others, field exposure, trainings, meeting, family support, and group etc.

Group- in order to develop leadership skills in any women, it is most important to keep them in a group with different background people it including caste, education, family background etc. because if they live in a group and work together and talk to each other. It's removed their hesitation and increases their confidence.

Meetings- if they attend meetings on different places and meet with many people their hesitation is removed slowly they learn from to see other members like, how to speak, how to resolve conflict, how to take decision.

Family support- developing leadership skills is the most important to motivating her and provide family support at each and every support, Involving in decision making and do not restrict for doing any work.

Training- after attending various kind of training their leadership skills build their risk taking capabilities, decision making capabilities increase, and they learn how to resolve conflict, and they learn how to do bank related work and they make their own budget of family income.

Field exposure- SHG members are going outside in other states; district and some women are going in other countries for field exposure and to see how the women empowered and how they run group. And learn many things like decision making, conflict resolution, roles and responsibilities etc.

The role of Leaders in sustaining SHG-

Leaders play major role in sustaining self help group. The leader always motivates the group members to stay active in the group and timely attend the meetings and doing savings. Leader provides the proper information to the group members who are told in the meetings of CLF and VO. There is a set of goal of the good leader, to take all the members of his group together to achieve the goal. Leader motivates all members of his group to start any livelihood activity by taking loan, so that the members of the group can generate employment for themselves. Leader provides equal opportunities to the all members of the group provide loan to the group members according to their needs and timely repay the loan. All these factors help in sustaining self help group.

Key Research Question

1. Why some women are able to lead SHG?
2. What are the factors responsible for building their leadership skills?

Objective of the Study

1. To understand the factor responsible for building leadership among women
2. To examine challenges faced by SHG women as leader.

Methodology

The method of study is based on descriptive and explorative study involving primary data. Primary data were collected through semi structured questionnaire based personal interview of SHG leader where the sample size 10 SHG Leaders to know how women from poor socioeconomic background become group leader and how they are contributing their role and responsibility for the effective function of SHG group. According to the constraints of time, access and financial challenges and include respondents from the SHG.

Study Duration- February 25 to May 4,

Time Period- 45 days

Research design- Case studies are qualitative in nature, the main characteristics of case study method are that is narrowly focused, provides a high level of details to achieve in-depth understanding. The case study places more emphasis on the full analysis of a limited number of events or condition and their interrelations. Due to qualitative nature of study, around 10 numbers of case studies were documented of that woman who belongs to poor family and understand the factor that determine some women are able to lead the SHG and what are the factors responsible for building leadership skills in women. The Case studies were developed based on a checklist. Beneficiaries were interviewed individually by key in-depth interview method in a village named Maloni Pawar. Additionally, discussions were regularly held with stakeholders like Manjari foundation staff, CRP of villages, community institution members and community leaders.

Impact of leadership

Social Perspective- after connected with SHG and selected as a leader, they were respected in their house and village. People know her by their name. They start participated in decision making at household level and village level. Now they are able to do work outside the home like bank related work and she is empowering other women to bring change in their life. Now they have no hesitation to talk to anyone. And they are participating in village development work.

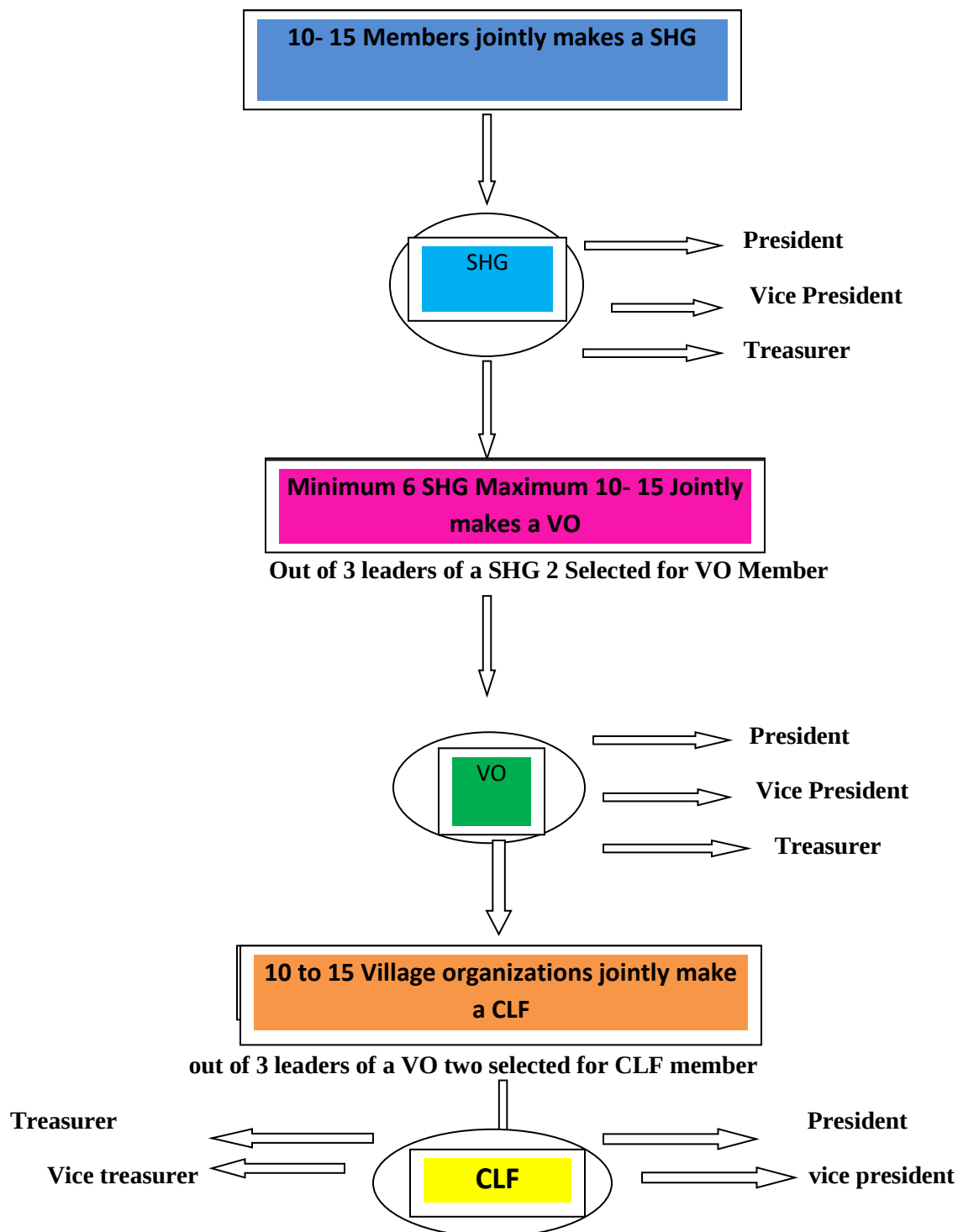
Economical perspective- income generation increase and loan interest rate is very low for starting any business and create any livelihood assets for future. Now she is not dependent on anyone. She makes her own budget for completing household needs.

Women empowerment-

- Identity- people know them by their name.
- Respect- they get lot of respect from villagers and relatives.
- Dignity- they are living their life with dignity.
- Employment- they create self employment in their village.
- Independent- they are not restricted to do any work inside or outside the home.

Community participation and perception about change- they start participating in community level development work and in decision making. People perception is change about them because they earning and saving good and doing positive work.

Structure of SHG, VO and CLF



SHG is made up of 10- 20 women's and each group contains three leaders' president, vice president, treasurer. They are doing their work according to their roles and responsibilities. And minimum 6 SHG or maximum 15- 20 SHG makes a VO. The 2 leaders of SHG out of 3 are selected for VO members. And out of all these members 3 are selected as a leader president, vice president and treasurer. And 10 to 15 VO makes a CLF and 4 member are selected as leaders president, vice president, treasurer, vice treasurer.

Responsibilities of leaders at SHG level

President- President shall be responsible to see all over the matter of the SHG and conducting a timely meeting and If there is a conflict in group than it is resolve by conducting a meeting in group. And the matter is not resolve at the level of SHG than its going at village level. President should treat all members of a group in same way and coordinate with secretary and treasurer to achieve group objectives.

Vice President- Shall assist the president in all activities and act as president when she will be absent.

Treasurer- works related to the bank. Open the bank account of all members, to get a loan to the group members and submit the documents of all members in bank. Before giving a loan to anyone, see if the loan taken first in it has returned or not.

Village Organization (VO) - same work of the leaders at VO.

Method of selection of SHG leaders: Group leaders are selected or elect by the group members. They select as a group leader to the honest, punctual, accountable, responsible, educated, knowledgeable and active women, because group leader have certain roles and responsibilities to lead the whole group. That's why group leaders are selected by the consent of all the members of the group.

Capacity Building

Different types of Trainings are provided to the group leaders for their capacity building.

How should the leader be? - Punctual, honest, responsible, accountable, treat in same way with every member of the group.

Training of (Punch Sutra)- conducting monthly meeting, savings, regular internal borrowing, repayment of money on time, book record.

Training of Active women- how to handle the group, and provide all necessary information to group members.

Training of Accountant- Provide information about all activities related to the bank, how to open the accounts in bank, how to take loan from banks etc.

Factors responsible for building leadership skills

First step-

Personal traits- some women have few personal traits like they are Punctual, honest, responsible, accountable, educated, treat in same way with every member of the group and people oriented personality. On the basis of these traits they are selected as a group leader.

Second step-

Trainings- Different types of Trainings are provided to the group leaders for their capacity building. After attending various kind of training their leadership skills build their risk taking capabilities, decision making capabilities increase, and they learn how to resolve conflict, and they learn how to do bank related work and they make their own budget of family income.

How should the leader be? - Punctual, honest, responsible, accountable, treat in same way with every member of the group.

Training of (Punch Sutra)- conducting monthly meeting, savings, regular internal borrowing, repayment of money on time, book record.

Training of Active women- how to handle the group, and provide all necessary information to group members.

Training of Accountant- Provide information about all activities related to the bank, how to open the accounts in bank, how to take loan from banks etc.

Third step-

Field exposure- when they go outside for field exposure they learn different culture and talk with every people without hesitation. They adopt mix culture and get experience and knowledge with different people. They learn from other people that how they are running their group successful. Meeting with different women and sharing their experience and learning from that experience. They also learn how to deal with people.

Fourth step-

Social awareness: when SHG member do collective action for the welfare of the community. Group member feel more active and motivated and become more accountable toward their responsibility. And people don't have to concern so much issue related like domestic violence, gender issue, health issue and other social issue.

Challenges

1. to attend the meeting of VO and CLF they have to go to another village at least five times and there is a lot of problem due to lack of transportation facility.
2. One main challenge in women's participation is shortage of time household works responsibility.
3. Some group members are not paying the loan amount on time, and its responsibility of leader to repay the whole amount of loan with interest in banks.
4. Upper caste people not allow their women to go outside for field exposure in other states or districts.

Suggestion and Recommendation-

Assistance should be given on the behalf of the organization or special training should be given to start a small business at group level or individual level.

Profile of Respondent

Name	Age	Caste	Qualification	Designation
Madhu Devi	40	Thakur	8 th pass	Treasure at SHG and VO, President at CLF
Sadhna Devi	35	Thakur	10 th pass	Vice President
Guddi	45	Gadariya	8 th pass	Vice President
Sashi	26	Thakur	Literate	President
Rani	29	Jatav	8 th pass	President
Sashi	30	Jatav	B.Ed	President
Bimlesh	29	Jatav	Illiterate	Vice President and Book keeper
Rajani	35	Jatav	5 th pass	President at SHG and VO
Brijesh	36	Kushwaha	10 th pass	Treasurer
Meena	32	Jat	Illiterate	Vice President

Case Studies

Madhu Devi



Name - Madhu Devi

Age - 40 years

Qualification – 8th

SHG Name – Radha Mohan SHG

Designation in SHG- Treasurer

VO name – Nari Shiksha gram sangathan

Designation in VO – Treasurer

CLF name – Saheli Pragati

Designation in CLF – President

This is the story of 40 years old Madhu Devi. She is a honest and accountable member of her group that's why chosen as its leader. At village organization VO she is a leader and also at CLF cluster level federation she is a president. Wife of Mr. Ravendar Thakur, village Basai Nawab some 50 km away from The Dholpur district in Rajasthan. Her husband is a 9th pass, as the village is in far from village. he found work as a daily wage labor in cold storage of potato and earn less than Rs. 3000 a month, that amount was not enough for large family. She had less than one acre land. Her family condition is very poor; they take money from big landholders on interest rate by pledging their jewelers and land.

She got information about SHG from their relatives and she got the idea if we join the SHG than we can take loan amount within group on the less interest rate of 1.5 and start a new business and earn money and we can help each other within a group. After overall understanding about SHG, she convinced her neighbor and creates her own group without any organizational support.

After six months, she came to know that CLF making group in Basai Nawab village. Then she got the mobile number of MFT of CLF from any women. She talked to him and said that we have to run the SHG; you came to our village and formed the group. After 15 days CRP came in Maloni Pawar village and formed 10 groups in 10 days. Madhu Devi did very hard work for convincing or motivating people for joining SHG. Madhu Devi happily testified that her life changed completely after her joining the Radha Mohan self help group form in her village in May 2016 by Rajiveeka. Madhu Devi was quick to connect with the SHG and because no restriction from family when she goes out for the group related work. She says that helped in reducing her hesitation and explores many things. Most of the time, she spend her time in group related work like meeting, book recording, making group member punctual in group meeting and accountable for group, bank related work for group. She has received many training, like treasure, active women, punch sutra, solar sakhi, how header should be. She takes initiatives from the beginning formation of group. She is very enthusiasm to keep knowledge about their group transactions

and make other member to understand group activity. She attends many training and meeting so she is able to nurture her group member for better functioning of group. Member of her group they all have strong trust on her because she give all information and keep transparency in her group. She has taken much initiative to solve their village and group member social, and domestic violence related issue. She says one of her group member was suffering from family problem that demand of dowry from son in-law side after dealer of marriage date. So she took initiative and invited all group members for meeting and the all member collectively decide that to not do marriage with that family and we all will help him to marry her daughter some were else. That's because of her active participation in group and helping nature, she take decision for the better function of the group. member of her group elected her as a group leader and she become leader. She say after elected as a group leader due to more responsibility she has build her leadership skill. She took many initiative to improve financial condition of her family she took loan amount to help out finance she buy a vehicle and earn Rs. 3000 to 5000 in month and also buy a (Aatta Chakki) and earn Rs. 500 to 700 in a month. She is CLF president she attending 5 meeting (two committee meeting or three meeting for checking or improving SHG) in a month and earn Rs. 300 per meeting she earn Rs. 1500 in a month. Her daughter is a book keeper she is a book keeper of 5 to 6 groups and earns Rs. 500 in a month. "I earn money, and it makes me happy. I spent it on my basic needs and those of my 6 children. As she benefitted so immensely from her SHG, she grew determined to carry her group further. Thanks to her affords more than seven SHG have been formed in Basai Nawab and they in turn have set up. Madhu Devi is well respected among all SHG members in not only her cluster, but in the entire village.

Personal traits- initiatives, helpful nature, people oriented, respect to others and equally treat to the all members.

Rani

Rani Devi is a president of "shree Krishna mahila bachat samuh". The group is sponsored by the rajeevika and facilitate by manjari foundation, which enables its members to gain their identity as individual, while realizing and utilizing 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. This success story tells you that how the tremendous changes happened in the life of Rani Devi.

Before joining SHG her financial condition is very worst. She is a poor farmer with one acre unirrigated agricultural land and she had a kaccha house. Her family is very supportive to becoming a member of this group, she is playing a leading role through conducting herself group meeting, attending trainings on book keeping and internet sakhi. She visited many times to Bhilwada and Ajmer as a senior CRP (community resource person) for making SHG and earns Rs 700 in a day and she is also an internet sakhi earn Rs. 1700 in a month. She herself does bank related work and helps other members of her group in keeping book record and accounting and earns Rs 20 in per meeting. She also motivates other women to bring about the changes in their life through linkages of SHG. She purchased a goat by taking loan and now she has 3 goats, she also bought a sewing machine through the loan provided by the group. "She never came out from her home before joining SHG, but now she visited Bhilwada and Ajmer to participate in the training, meetings and exposure visits". She makes her own home budget with keeping

the income and expenditure estimates after trainings. She say because of field exposure she is able to talk with any one without hesitation when she goes meeting she observe other people how they are talking and sharing their thought and problem in meeting. I also attend gram Panchayat meetings and discuss with gram sevek and sarpanch for her group members problems like for demand of pucca road in village because that was a major big problem facing by villager so she took initiative to talk in gram panchayat to pass pucca new road and that happen success fully now the all people who all are getting benefits of it they all are very happy for this initiative Member of her group elected her as a group leader because of her helping nature and active participation in group, fast learner, punctual, and she was very accountable for her group. She is happily testified that her life is completely changed after joining SHG her children is going in private school and she is now able to buy all basic things for their personal use. I wish to link all remaining women of my Village with SHGs.

Personal traits- Good communication, influencing nature, accountable and initiatives.
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Sashi Ji

Sashi is the **President** of a shree Sakar Mahila Bachat Samuh formed in 2016.. Sashi is a role model for many young women in the community, and she says before joining SHG her financial condition is not good and she had 2 acre unirrigated agricultural land and her husband doing labor work and monthly earn 3000-4000. Which was not sufficient for her large family, but her family was very supportive. She got information about SHG from their relatives and she joined SHG and she is selected as an **internet Sakhi** and **book keeper** of her group because she is educated and honest and punctual member of her group and member of her group elected her as a group leader because she participate in group very actively with full of energy. Sashi devi says because of field exposure and training she got encouragement and herself confident increased that's because of she is able to lead the group and building trust with group member and other villager. She uses her field knowledge to help other group member for the better functioning of group. She keeps transparency in group transition and all bank related information. She provides equal opportunity to all group members and provides all necessary information. She make all group member accountable for group like, timely meeting, repayment of loan amount timely, collective decision for the welfare of group she encourage all group member to participate in group decision making. She never late any conflict in their group she allow all member to share their concern and problem and all member will take collective decision to solve their issue. Because of all her helping nature group member selected as group leader and because of traning and field exposure she is able to lead the group effectively. After joining SHG her financial condition is improved and she takes a loan amount from her group and buys a (Aatta Chakki) as well as running a general store (shop) and 7000 to 8000 earn in a month. Today Sashi has made enough money to make her own Pakka house, expand her business and send her children to an English medium school. But Sashi helping other women in distress is her primary motivation.

Personal traits- knowledgeable, honest, accountable, self motivated and enthusiasm nature.

Sashi Devi

Sashi Devi is the **president** of Radha Mohan SHG, which comprises 14 members. Sashi tells of how she had little confidence when first married and would rarely leave the house. She joined the SHG she says she has become increasingly confident and has now been elected to serve as the president of the group. Because she is educated, punctual in group meeting, people oriented women. She behave politely and respect all group member she encourage group member to share their problem and issue in meeting so the all group member can take collective decision which will be more effective and strong she believe. She knows about the bank related work and she is very responsible person of her group. She says she belongs from poor family and she don't have restriction to go outside that's why she got a chance to visit outside to explore and build her confidence level high after receiving few training and meeting only she start talk with all people without hesitation. That's helped her in building leadership skill she help her husband in agriculture work and both of them also work as a labor work because she has less than 1 acre of unirrigated agricultural land and her husband is doing labor work and monthly earns Rs. 3000 to 4000, which was not sufficient to fulfill her family basic needs. She takes loan amount from land holder at high interest rate by pledging their assets, before joining SHG she was very depressed to think about her family financial condition. She always thinks how to repay the money amount with high interest rate. Through SHG Sashi Devi repay the loan amount and buy a gas stove. Sashi feels the major benefits associated with SHG membership is the strength that the women have as a group. She says that women are no longer afraid to say what they think, and through the motivation they provide one another they can achieve much more as a group than as they can as individual.

Personal traits- knowledgeable, helping, polite, kind hearted
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Guddi Devi

She is a Native of malonipavar village of Dholpur district of Rajasthan. This cheerful lady and outgoing lady don't believe in harping over her misery and has taken the challenges life has thrown at her own stride. She says that because of her initial adverse situation and poverty she got a chance to be a part of her self help group and find friend for life, who have stood her through thick and thin. Her family was very supportive. She and her husband Gaya Prasad attribute the change in her life, to the development work being done by the Rajeevika and Manjari foundation, the SHG federation promoted in that area.

Her husband was a poor farmer, with 1 Bigha of unirrigated agricultural land. The only source of income generation is depending on livestock. She has only 10 goats. The income was not sufficient for her large family. She was struggling to meet their basic needs. What with 8 more addition to her family, 7 daughters and a son. After joining OM Shanti mahila Bachat Samuh and her life is totally changed, She purchased 5 buffaloes, 20 goats and 20 ships and earn money 40000to 50000 in six months by selling their milk and goat or ship kids and she never looked back after that day. Her children receive quality education and also she made a pucca house. She was chosen as the vice president by their group members of her group, because she is an honest, punctual and accountable member of her group. She use her knowledge to help other group member She say that because of group related work and meeting she had great experience and field exposure. This bought a radical change in her personality. She keep group transition record transparency in her group all group member have knowledge about their group saving

and all group transition. She helped her group member to repay the high interest rate loan amount taken by big landholder and she took collective decision when she provides loan amount to her group member who need it more. All members in the group they repay the loan amount timely because all group member participate actively in group meeting and she involve all group member in group decision making and to resolve group issue, group conflict, that's why group member trust her and elected as a group leader. She says she is able to lead because of training like punch sutra, how leader should be, and field exposure provided by the institution. She has built her confidence high and she is able talk with any one without hesitation.

Brijesh Devi

This case deals with Mrs. Brijesh Devi, she is a respected and successful women. She was the Treasure of "Meerabai Mahila Bachat Samuh". She is 35 years old. She makes sure that the working of the group goes on regularly and efficiently by ensuring regular meetings and participation of all members. After joining SHG she has received various trainings by government institutions she had became aware of the roles and responsibilities of SHG members. By joining the SHG and attending all kinds of meetings in different places we have learnt how to get our work done. Our strength has increased. We now know how to make our voice heard. I participate in decision taking at the household level matter or village level matter. Some challenges or problem faced by SHG members, the burden of household works, lack of self-confidence and the hostility due to deep- rooted cultural and religious biases were the main challenges, according to Brijesh Devi besides, one main challenge in women's participation is shortage of time and members household responsibility. She said that I am always at the forefront of any group campaign. I have gone with the group for recovery of money from those members who did not pay. One woman was not repaying money deposit all our efforts, so we sat down for discussion and decided to go to her house. Our efforts ultimately succeeded in persuading her to return the money. Women in general, have little time due to their daily activity schedules. Right from early morning to late night, they take care of their children, household works, help in farm activities and all kind of problems. In doing all these jobs one can still get time for group work she says and she participate very active in group meeting and resolving group issue she has taken initiative to solve domestic violence faced by group member they have decided that all group member will go collectively to solve problem and this initiative become success and they help two group member to come out from domestics violence to feel relax and live a meaning full life. She say because of her helping nature and accountable person she elected as a group leader and her field exposure and meeting with different people and family support helped her build leadership skill and function group effectively.

Personal traits -Risk taking capabilities, hard working
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Bimlesh Devi

This is the story of Mrs. Bimlesh Devi. She is a honest, punctual and responsible member of his group that's why she is elected as a vice president and also worked as book keeper for her group because she is educated. Before joining SHG I had never stepped out of the house, I used to fearful, feel depressed I did not know anything. But after joining SHG I have received much training and now I know how to speak. I have learned how to talk to people. Earlier, I used to stay at home. Ever since I joined the group, I kept getting more independent and I felt happier. Now I can come and go anywhere. I meet with people and i am very happy. Today we have our self respect entire the village. We would be able to do all this because of the group. Today she said that she is able to look after her own family and also expenses. That is enough. These days, I cannot expect anything from sons and daughter-in-law. She said," I am earning, that's why I have respect. Earlier when I used to stay at home, few people knew me, now when I go out, a lot of people talk to me. They say Namaste didi. I received lot of respect. SHG play an important role in helping the groups coming out of clutches of the money lenders s well as poor people. Group brought about a change in social and economic impact at community level. The responses indicate that many group members expressed that there is lot of change as a result of being the member SHG. The women were empowered by the SHG. This case study explores the proposition that the participation in microfinance programme increases an individual's ability to contribute economically to the household and strengthens women's control over household resources. Most members told that they borrowed money from money lenders to a great extent before joining the SHG. However its proportion declined later when they joined SHG.

Personal traits- Participating nature, accountable, polite

Rajani Devi

Rajani Devi is the president of VO (village organization) "Nari Shiksha Gram Sangathan" and also she is a president of "Balaji Maharaj Mahila Bachat Samuh". She is known for her leadership qualities in society. Illiterate when starting group in 2016, she attended all the training sessions and the exposure visits. Consequently, the savings per member per month of the SHG has increased from Rs. 10 to Rs. 30. The group was initially used to conduct activities only to encourage savings and thrift, has now widened its scope of activities. Now they get loan amount from group and started generated livelihood opportunities at individual level. Rajni runs her garments business that requires her to travel to other places for getting orders and purchasing materials. Today she is known as a social worker who provides a helping hand to all needy women. Before joining SHG she has no work to do and she is not participated in decision making at the household level and she is less confident but now she is speaks confidently and participate in decision making at household or village level. She is very happily testified that she is independent and empowered and fined identity into the whole village.

Personal traits- passionate, punctual, accountable and self motivated

Meena Choudhary

This is story of 35 years old Meena Devi. She is the Vice president of “Sidhi Vinayak Mahila Bachat Samuh”. She belongs from Jat community. In Jat community women’s are restricted to go outside from house and doing work. She says her family member is not allowing to connecting with SHG, but she is connected to the SHG without telling to her family members. At first she fears, less confident to speak in front of all members but after some time she attending the meeting and trainings and her confidence is increase. She tells about SHG to her family members after she is getting benefits from group and taking loan amount when money is needed after that her family members support her to go outside for attending meetings and trainings and because of that freedom she start learning from other member and she increase her self confidence and she was full motivated person for function SHG. And she has a capacity to learn fast and use her experience and knowledge to help other group member. She has taken much initiative for the group like repayment of loan amount, resolve group conflict; keep transparency in group, making group member accountable and equal opportunity for all member that’s why the group member elected as a group leader and she says her training and field exposure helped her to build leadership skill. And She helped her family to improve financial condition and bought a cow with the loan she borrowed from SHG and sells milk to the local dairy. She says she has gained. In the real meaning she is independent. Meena feels empowered with the information and knowledge shared during the trainings and meetings. But feels there is more work to be done. Meena is able to convince and mobilize her group as well as other women from nearby villages. Her husband too has begun to come and sit around with other men during the collective meetings.

Sadhna Devi

Sadhna Devi is very soft, sociable and knowledgeable in her own field. She says that because of her initial adverse situation and poverty she got a chance to be a part of her SHG “Jai Gurudev Mahila Bachat Samiti” and Vice President as well. She has been part of this group since last two years. She got training of solar sakhi provided by rajeevika. Her husband is suffering from spine problem that’s why he is unable to do any job. He is a poor farmer, with 3 bigha of unirrigated agricultural land as the only source of income generation. Sadhna Devi was struggling to make ends meet. What with three more addition to her family, a daughter and two sons. The family’s only means of subsistence was agriculture and there was no other livelihood alternative. When they need money urgently than they take loan amount from big land holders by pledging there land and jewellery. Before joining SHG she faced many challenges. Her family members are not allowing connecting with SHG and they have negative thought about SHG that’s why she joined group and hide from her family. she wanted to bring happy and contribute financially in her family and she has believe that with the support of SHG (low interest rate loan and other opportunity) she can make her family better and that’s why she wanted to function group effectively. She attended many training and meeting and she is very accountable for her group and she help other women to understand about function and other benefits and opportunity. Because of helping nature and keeping group information transparency group member elected her as a group leader. She take collective decision when is the group any conflict happen she arrange meeting and invite all group member to resolve their problem. She never takes final decision by herself for group she take decision on the basic of all group member suggest collectively and she thinks this is a right way to resolve group conflict. After joining

SHG her life is totally changed. She took 55 thousand loan amount from her group and totally repays the amount of big landholders with interest rate and she buy new jewellery and also buy a (Aatta Chakki) and she earns 1500 to 2000 in a month. She now owns 2 buffaloes. Her family income by the agriculture income by selling milk from the buffaloes and earn approximately 7000 in a month. All her children are receiving quality education. She believes that her current lifestyle would not have been possible without rajeevika helps and intervention.

The members of her group had realized the importance of being united. The women had now found their voice and footing. Even the simple act of learning to sign their names had boosted their confidence immensely. Sadhna Devi herself acknowledges that after joining the SHG, people's perceptions about her changed. She is now honored and valued as a member of her community and is an active participant in the decision making process in her family and in the society. All it requires is good institutional support and her will to empower others in rising to a better future.

Personal traits- kind, polite, knowledgeable, responsible, accountable.
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Findings

- After connecting with SHG, their financial condition is improved and totally repays the amount of money taken to the money lenders.
- Women empowerment through SHG, women herself do work like bank related work.
- Women take participation in decision making and village level development work.
- They generate employment in their village and increase the income generation
- Caste- upper caste people do not allow women to go outside for doing any kind of job related to income generation. But lower caste people do not restrict women to go outside and doing work related to income generation.
- In group meetings they solve the domestic violence issues of the group members.
- Capacity building and continuous handholding have changes lives.
- Through SHG women empowered they find their identity, and live with dignity and independent. Their confidence is increase and they are self motivated.
- Building their leadership skills by provided various trainings and field exposure through organizational support.
- Women are now visiting outside for their work and for field exposure.

Conclusion and learning

This study was conducted to determine the impact of leadership and their roles and responsibilities in SHG and find out the factors responsible for building leadership skills. The result show that organizational support and family support is playing an important role for empowering women. They learn through various trainings, attending meetings and field exposure. Leader plays a very important role in sustaining group. Social issues create problems in women life like caste, gender and people perception about them. But after connecting with SHG their life is completely changed they find their identity and live their life with dignity and income generation is increase through livelihood activities doing by SHG and also they are participated in decision making at household level and participated in village level development work. Now the people perception change about them they are getting lot of respect.

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