

“To Study the Impact of SHGs on the lives of Women”



THE IIHMR UNIVERSITY, JAIPUR

For the partial fulfilment for the award of the degree of

Master of Business Administration (MBA)

In

Hospital and Health Management

By

Daisy Choudhary

Under the Supervision and

Guidance of

Mr. Ashish Bandhu

Assistant Professor 2023

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DECLARATION BY STUDENT

I hereby declare that this dissertation titled “Impact of SHGs on Women.” is the bonafide record of my original research work. I declare that it has not been submitted to any other university or institution for the award of any degree or diploma. Information derived from the published or unpublished work of others has been duly acknowledged in the text.

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Jaipur, Dated: 09-06-2023

CERTIFICATE

This is to certify that **Ms. Daisy Choudhary**, student of IIMR University, Jaipur and pursuing degree of MBA (Hospital and Health Management) as a DRC head has successfully completed three-month internship program from **28th February 2023 to 31st May 2023** on "capacity building and training structure of Rajeevika" in Dausa district at Rajasthan Grameen Aajeevika Vikas Parishad.

During the period of her internship program with us, she was found punctual and hardworking.

We wish her good luck.


PM (CB)
RGAVP, Jaipur

**Certificate from Faculty Guide and School
Dean**

CERTIFICATE

This is to certify that dissertation titled “Study the Impact of SHGs on the lives of Women” is a record of the research work undertaken by Miss Shreya Agrawal in partial fulfillment of the requirements for the award of the degree of MBA (Hospital and Health Management) from the IIHMR University, Jaipur under my guidance and supervision and his/her approach to the research study has been sincere, scientific, and analytical.

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Abstract

Submitted by: Daisy Choudhary

Guided by: Mr Ashish Bandhu

Roll No. 1278

Title: Baseline Study “To Study the Impact of SHGs on the lives of Women ”

Background:

This study focuses upon the impact of SHGs on the lives of women who are a part of this project and how their life situations differ, better or similar, from those who are not a part of this initiative. An SHG is a small group of persons who come together with the intention of finding a solution to a common problem such as medical issues, livelihood generation or watershed management, with a degree of self-sufficiency . The formation of SHG not only affects the political and economic scenario of a state, but also has a direct impact on the lives of its members.

Aim and objectives:

The baseline study's main objectives were to comprehend government initiatives for women's empowerment, to comprehend institution building and the operations of local official cadres, and to analyse and evaluate the effects of SHGs on the lives of women using case studies..

Methodology:

The study followed Overview of Research Design in which study uses a qualitative research design for its investigation. The socioeconomic, political, and family condition of women are the main topics of this study. So, rather of using a quantitative approach, qualitative research is preferred. Study population: Rural Rajasthani women who have been participating in SHGs for at least 8 years. The study uses snowball, homogenous, and stratified intentional sampling to select its participants, who represent rural Rajasthani women who have been involved in SHGs for more than eight years. There are 20 participants in the study (10 of whom are SHG members and 10 of whom are not). Data collecting technique in which study depends on the information the researcher gathered through surveys. The final attachment to the report is the survey questionnaire. The study also considers non-participant observation of women's attitudes towards due to their surroundings and engrained traditions and conventions, women lack actual empowerment.

Findings:

According to the evaluations that were done, background used for the study is made concrete by the data obtained for it through interviews. The shift, which can take time, has been aided by the development of SHGs to demolish the meta-narratives constructed under the social structure and gendered role of families generations to come into being. Women are making individual efforts to improve their lives and the life of their future generations.

Conclusion:

In conclusion Institutions like SHG, VO, and CLF assist women in recognising their value and seeing themselves outside of the confines of the home. They acquire more clout when negotiating in public. However, it would take years to develop comparable abilities in the private sector the opposite gender has not acknowledged a woman's capacity for decision-making or her right to do so a woman's 'side role' in the development of a stat had long been considered the standard and appropriate.

Key words : Self Help Group, Village organization, Cluster level federation

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Daisy Choudhary

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LIST OF FIGURES

Fig 1- Women who are member of Self Help Group

Fig 2 - Women who are not member of Self Help Group

Abbreviations

AC	Area Coordinator
AMP	Agriculture Marketing Person
APY	Atal Pension Yojana
ARP	Agriculture Resource Person
AW	Active Woman
BC	Block Coordinator
BK	Book Keeper
BM	Bank Mitra
BTC BPM	Block Technical Coordinator Block Project Manager
CBK	Custer Book Keeper
CC	Cluster Coordinator
CIF	Community Investment Fund
CLF	Cluster Level Federation
CM	Cluster Manager
CRP	Community Resource Person
DBT	Direct Benefit Transfer
DES	Data Entry Sakhi
DM	District Manager

DTE	District Technical Expert
EC	Executive Committee 5
FI	Finance Inclusion
FL	Finance Linkage
FNHW	Food, Nutrition, Health, and Wash
FPO	Farmers Producers Organization
GOI	Government of India GPPB
IAY	Indira Awas Yojana
IB	Institution Building
IFAD	International Fund for Agricultural Development

Introduction

The first image of a Rajasthani rural woman is that of a lady sitting in the barren fields with a colorful veil on her face. RAJEEVIKA, under the Department of Rural Development and Panchayati Raj, Rajasthan, has taken an initiative to transform this dream into reality. This study focuses on the impact of SHGs on the lives of women who are a part of this project and how their life situations differ from those who are not. SHGs are a small group of persons who come together to find a solution to a common problem such as medical issues, livelihood generation or watershed management, with a degree of self-sufficiency. In 1992, NABARD helped formalize these groups by forming SHG Bank Linkage Project, which currently holds the status of being the world's largest microfinance project. With the world undergoing dynamic changes every five years, it is important to check existing systems of governance and introduce the required changes. Women from the two different groups, though have some parallels, have different capacities to face difficult chapters of their lives.

Objective of Internship

- To differentiate between circumstances of women who are members of SHGs and women who are not.
- To Facilitate livelihood support through promotion of small and micro enterprises in the areas of farm and non-farm sectors for income enhancement of the poor.
- To Develop skills of rural women

Organization Profile

Mission

To enhance the economic opportunities and empowerment of rural poor with focus on women and marginalized groups in Rajasthan

Organizational Structure of RGAVP To implement and execute various schemes and policies, RGAVP has an ‘elaborative’ organizational structure divided into 5 levels.

- a) Governing Council: The governing council is presided over by the honourable chief minister of Rajasthan, and its members include ministers of supporting departments, members of the "State Bankers' Community," the chief secretary, principal secretaries of supporting departments, the ministry of rural development, the government of India, NABARD, RBI, ICSR, and others



(1)

- b) Empowered Committee: The president of this committee will be the Honourable Chief Secretary of Rajasthan. The group meets every three months to discuss the project's advancement and successful execution. Working groups and subcommittees are established as necessary. The committee is in charge of overseeing work progress, making changes to the council's management, establishing coordination with related departments, and adhering to the directives of the governing council.



c) Management and execution of all the plans and schemes carried out by the council at the state level is handled by the State Project Management Unit.



d) The District Project Management Unit, which is responsible for overseeing, monitoring, and carrying out district-level policy.



e) The project facilitation team, which consists of area coordinators and managers at the cluster level. The team is set up at the Block level to pinpoint the marginalised groups to be combined into groups, promoted, and operationalized livelihood activities.

Key Projects

- The livelihood initiatives carried out by RAJEEVIKA are listed below:
- NRLM was funded by the Indian government in 352 blocks over a staggered period beginning in 2013.
- The state's 36 blocks in 9 districts are implementing NRETP.
- The MPoWeR Project, which was funded by the World Bank, RRLP, and IFAD, has been closed. All institutions that were supported by these initiatives are now part of NRLM.

Implementation Process

The current scheme implementation has undertaken a vision to achieve behavioural and expected outcomes:

1. RGAVP facilitates access to socio-economic enforcements and activities for poor rural households by forming a 3-tier community institution.

The levels are:

1. Self-Help Group
2. Village Organization
3. Cluster Federation

2. A step-by-step approach to implementing scheme

1. Organize/consolidate poor rural women.
2. Creating a three-tiered community institution for women.
3. Building organizational capacity for efficient management.
4. Through finance inclusion, access to 'economic resources' is made possible.
5. Encourage members of the organisation to pursue chances for a living
6. Combine efforts with other government initiatives from a variety of agencies to maximise impact

INTERNSHIP INSTITUTION BUILDING

Concept

The purpose of institution building is to strengthen community organisations like SHGs, VOs, and CLFs in order to improve their social and economic standing and promote their overall development, upliftment, and empowerment. To do this, community organisations are provided with the human and financial resources they need to plan, implement, and successfully complete developmental initiatives.

The rules for creating institutions are:

- A conviction that organisations can grow on their own; • A recognition that developing their capacity is necessary for them to assume responsibility in the future.

All resource management will be handed over to the organisations.

Why

The organisations will grow and develop if their members take an active role in the process since no one knows the needs of the organisation better than they do.

This will enable students to assume responsibility for their own growth and cultivate

They have the ability to speak up as a group.

To seize assets such as people and money as and when necessary.

To increase one's social capital.

To create self-reliant, self-managed, and stable organisations.(3)

Where and By Whom

A three-tier structure will be used for community formation, with each layer doing a particular task and carrying out a different set of duties.

SHG Level:

The primary portion of a mohalla will be its functioning area. This team will be accountable for the growth abof each member's family and for providing the appropriate financial and human resources. The group will make sure that all of the members' families may benefit from government programmes, find ways to supplement their income, and experience social and economic development. Through VO and banks, the group will provide the members with the necessary resources. It will present all of the VO level requirements and issues.

VO Level:

The entire community is within its functioning range. A VO's duty is to gather all of the poor households into groups and organisations in order to promote their overall development. It guarantees the growth of each SHG in a community and the facilitation of all services, resources, and trainings. It ensures that all SHGs adhere to the guidelines and that all members can take use of the group's benefits. It will endeavour to improve the community in the village. To accomplish all of this, VO will design, provide the necessary resources, implement, and carry out the activities.

CLF Level:

This level is in charge of 30–40 villages and will see to it that they are incorporated into SHGs and VOs.

Overall Vision

This component's goal is to empower low-income women to form self-help groups and progressively build up their own capacity to start and grow sustainable livelihood enterprises.

RGAVP employs a variety of strategies for social mobilisation and institution building as it implements its many projects. Self-help groups (SHGs) are growing, as are their higher-level counterparts like Village Organisations (VOs). RGAVP is also enhancing the social capital that already exists in the form of women's self-help groups, as well as its higher level federations and producer organisations run by women. In all methods, the poor in rural areas are helped to gain higher social empowerment indicators and more access to their rights, entitlements, and public services. Numerous project activities are being carried out under the assumption that the poor already possess the skills and abilities

necessary to support their own development. These skills and abilities include information, knowledge, skills, tools, finances, and collectivization.

Under CRP strategy blocks are categorized as follows:-

- Resource Blocks
- Intensive Blocks
- Partnership Blocks

Resource Block Technique

We are creating Resource Blocks to serve as "model blocks" for other blocks in the same or different districts as they execute the plan. Rural poverty eradication society (SERP)

RGAVP is receiving Institution Building support from the Government of Andhra Pradesh (AP) and the Bihar Rural Livelihood Promotion Society (BRLPS) in the 10 RRLP Blocks and 5 NRLPS Blocks.

In order to start the process of social mobilisation and institution building, SERP&BRLPS have deployed experienced Community Resource Persons/External CRPs into the Resource Blocks, where they have been installed as Senior Professionals to anchor the Resource Block Strategy.

As we scale out the project in additional resource blocks around the state, these CRPs are also assisting us in 19 developing community-based monitoring systems and building up a sizable social capital pool in each resource block.

Intensive Block Technique

Internal CRPs (from existing federations) are being used by RGAVP to carry out a variety of projects in Rajasthan that will help with institution building and social mobilization processing in a number of blocks. The active women are chosen and trained to scale up the best practises in the intense blocks in this home-grown institution-building approach.

The internal CRPs and PRPs from the current federations are discovering and developing bookkeepers and active women in addition to mobilising women into SHGs and training the SHGs.

There are numerous SHG federations that are completely independent in terms of management and finances. Through their own leadership and Community Resource Persons (CRPs), they are actually able to scale up the NRLM operations in their communities, as they have demonstrated in the past. via the efforts of their fostering organisations, reached this point. This framework takes advantage of and strengthens the current NGO mobilisation (as nurturing organisations) to provide RAJEEVIKA activities a head start in the blocks where their federations are active.

ACTIVITIES UNDER

FIELD VISIT

Attend CLF EC meeting

The group's members were to be informed about the formation of the PG as part of one of the **agenda items**.

The task of educating members about PG was handed to the block coordinator for organic farming. Important discussion points:

Women will present their demands to the designated LMP and AMP as part of the bottom-to-top process.

It is a 2,000 rupees initiative with a 40-paisa interest rate that will be transferred to individual PG accounts using DBT.

One PG, one village.

The monthly EC meeting got underway with the customary prayer and introduction of everyone in attendance. Low loan repayment rates because of lax supervision and a communication gap were the topic of criticism.

Attend Block meeting

All CMs, EC staff, LMP, AMP, DES, BM, AC, BPM, BTC- FI, OF, and others were present at the monthly block meeting for the block, which had the following common objectives

Loan files

Insurance

SHG formation

Opening of bank accounts

Trench 1

'Dippki' Sakhi

Annual action plan submission.

Monthly loan repayment

reviving defaulted SHGs

Assigning requests to LMP (goats) and AMP (groundnut, mustard)

establishing an FPO with 50 member

Connecting with current and forming new non-farming firms

Establishing an oil mill at the VO level.

Vertical targets

1. IIBF Certification for Digital Finance.

Deployment of BC

Deployment of Digi Pay Sakhi, PMSBY, PMJJY, PMJAY, APY, and FL training provided to SHGs by FL CRPs

1. Financial Inclusion –

SHG Credit Linkage – New and Repeat Loans

The deployment of Bank Sakhi

Individual Businesses MUDRA

Vitta Sakhi, 34 Overdose Deadline

3. Goal Allocation

SHG creation, SB account creation, VO creation, and VO account opening

Trench

RF; Trench

CIF SHG audit

SHG revive

VO audit

CLF audit

SHG audit by rotation

Attend VO meeting

SHGs: 13

To deposit MPR, Khushi RAJEEVIKA had its monthly meeting.

For the purpose of depositing MPR, Khushi RAJEEVIKA had its monthly meeting. The majority of recovery is accomplished.

Gaining knowledge of how a VO operates was made possible via informative interactions with CC, CM, and BK.

Interaction with a SHG participant

Mrs. Kailashi a member of the Jai mata di SHG , participates in the creation of papier-mâché artwork intended for sale at an annual crafts festival.

Recognise VO formation

The tasks of VO development and SHG revival in the gramme have been assigned to the Gramme- Borkhandi Khurd Cadre from the Kota district. The team lists the following challenges as ones they have encountered: Forcefully achieving 'utopian' aims occasionally fails to take into

Account the actual situation on the ground; Revival of SHGs absorbs the majority of the energy of the CRPs; Lack of fundamental infrastructure facilities.

Their unpleasant past encounters with for-profit businesses and NGOs that vanished with their clients' money, prospective SHG members are dubious of the CRP teams.

Importance of SHG

That CRP teams encourage members to stick with their groups.

It aids in the improvement of economic circumstances.

It gives them financial independence.

Each member of the club will always own the savings that are kept there.

Taking loans from the group is simpler than from the bank or another village landlord.

Importance of VO

Group members can voice their complaints and concerns at higher administrative levels, where group cohesiveness is vital.

Many highly educated women are given the chance to take positions of responsibility in the public realm, where they can put their education and knowledge to use and grow as people.

Observe SHG Formation

The SHG CRP group that made up Peeplu Gram's SHG was made up of two RCPRs, two CBKs, and one Samuh Sakhi. The women of the hamlet followed the party inside the settlement. The party made a good choice by visiting the village in the evening since that is when people like to unwind.

The SHG was wanted by the majority of the women. Those who weren't included either lied about their age or weren't local residents. Contact information for potential members was the first need. Most of the women didn't know their phone numbers or didn't know them well.

Own any kind of phone. However, they were quite friendly and showed the CRP crew a lot of hospitality. The group members gave their SHG the moniker " " and began their weekly savings with Rupees 20. The first meeting then began with a prayer before each group member gave a brief introduction of themselves. The introduction went through a precise process, as follows:

activities for women. The group members explained their visit's purpose in the beginning. Women were aware of the SHG, which aided the CRP organisation in promoting its benefits to prospective members.

The majority of the women want the SHG. Those who weren't selected either misrepresented their age or weren't citizens of the area. The most essential requirement was contact information.

- Salutation to the group (नमस्ते, राम- राम)
- Your Name
- SHG Name
- Village Name
- Block Name
- District Name
- State Name

The motivation behind this collection of introductions is clear since it encourages women to think outside the confines of their homes and to become conscious of their demographic standing. The practise of having the circle members rotate their diaries fosters a sense of shared responsibility for

the SHG's financial savings. The establishment of a small group of 12 women will aid in attaining the larger goal of fostering community.

Attend CLF RGB meeting

The CM served as the meeting moderator, directing the OBEs of the cluster who were in attendance.

The agenda for CLF meeting 78 was as follows:

An examination of the meeting's proceedings.

Evaluation of the VOs.

Interest and installment recovery.

The acceptance of new loans.

To hold a public meeting at the VO to elect a new president and secretary.

A discussion on necessary construction projects and TLC building repairs.

Talk about how MGNREGA operates.

Record keeping for SHG, VO, and CLF.

SHG, VO, and CLF audits are discussed.

Education about developing a vision for VO.

Talk about the committee.

Development of PG.

The DTE proposed the creation of a PG with 20 to 50 members for non-farm activities to kick off the conference. To sell the merchandise, one PG will engage in one activity.

The cost per member to form a group is 550.

A single bank account in the group's name will be opened.

The government will transfer \$2,000,000. This amount is subject to an interest charge of 4% under IMSY.

Business plans, demands, and other documents must be submitted to the district office.

A canteen to sell PG items will be present in each block.

Some attendees stood up during the conference in support of their causes, while others stayed silent. Low recovery was attributed to inadequate monitoring and evaluation.

Attend A one-day course for the Saras Milk Collection Centre and a livelihood review meeting were held in the training facility of the Rajasthan Agriculture Department.

Members of the Saras Dairy MD and staff attended the gathering.

Staff members of RAJEEVIKA include BTC, CM, LMP, AMP, LRP, and ARP.

The RAJEEVIKA personnel will provide a status report at the meeting, and there will be a discussion of the state-set goals.

Saras Dairy and Milk Collection Centres village identification.

Finding SHG women to help reach the goal of having 10 milk collecting centres per village

DM-Livelihood, who set the agenda for the meeting and facilitated further talks, led the review meeting. Observations: It must be emphasised again and again that the RAJEEVIKA employees are foot soldiers.

Poor staff coordination and management have occasionally been noted, as well as a communication gap between the State administration and the staff who are familiar with the situation on the ground.

The number of women in attendance was minimal, and half of them felt awkward discussing their problems.

Staff members claim that rural communities are less motivated to build collection centre because the government merely supplies the beneficiaries with land to open the centres, despite the fact that collection centres demand initial economic capital and more human capital than milk booths.

A quick exchange with the DM- IB & FI

IB and FI verticals are established and maintained with strict monitoring, according to the DM Tonk. Learnings from the meeting: The CRP team is called to form SHGs and VOs when the BPM completes the village identification.

The exercise of Audit and Grading takes place under IB. Efforts are made to improve the digital literacy of RAJEEVIKA women. The number of SHG members cannot exceed 19. If a group has 20 or more members, it is classified as a Society. DGPA Sakhi will soon be referred to as business correspondence.

\

A brief interaction with BDO,

The conversation tried to comprehend the difficulties a female officer would have in the administrative field. The questionnaire is attached as an annexe to the report at the end. Excerpts from the interview: It is difficult to preserve harmony between the administrative and political verticals.

An administrative task, however, adheres to the laws' regulations and guidelines. If the political vertical makes an unwelcome demand, it is acknowledged at the time the event actually occurs with a polite but strong negation.

She occasionally needs to exert more effort to communicate her strategy and vision for implementing improvements to the current working system.

She claims that education, at least on the surface, aids women in achieving economic independence. It assists in giving them new viewpoints.

CASE STUDY

To Study the Impact of SHGs on the lives of Women

Introduction

The first picture that comes to mind when we think of a rural Rajasthani woman is one of a woman sitting in arid fields wearing a vibrant veil. Either she is sitting by the clay stove making chapattis or she is waiting for the monsoon showers. We rarely see these women attacking the economic

leading roles while making equal contributions to the economy. The Panchayati Raj and Department of Rural Development in Rajasthan have taken the effort to make this aspiration a reality.

This study focuses on the effects of SHGs on the lives of participating women and how those women's lives differ from, or are comparable to, those of non-participating women.

According to the World Bank document, a SHG is a compact group of people that meets regularly with the goal of addressing a problem that affects everyone, whether it is a health concern, a way to make a living, or the management of a watershed (May, 2004. p. 1). Ela Bhatt, the founder of SEWA, is credited for establishing SHGs formally in India in 1972. However, there were also earlier, more modest attempts, such as the 1954 development of stitching by the Textile Labour Association of Ahmedabad.

Every five years, the globe experiences dynamic change, making it all the more important to review the current systems of governance and make the necessary adjustments. In addition to having an impact on a state's political and economic environment, the development of SHG also directly affects the members' daily lives. Even while there are some similarities between the women in the two groups, we will see further into the study that they have varied capacities for dealing with challenging life chapters .(4)

Significance and Rationale of the topic

The Indian subcontinent's complex and diversified culture derives its customs from deeply ingrained ideas and philosophies. Since patriarchy is one of the world's longest-lasting philosophies, it has permeated every aspect of our civilization. Patriarchy has been successful in incorporating other forms of social inequality, such as caste, religion, and class.

Women haven't been able to use their brains to influence international politics anywhere in the world.

Families, which are seen as the fundamental pillars of society, are where discrimination first manifests itself.

The socio-economic-political affairs of the world continue to reflect and support this discrimination.

India has a contradictory reputation when it comes to its treatment of women. On the one hand, followers revere Goddesses with their entire being,

Women have been able to raise awareness of the prejudice they have experienced from the dawn of civilization thanks to a number of government initiatives. But there is still more to be done, and this calls for in-depth investigation and analysis of the subjective realities of women.

Regarding access to necessities like power, water, sanitary facilities, literacy, etc., the position of rural Indian women has improved. Rural residents' attitudes about granting women the freedom to make their own decisions have not, however, been able to totally shift. It is past time to acknowledge women's potential to contribute equally to the advancement of the nation.

Literature Review

Sl. No.	Study Name	Year	Author	Location	Sampling Technique	Salient Features
1	Empowerment of Women through Self Help Group	2018	Dr. Harigopal G. Agrawal	Banswara	The data is collected from self-help group members using a stratified random sampling	The majority of respondents from self-help groups have joined SHGs to obtain loans for livestock purchases, but their family members discourage them and the process takes a long time. Training alone is insufficient to learn a skill.

2	ROLE OF SELF HELP GROUP IN WOMEN EMPOWERMENT	2022	Dharmveer Yadav	Rajgarh	The data is collected from Rajgarh's self-help group members using a stratified random sampling	Self-help groups play an important role in women empowerment, pushing them towards gender equality and exaggerating their monetary conditions. They have increased financial, communicative, administrative, savings, publicizing, and individual rights skills.
3	Sustainability of Self Help Groups in India”	2013	Mishra, A	Bhilwara	Sustainability of Self Help Groups in India”	mainly SHGs, Micro Credit, Micro Finance, Women Empowerment, and Sustainability. The goals of this research article are to look into the performance and sustainability of SHGs, as well as their awareness and

						benefits, to study Private Initiative in SHG Development, to study SHG Movement in India, to study Impact of SHGs on Rural Life, to study Issues of SHG Movement, and to study Micro Credit & Microfinance Programmes.
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Evolution of Social structure

When examining the social system's evolution, it is clear that labour and workforce participation are tightly categorised according to gender, class, and caste. This classification has negative impacts that extend beyond the market economy and into people's homes.

to align genders with their corresponding artistic output. According to Nancy Folbre's discussion in *The Unproductive Housewife* (1991), the rise of capitalism and its benefactor economists were to blame for relegating women to the status of "dependents" in 1900, as opposed to the situation in which they held that status up until that point in time when they had the status of "productive care workers." The idea that women should be "selfless wives, mothers, daughters, and domestic

Social scientists have a tendency to focus on the aftermath of any conflict, no matter how big or minor, such as the American Civil War, the First and Second World Wars, invasions by strong states seeking to dominate the other country's economic resources, and the treatment of women. The female members of the original

Although the impacted community in the region is not the only one to suffer, the long-term cause-and-effect chain has punished women throughout the regions. In an effort to restore normalcy, the state has placed women under the same obligations as men

Gendered Roles in Families

Regardless of their position, women who work from home might be thought of as being entrapped in socially constructed ideas that fundamentalize women's primary setting as domestic servants (Raju, S. 2013, p. 60). The family's nurturing project

It is not out of love that women serve families, but rather because of deeply ingrained orthodox ideologies that expect and force women to remain bound in the shackles of "family," this ideology has reached the common sense of women to the point that it becomes unrealistic for them to acknowledge.

Domestic work is performed in the confining surroundings of the house and is unpaid and frequently unacknowledged; it is challenging to talk about domestic work as an abstraction, despite the fact that theoretically anyone could do it. (5)

By defining women as being only helpful to men, the encompassing patriarchy has abused the instrumentality of women. Women have been taught how to fit in with male society for centuries. Lessons include how to care for children or elderly family members, how to sew and stitch, how to cook, and how to abstain from food and liquids to ensure the longevity of the husband. As the market economy cannot maintain capitalism, this patriarchal system has been helpful.

(6)

Development of Self-Help groups working to emancipate women

The group approach used in rural development programmes has strengthened Gandhian philosophy's fundamental tenet of cooperativization in India in recent years.

Essentialized in modern notions of civic involvement, social capital, and networking (Torri, M. C. 2012, p. 59). According to Mahatma Gandhi, the establishment of cooperatives and self-sustaining village republics will be crucial components of India's future. Mahatma Gandhi's ideals have been utilised in the previous 50 years to liberate women from their precarious position.

SHGs initially received promotion from NGOs. Contrary to the assumptions made, state government involvement allowed SHGs to rise and expand to unprecedented levels. With 65 victories in Andhra Pradesh

(7)

Research question:

What is the difference between circumstances of women who are members of SHGs and women who are not.

How does becoming a member of SHG increase the capacity of women in dealing with their life circumstances in comparison to women who are not the members of SHGs?

Objectives:

- To differentiate between circumstances of women who are members of SHGs and women who are not.
- To observe and understand the State government intervention in women empowerment.
- Facilitate formation and strengthening of SHGs, Producers Organization, community development organizations, federations of SHGs.

- Financial inclusion through Project Support and Bank Linkages. • Facilitate livelihood support through promotion of small and micro enterprises in the areas of farm and non-farm sectors for income enhancement of the poor.
- Develop skills of rural women
- Converge with other government programs including various departments for leveraging impact
- Conceiving effective poverty alleviation schemes and getting them funded from the State Government, Government of India, and other Funding Agencies

Research Methodology:

- a) Overview of Research Design- The type of research undertaken here is qualitative research design. This study focuses upon the socio-economic-political situations of women and their status within their families. Hence, qualitative research design is preferred to quantitative method of research.
- b) Research Site- The survey has been conducted on rural women residing in Kherabad kota
- c) Population of Study- Rural women of Rajasthan where SHGs have been functioning for more than 8 years.
- d) Sampling- The study undertakes snowball, homogeneous, and stratified purposeful sampling, such that the participants lie under the umbrella of rural women of Rajasthan where SHGs have been functioning for more than 8 years. The study consists of 20 participants (10 (members of an SHG) + 10 (not member of any SHG)).
- e) Methods of data collection- The study depends upon the data collected by the researcher through survey. The questionnaire of survey has been annexed at the last in the report. The study also takes into account non-participant observation of attitude of women towards their circumstances and of the ingrained customs and traditions which devoid women of their true empowerment.

f) Plan for Data Analysis- This study undertakes case study as the method to analyse the data collected as it would help to identify, analyse and interpret the results, qualitatively, obtained from the survey.

g) Validity/Fairness- The information collected during survey in the questionnaire was filled in the presence of the interviewees by the researcher/interviewer and was duly signed by them

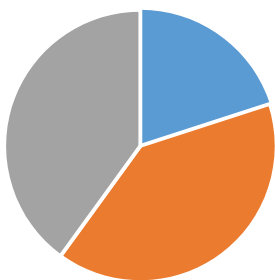
h) Recruitment Procedure- The researcher was guided by an intermediary to select participants for the survey.

i) Ethical considerations- The participants were informed of the outcomes of the shared information in the survey. The confidentiality of the information will be maintained along with the privacy of the participants

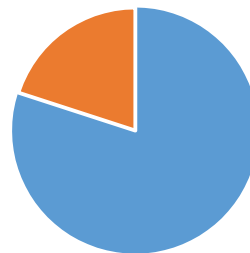
Findings

Set-1 Women who are members of SHG under RAJEEVIKA project.

Level of Literacy



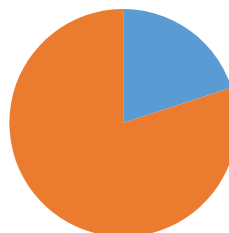
Number of Family Members



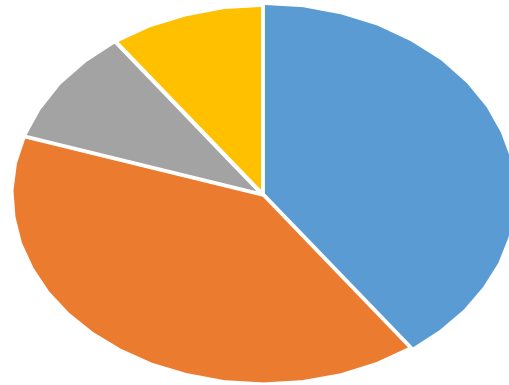
Caste



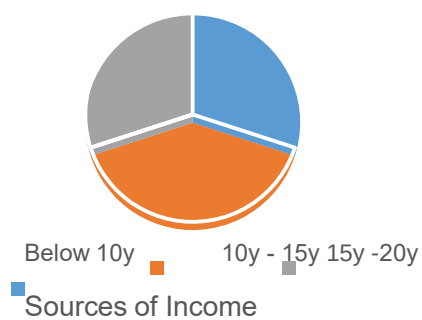
Age of marriage



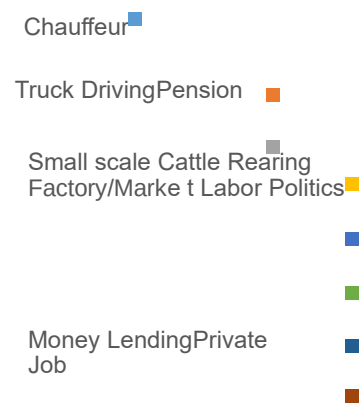
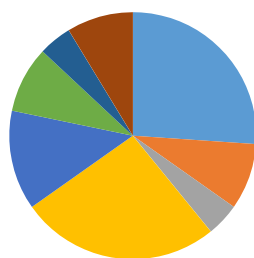
Set-2 Women who are not the members of any group



Age of Marriage



Sources of Income



Content Analysis

The case study participants are split into two groups: those who are members of SHGs and those who do not. Although their identities will remain secret, the study's participants are not coded. Answers will be gleaned from the participants' responses.

for the issues being thought about. Charts have been used to show the responses that were received for questions 6(A) through 8(C). The responses collected for the remaining questions will be used qualitatively as a group because they each elicited responses that were comparable to one another.

Socio-Economic Analysis

When one first enters the village, they are greeted by the typical village layout. The case study got underway at the Jhilai CLF office, where the CM described how the research's participants would be picked. The CM formerly served as Samhu Sakhi, which has assisted her in

observe the individuals' conditions from numerous angles. Participants for the study were picked from one of the village's active SHGs. For Set-2, the participants were picked using a homogeneous and snowball/chain sampling technique.

In *The Role of Education in the Empowerment of Women* (2001), Dr. H.S. Cheema and Prof. Sapna Modi analyse the diminished value of education in life with the assistance of Johnson and Johnson.

The prevalent belief that women with a high degree of education are aware of and actively participate in the SHGs appears to be contradicted when we compare the literacy levels between the two sets. However, the project's goal is to provide marginalised women with power.

Backgrounds in terms of educational attainment, caste divisions, and social class appear to help the situation. Both sets exhibit the traditional mentality of "getting girls married as soon as possible." A few women got married before turning 10 years old. Early marriage has contributed to shaping women's mentality to remain committed to caring for the family.

Comparing the numbers of family members, income-producing members, and revenue sources reveals a significant difference between the two sets, with Set-1 showing an increase in income-producing members as a result of SHG Savings and Loans. A disagreement can,

Be aware, however, that Set-2 has a higher level of total revenue while both sets' maximum monthly expenses stay the same.

Having to work alone under the weight of supporting a large family necessitates assistance. However, debating the 'supportive character' of income obtained from female family members is a separate conversation altogether. When a woman begins to make her own money, the dynamics of the family are affected on many different levels. The first-hand accounts of some of the ladies in Set-1

Political Analysis

The political advantages for the women in Set-1 do not go beyond their eligibility for government programmes. Women could take use of the important programmes IAY, MGNREGA, and NSBM (G). The community or women's political representation has been constant low.

Private Sphere

The replies from the two sets of questions suggest that achieving economic independence does not automatically lead to an improvement in women's status. Women have a larger

voice in family decisions, according to socioeconomic data, although the numbers are sparse overall concurrence. The majority of women in both groups complained that only the men in their families made significant choices. The majority of the participants in Set 2's comments illustrated how powerless women are to make their own decisions. The male family members, particularly the husbands, forbid their wives from taking time off from taking care of the home. The key cause for concern is women's 'supposedly' limited ability to comprehend the nuances of the public sphere.

Discussion

The literature background used for the study is made concrete by the data obtained for it through interviews. The shift, which can take time, has been aided by the development of SHGs to demolish the meta-narratives constructed under the social structure and gendered role of families generations to come into being. Women are making individual efforts to improve their lives and the life of their future generations.

Conclusion

Institutions like SHG, VO, and CLF assist women in recognising their value and seeing themselves outside of the confines of the home. They acquire more clout when negotiating in public.

However, it would take years to develop comparable abilities in the private sector.

The opposite gender has not acknowledged a woman's capacity for decision-making or her right to do so.

For generations, it had been considered normal for women to take a "side role" in a state's growth.

Women have been kept in the shadow of male dominance by phrases like "it is because of supportive wives and mothers inside the houses, men are able to work without tension outside."

CONCLUSION & INDEPENDENT THOUGHTS

If women's situations are not addressed, there is little prospect for the welfare of the globe.

A bird cannot fly with only one wing active. Swami Vivekananda RAJEEVIKA upholds and exemplifies the desire to truly empower women. The organisation has a solid institutionalisation that inspires optimism for the future. The only absolute assurance that the goals will be achieved is the unwavering efforts provided by every member of the institution at every level.

My analytical skills were enhanced by the assignments to gain a general understanding of RAJEEVIKA's operation, comprehend institution building, and undertake a case study. It allowed me to meet and connect with authorities working at all levels of government, which improved my talents in addition to the way RAJEEVIKA operates, from the organization's public face (CRP teams, Samhu Sakhi, et etc.) to the administrative staff who help meet locals' needs. Additionally, the internship has taught me how to better manage my time and stay in the field.

The following points will be able to summarize and streamline the thoughts I came across throughout my internship:

Two critical concerns with the power to drastically alter the lives of women are education and economic independence and empowerment. According to a study done in the Maharashtra area of Baramati, women's economic

The practice of dowry has decreased as a result of independence and female emancipation to the point that a woman can decline to get married into a family that demands money.

Gender Sensitization: The qualitative analysis of the above Case study guides us in designing and implementing sensitization programs for the opposite gender. The plan

should focus on developing a curriculum that will help men understand the actual being of a woman and women's marginalization and poor conditions. Empowerment can achieve its desired results only when parallel efforts are put into attitudinal change. As a non-participant observer, a thought has risen on linking Social Entrepreneurs with SHGs. With these two fields booming simultaneously in the current scenario, a significant contribution can be made toward the growth and development of the state and country as a whole Together, as a nation, we have gone a long way. Government programmes began with their welfare programmes for women in the 1970s, changed to development programmes in the 1980s, and from the 1990s on, the programmes began to centre on the empowering of women. On one side, you can On one side, we see sexism towards girls and poor literacy rates among women in positions of great honour like the President of India and CEOs of various corporations. Despite the fact that women contribute to the family's income, their status in the hierarchy of the family largely remains inferior (Drèze, Jean, and Aparajita Goyal 2003).

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Annexure



संघीय लोकतान्त्रिक गणतन्त्र नेपाल

SURVEY

Date :

1. नाम (क) पक्राई
 2. उमेर
 3. जाति
 4. विचलाग
 5. ग्राम
 6. वैवाहिक स्थिति
- CLUSTER (CLF)
- (A) अगर विवाहित है तो शादी की उमर
 - (B) अगर विधवा है तो शादी एवं विधवा होने की उमर
 7. घर में कितने सदस्य हैं और कितने कमाने वाले हैं ?
 8. (A) आय के स्रोत
 - (B) कुल कितनी आय है
 - (C) महीने का औसत खर्च
 - (D) कित-कित पर खर्चा
 9. क्या आप स्वयं सेवक सहायता समूह के बारे में जानते हैं ?
 10. किस कारण वहाँ आप नहीं जुड़ पाए ?
 11. क्या आपको लगता है यह लाभदायक है ?
 12. क्या आप किसी अन्य संगठन से जुड़ी हुई हैं ?

साक्षात्कारकर्ता

साक्षात्कारकर्ता

