TO STUDY THE SIGNIFICANT IMPACT OF SHG IN CAPACITY BUILGING OF RURAL WOMEN IN CHANDERIYA BLOCK OF CHITTORGARH DISTRICT

Dissertation Submitted to

The IIHMR University, Jaipur

for the partial fulfilment for the award of the degree of
Master of Business Administration (MBA)
in
Rural Management

by

Kalpesh Sharma

Under the Supervision and Guidance of

Dr Goutam Sadhu

Rural Management
2019-2021

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Appendix D: Declaration by Student

DECLARATION BY STUDENT

I hereby declare that this dissertation titled TO STUDY THE SIGNIFICANT IMPACT OF SHG IN CAPACITY BUILGING OF RURAL WOMEN IN CHANDERIYA BLOCK OF CHITTORGARH DISTRICT 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 Information derived from the published or unpublished work of others has been duly acknowledged in the text.

Kalpesh

(Signature)

kalpesh sharma

Date: -1/7/2021

CERTIFICATE

This is to certify that kalpesh sharma in partial fulfilment of the requirements for the award of the degree of MBA (Rural Management) from the IIHMR University, Jaipur has successfully completed her/his internship at Manjari Foundation during March 22, 2021 to June 19, 2021.

MANJARI FOUNDATION UDAIPUR

Place: Udaipur

Date: 01/07/2021

Preceptor/Head of the Organization

Name of the organization

Prabhu Lal Salvi

Manjari Foundation

CERTIFICATE

This is to certify that dissertation titled TO STUDY THE SIGNIFICANT IMPACT OF SHG IN CAPACITY BUILGING OF RURAL WOMEN IN CHANDERIYA BLOCK OF CHITTORGARH DISTRICT is a record of the research work undertaken by kalpesh sharma in partial fulfilment of the requirements for the award of the degree of MBA Rural 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.

Dr Goutam Sadhu	Professor Rahul Ghai
Faculty Guide	School Dean
IIHMR University, Jaipur	IIHMR University, Jaipur
Date	Date

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This report is the result of my dissertation done in Manjari Foundation, Chittorgarh over 3 months. It was a great chance for me to learn and improve my managerial skill as a young professional. I consider myself a lucky person to have such wonderful and supportive people by my slide who continuously guide me for my dissertation.

My respect and a special thanks to Prabhu Lal Salvi,Team Leader & NRLM Core Trainer, Nagendra Goswami, project associate and Bhavava Bairagi, field coordinator, and all other staff members of Manjari Foundation who have continuously helped me to carry out my dissertation.

I would like to express my profound gratitude to my mentor Dr. Goutam Sadhu, Professor at IIHMR University and Professor Rahul Ghai, Dean of SDS for giving me this opportunity, constant guidance and showing me the directions to complete this report.

I am heartily thankful to all those who directly or indirectly supported and motivated for my dissertation. I perceive this opportunity provided by the Manjari foundation was useful to enhance new skills and knowledge which I will be utilizing for my upcoming future as a Young Professional Manager.

ABBREVIATIONS

CDD WATSAN	Control of Diarrhoeal Diseases through Water and Sanitation
CLF	Cluster Level Forum
NABARD	National bank for agriculture and rural developments
NGOs	Non-government organizations
NRLM	National rural livelihoods mission
RGAVP	Rajasthan Grameen Aajeevika Vikas Parishad
SC	Schedule caste
SDS	School of development studies
SHGs	Self-help groups
ST	Scheduled tribes
VO	Village organization

ABSTRACT

Background - One of the major problems in our country is poverty eradication and the government continues working on it. Among various poverty eradication policies implicated by the government, one of the most efficient and effective is the SHG group, this program was introduced in our country by NABARD in 1992 which directly works on the grass route level in our country because it provides microfinance and microcredit facility in the rural area. It most powerful tool to work against poverty alleviation. Not only in India but This method is worldwide used to eradicate the problem of poverty alleviation. This study gives an idea about the current reality of women in SHG and their empowerment through capacity building in rural areas.

Methodology - Our study focuses on What is the significant impact of SHG in capacity building of rural women. to study different interventions by NGO for capacity building for SHG women and to study different kinds of key determinants, arise while implementation capacity building for their empowerment and development in Chanderiya block Chittorgarh district. total 20 responses have been recorded for the study described further in detail.

Result -The study has highlighted that there is a significant impact of SHG on capacity building where SHG members became more self-dependent, self-confidence, inculcate of saving habit, have increased skills after joining SHG group, received training related technical and soft skills (for example communication skill, documentation work related bank, interacting with other etc.), financial education, stitching and spices. In additional, different type of entrepreneurial activity (for example transportation, goat farming, clothes shop, general shop, stitching) were also started by women through SHG group by proper utilization of loan and adequate training which further improved their wellbeing.

CHAPTER 1: INTRODUCTION

Many strategies are being adopted by Nongovernment organizations and government organizations for development in economic, social, and political dimensions since many decades for human development but without considering women as part of the development process who is almost half percent of our country population which have a negative impact on their lives. So, we need to consider women a curial part of the overall development of the country. SHG (self-help group) programs provide an opportunity for women to empower them in all aspects of social, economic, and political dimensions so they can also contribute something to the development of our country. This method is worldwide used to eradicate the problem of poverty alleviation.

The origin of SHG from Grameen bank of Bangladesh in 1975 by Mohamed Yusuf to provide microfinance facilitate of the poor rural people for the day-to-day activities. SHG means a group of people or a voluntary association between 10 to 20 members in it who come together and work together to eradicate the problem or solve the problem by collective action through regular saving, access to credit which will overall result in solving the social-economic problem and livelihood recovery. Now the government is also considered SHG as an important tool for women empowerment in the rural area which can be implemented at the grassroots level as discussed in the 9th five-year plan of the government of India with more focus on SHG.

Empowering means providing power and resources to the weaker and vulnerable section like poor women and provide them an opportunity to take their own decision and raise their voice for their issues and help each other in society. SHG can help in improving the living conditions of poor women in rural by capacity building. Capacity building is processed by which any person gets the opportunity to enhance, generate or obtain the new skill, knowledge so he/she can perform the given task with maximum output with his/her full capacity or ability. Capacity building program provides training to rural women to generate and improving the necessary skill required field like bookkeeping in the SHG, leadership, management of financial resources and SHG, linking up with the market, managing an existing resource for their livelihood, gaining new Entrepreneurial Skills, making them self-dependent and improve their self-confidence, which will be increasing their income or for sustaining their livelihood activity for the further and also social status in the society.

Taking about the women positions in the rural area is critical because they are not considered as part of village problem or allowed to take part in village panchayat, but they take part in the overall all economic activities like agriculture labor work and household work. SHG act as an intermediator between the weaker part of the society and the different development programs. Nowadays Many government organizations and NGOs (Non-government organizations) working with SHG and they have changed the scenario in rural areas by promoting capacity building in SHG through empowering them in farming, poultry farming, animal farming, forest service. Nowadays women are becoming self-depended and self-employment changing the minds of the society toward women empowerment and their rights and reasonability in a household.

1.1 Goals and objectives of SHG

Self-help group this initiative was started by NGO with the main goal to provide the poor people an opportunity for their social-economic development and to bring them above the poverty line. There are some objectives of SHGs.

1. To remove poverty of the rural people.
2. To inculcate saving habits for future needs.
3. To provide credit support to poor people.
4. To provide banking services to all families below the poverty line.
5. To provide special attention and care to the vulnerable section of society.
6. To make the rural people self-reliable and self-sufficient.
7. To promote co-operation and self-help attitude among the poor people for each other.
8. To promote awareness regarding health and sensation, education, and their power in society.
9. To empower the rural people for rights in society.
10. To bring social security to their life and work.
11. Encouraging and empowering the women for responsibilities.
12. To protest against social through SHGs.

CHAPTER 2: REVIEW OF LITERATURE

Anna Lungbila. P[1] (2016) This paper reviews focus on the empowerment process through SHG and on the ongoing solution of SHG in the rural area at existing demission, and various levels of empowerment stages. The study is based on some issues like women empowerment in general, Women empowerment concepts and meaning, and the Importance of Women Empowerment different Dimensions of women empowerment such as Economic, Social, Political, and psychological aspects, and at last the role of NGO on SHGs. And the author concludes is finding that the real empowerment of women is possible only when a woman has increased access to all economic resources, with more strength, more confidence, more recognition, more strength, more involvement in all family matters through participation and taking into consideration.

Dr. J.charles jeeva[2] (2015) This study aimed at analysing and find out the need-based and sustainable livelihood interventions required for the coastal women SHG members. And what kind of resource available, what is the actual needs of the members, what is marketing scope for them, and what are the sustainability issues identified for Sustainable Livelihoods and gaining new Entrepreneurial Skills among SHGs at participatory mode. The project also aims at the managing of their entrepreneurial skills for managing micro-enterprises using participatory tools. Women in the coastal ecosystem are represented among the poorest in society and need more help and attention than men in improving sustainable livelihoods.

Dr. Thirumagal. J. Pillai[3] (2015) The study was undertaken with the Objectives To comprehend the socio-economic status of SHG members and analyze the impact of micro-financing through SHGs on the social, economic, and social empowerment of rural women. studied about SHG provides a direction on how it has enabled the delivery of financial services at a scale through proper mechanisms by reaching out to the poor. The SHG movement is a great achievement for women’s empowerment and social change in India. The author concludes the paper by saying that access to financial services brings a positive impact on SHG women empowering them both economically and socially. Some key issues can overall help us in achieving our motive like training, awareness, and viability of the group activities which are mostly required to be addressed to make women more empowered.

Sukhdeep Kaur Mann[4] and Varinder Randhawa (2015) The study is based on survey research which is done in all the districts of Punjab to give an idea on how training and capacity building is useful to the women SHGs in the state. The finding of the study is training on SHG orientation is the fundamental requirement for all the SHGs to functionally operate in the field but still, more than 50 percent of the SHGs are not able to get such type of training.

Twinkle Verma (2019)[5] women empowerment should the main agenda in the development targets of all different nations that could only be achieved with the help of collective efforts of women who are poor and marginalized in society. The finding of the study to examine the impact of membership of the SHG on different aspects of women empowerment .and the study found out that after joining the SHG group women have become more social, economic, personal, and political empowerment.

Varsha PS, Reddy G, Sudheendra RL, Kumar A[6] (2019) women empowerment by focusing on the role of SHG, capacity building. women empowerment can be effects by two attributes 1) surface level like age, marital status, income, spouse working, and any other assistance 2) deep level numbers of the year of SHG membership, loan amount, the purpose of the loan, education level. The study focuses on set capacity-building measures and their effects on women empowerment in a non-western context like in India. The study has very important implications and findings have the potential to direct and public policy initiatives for women empowerment.

Arpita Kumari Mishra (2015)[7] it is fact more women are seeking economic opportunity and self-determination through organization creation. An attempt has been made to review the literature on capacity building and its impact on women entrepreneurs. It is found out that numbers of women have gained economic opportunity and self-determination with the help of the organization.

Preeti sharma and Shashi Kanta Varma[8] (2008) women's development is a way of defining overcoming barriers in women's lives so that she can increase their ability and shape her life toward development. Entrepreneurship development and income-generating activities are feasible solutions for the empowerment of women. This research was conducted with the specific objective to investigate the empowerment of women through participation in business activity and factors affecting empowerment.

George Jacob (2017)[9] This paper gives an idea about the understand and the thoughts of members in SHG and their requirement for training and development which are needed upliftment of women in the society which is the primary goal of SHG and to study what kind of impact does the capacity building programs makes on the functioning of SHG in the districts of Kollam, Alappuzha, Pathanamthitta, and Ernakulam. The paper concludes that training is essential for capacity building and to improve oneself from one’s current level of performance effective training and assistance is required but the Effectiveness of training depends on the type of training that one receives, the duration of the training, and the intent with which we attend training. Identification of the training that a particular unit needs should be well understood by the agency providing the training, bring in necessary experienced hands for the purpose, and improve the show.

Chapter 3

3.1 Research gap

Therefore, in our study, we will focus on how the capacity building intervention is affecting or benefiting the women in SHG and what are key determinates arising while impanation whose intervention in the rural area. The significance of this study after interviewing with women in SHG at the ground level given any idea about their option about the current situation of capacity building in the women SHG and the role of the SHG while doing this activity and how it is different from other government programs which are there for the development of the society. Also, through some light at this part of the society where the women as to double their effort to reach a development stage as compared to men. The study gives an idea about the current reality of women in SHG and their empowerment through capacity building in the rural area.

3.2 Research question

The dissertation will focus on the intervention of SHG for the capacity building of women for their empowerment.

1. What is the significant impact of SHG in capacity building of rural women in the Chanderiya block of Chittorgarh district?

3.3 OBJECTIVE

1. To study different interventions by NGO for capacity building for SHG women.
2. To study different kinds of key determinants, arise while implementation capacity building in Chanderiya block of Chittorgarh district.
3. To develop a model basic on the find from the study.

3.4 CHAPTER 3 METHODOLOGY

3.4.1 Area of study: - the study was conducted in Chanderiya block in Chittorgarh district of Rajasthan form there 3 villages were selected Shivpura, Munga Ka Kheda, and Pothole.

3.4.2 Duration of study: - 3 months.

3.4.3 Research design: - descriptive research design was used and both mixed methods are used for this study quantitative method and quantitative methods.

3.4.4 Data type: - In our research primary source of data was used to support our finding. The methods used for collecting the primary source of data were an interview on phone and through a questionnaire. The questionnaire was prepared in Hindi and was filled by SHG group members. All the doubts and translations on any word or phrase were made by staff members of Manjari foundation.

3.4.5 Sampling: - The questionnaire was given to 10 different SHG groups into 3 different villages of Chandeirya block Shivpura, Munga ka Kheda, and Pothole out that I received 20 respondent’s data.

3.4.6 Data analysis plan: - the collected data was analysed through MS-Excel.

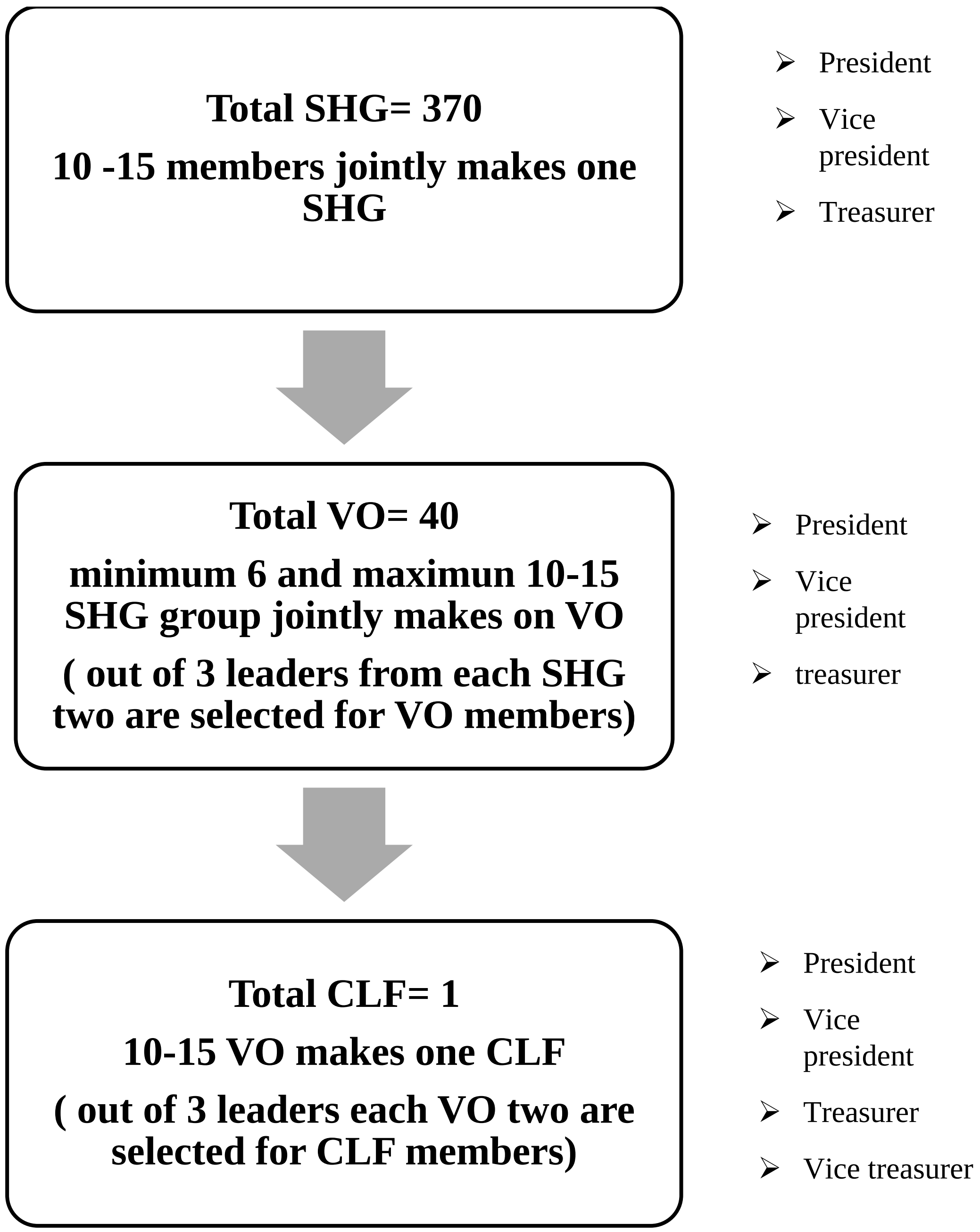

Figure 3.1 SHG, VO, and CLF structure in Manjari Foundation

CHAPTER 4:RESULTS AND DISCUSSIONS

4.1 FAMILY SIZE

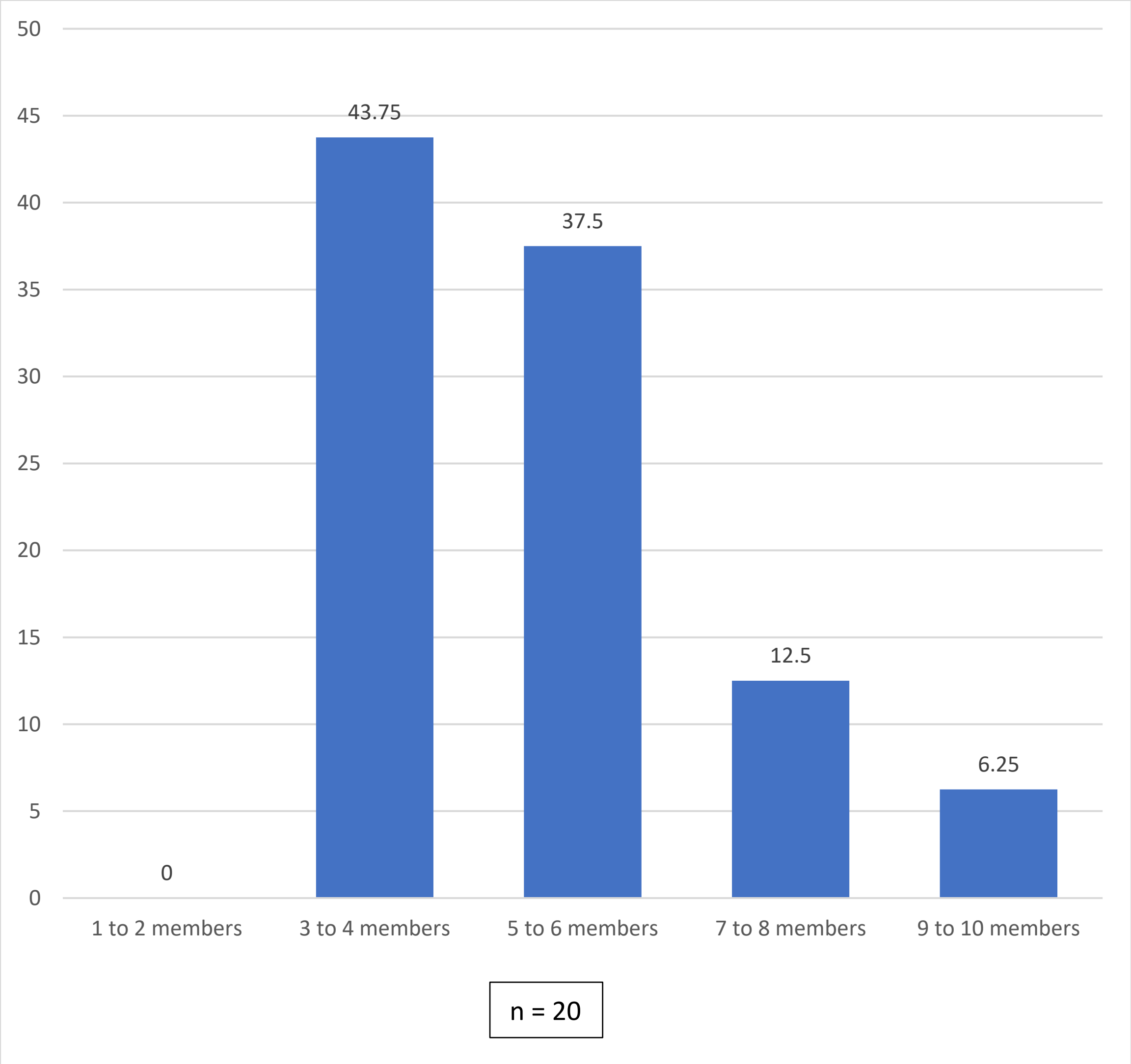

Figure 4.1 Percentage distribution of respondents by their family size

Figure 4.1 depicts that there, not a single-family having members between 1 to 2. It was seen that slightly little higher than two five (43.75%) of the family having the member between 3 to 4. Around two five (37.5%) of the family size lies in between 5 to 6 members, in 12.5% family the member where in between 7 to 8 members, whereas 6.25% of family size lies between 9 to 10 members.

4.2 TYPES OF LAND

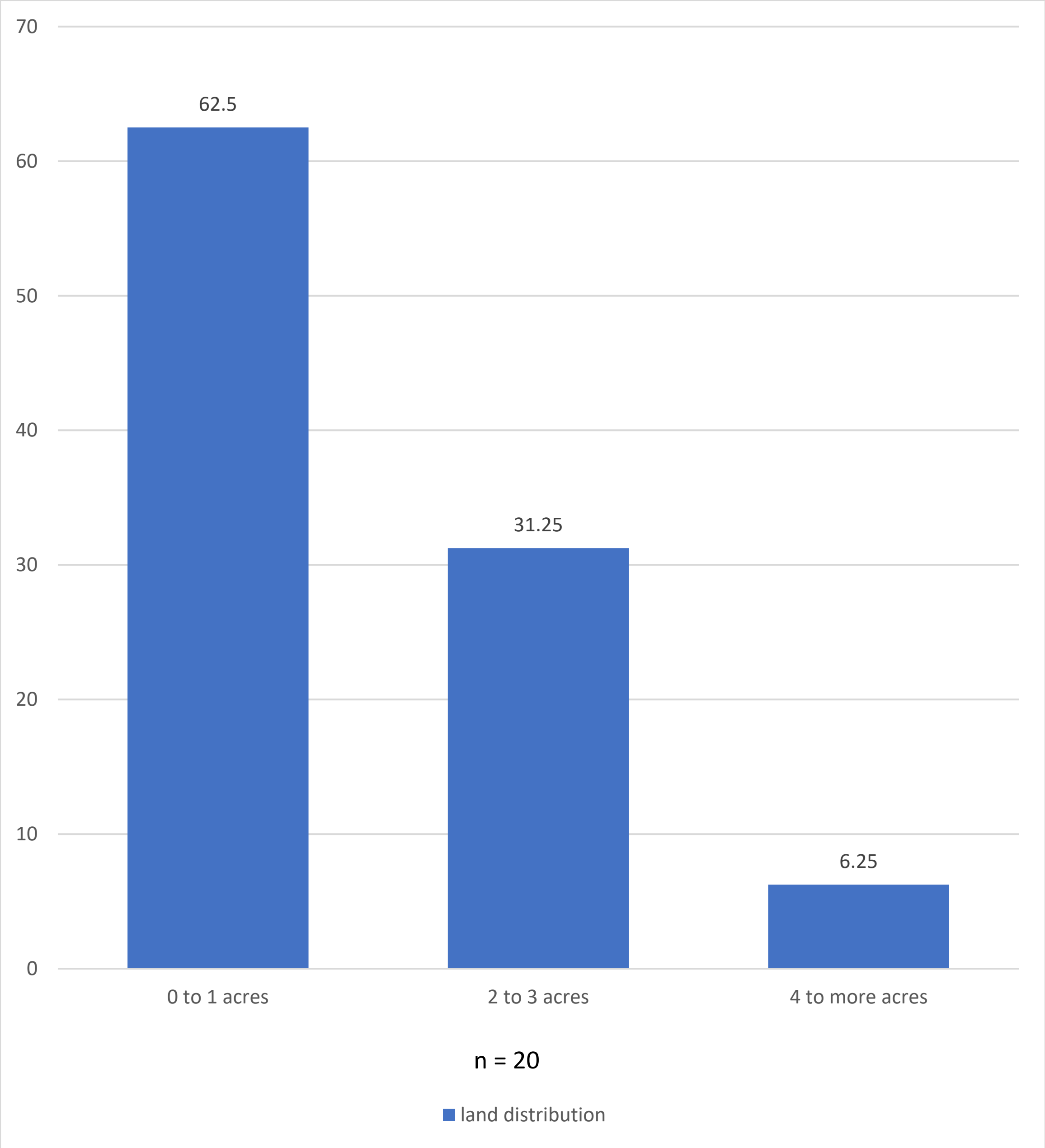

Figure 4.2 Percentage distribution of respondents have land.

This figure 4.2 illustrates that the availability of unirrigated land of the respondents/SHG members it represents that the maximum number of members 62 % of total respondents has only land between 0 to 1 acre. around one third (31.25%) of the respondents have land between 2 to 3 acres and 6.25% of the respondent have land 4 or more than 4 acres. It represents that a huge proportion of the respondent family members are labours and wage earners and agricultural laborers.

4.3 SOURCE OF INCOME

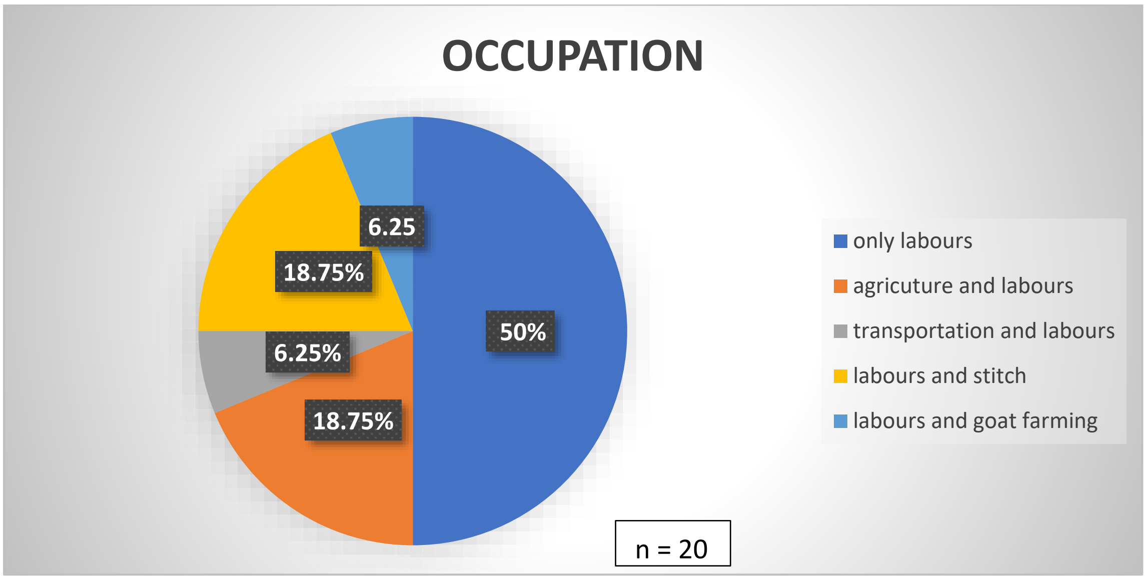

Figure 4.3 Percentage distribution of respondents by their source of income

This figure 4.3 about the main source of income of the respondent/SHG members. Its depict that half of the SHG members involved in daily labor half (50%), 18.75 percent of the respondents are engaged in both activity agriculture and labor, 6.25% of the respondent doing transportation and labor. Simiarly 18.75 percent of the respondent are engnged in labor and stitch work and 6.25% of the respondents engaged in labor and goat farming activity.

4.4 SHG GROUP SUPPORT BY GOVERNMENT OR OTHER ORGANIZATION

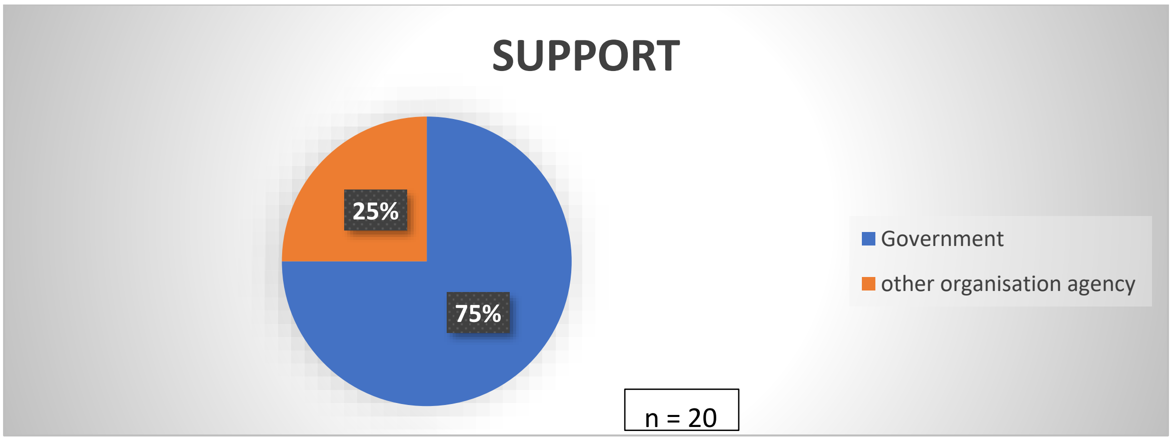

Figure 4.4 percentage distribution SHG supported by

Figure 4.4 represents the support provided to the SHG group. It illustrates that majority of the respondent around three four (75%) said that SHG groups were supported by the organization and one four (25%) of the respondent said SHG groups were supported by government.

4.5 NEW STARTUPS OR NEW BUSINESSES AFTER JOINING SHG

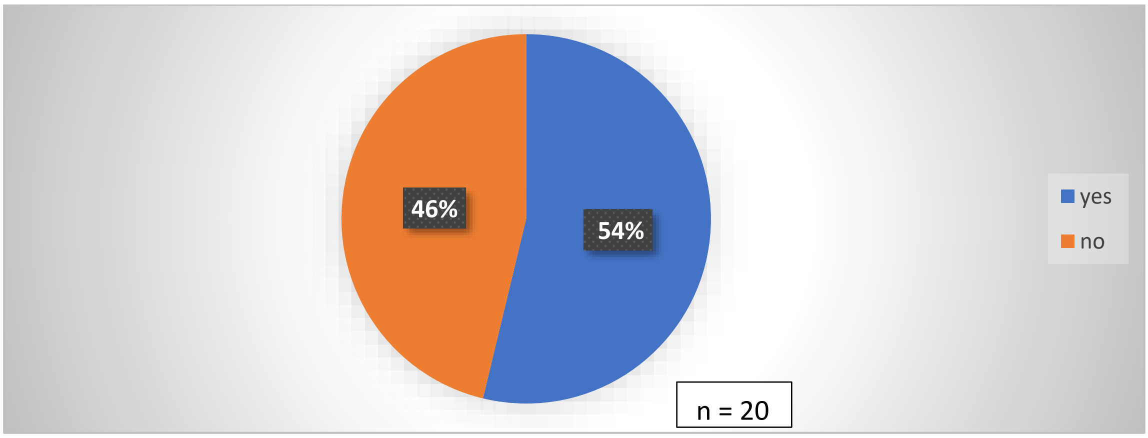

Figure 4.5 Percentage distribution New business activity started after joining SHG groups.

Figure 4.5 illustrates the percentage of the respondent/ SHG members who started new businesses after joining the SHG group. It indicates that around more than half (54%) of respondents have started some new activity after joining the SHG group and 46% of the SHG members have not started any kind of new activity.

4.6 TYPES OF NEW STARTUP ACTIVITY OR NEW BUSINESS

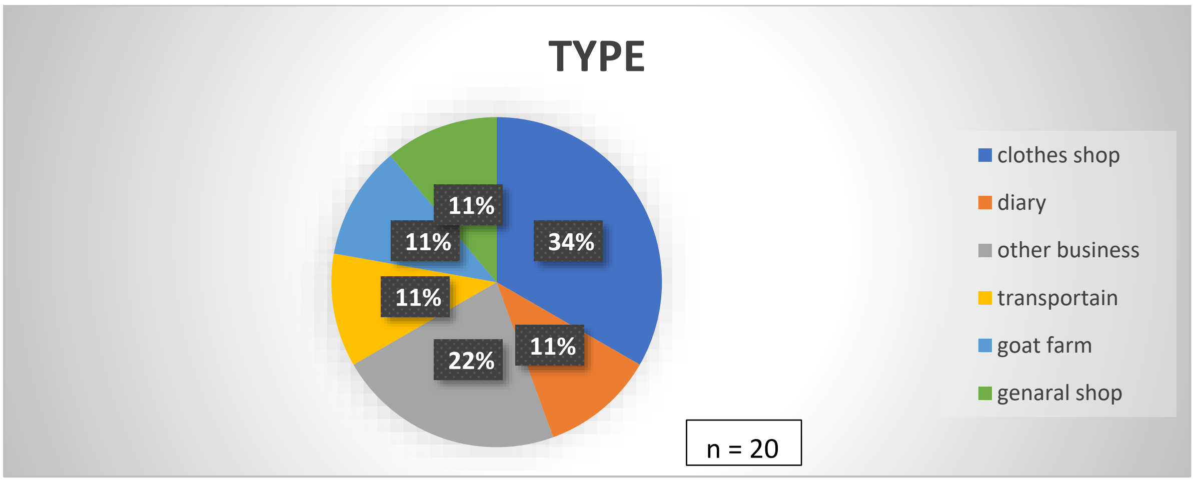

Figure 4.6 Types of business and start-up.

From figure 4.6 it can be predicted new start-up activity or new business started by the respondent/ SHG members. It stated that the maximum number of SHG members who have started own their shop after joining the SHG group nearly one third (34%). Around 11% have started diary, similarly 11% have started transportation activity, 11% goat farming, 11% have opened shop in the village and 22% of the respondent have done any other kind of business.

4.7 SELF DEPENDENT

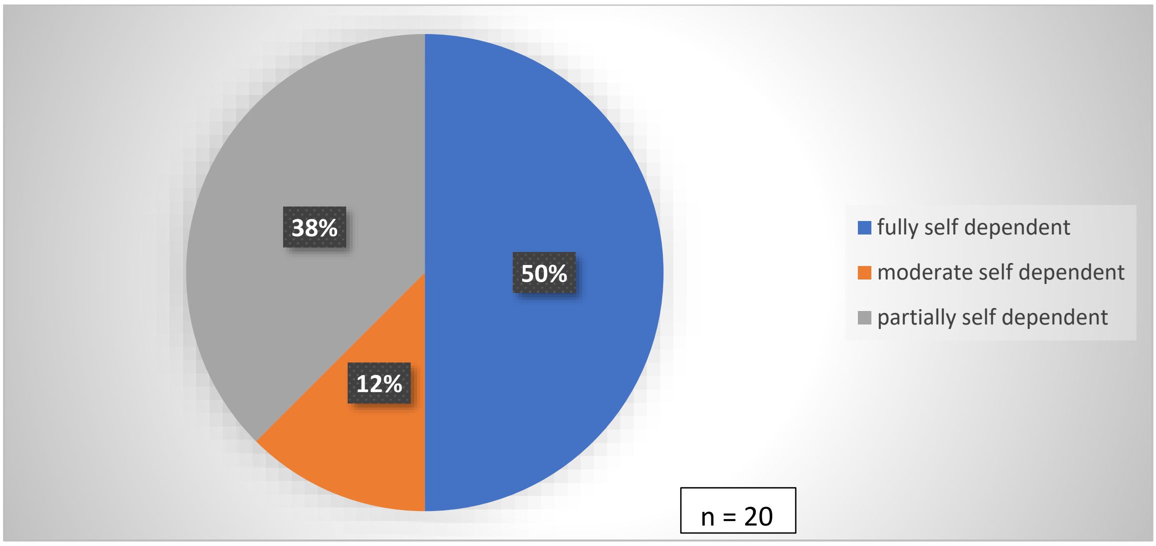

Figure 4.7 percentage distribution Respondent self-dependent after joining SHG.

Figure 4.7 depicts that the number of respondent/SHG members have become self-dependent after joining the SHG group. Half (50%) of the SHG members are fully self-dependent. 12% of the respondent was moderate self-dependent and around 38% of the SHG members were partially self-dependent.

4.8 SKILL GAIN AFTER TRAINING

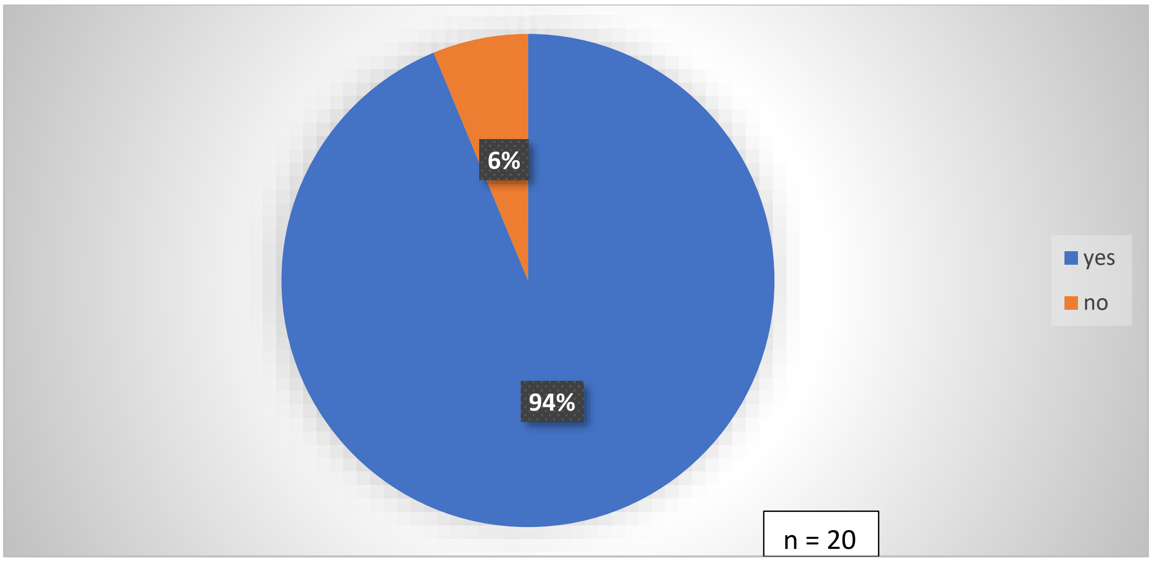

Figure 4.8 percentage distribution increase skill due to training.

Figure 4.8 represents the response of the SHG members gained skills after joining the tanning program in the SHG group. It displays that majority 94%. of the SHG members agreed with the state that they gain some new skills from SHG training remaining 6% did not get any kind of skill.

4.9 USE OF LOAN

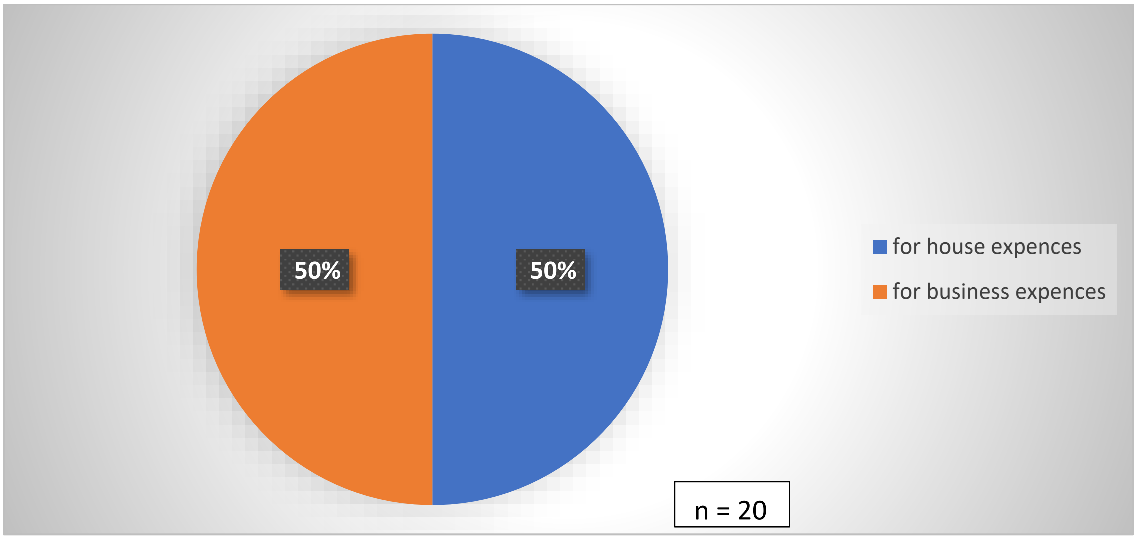

Figure 4.9 percentage distribution use of loan from SHG

From figure 4.9, it illustrates that the use of loans taken by respondent/SHG members from the bank through the SHG group.it represents that half (50%) of the loan is used for the housing expense and half (50%) of the loan used for business expenses started by the SHG members.

4.10 TYPE OF SAVING

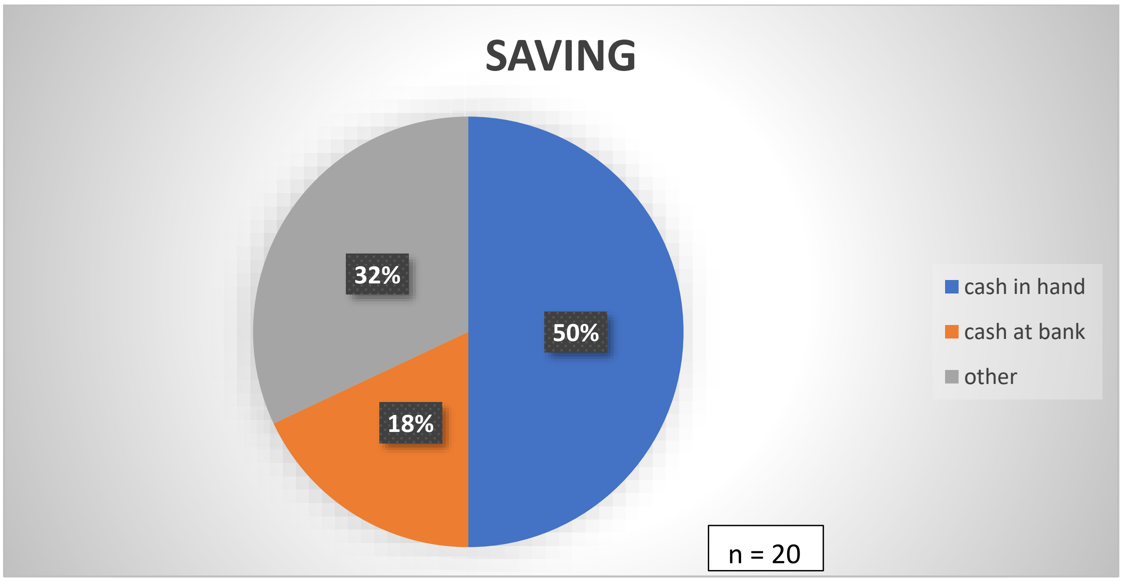

Figure 4.10 Percentage distribution of saving done by SHG members.

The above figure 4.10 illustrates the habit of personal saving which have increased after joining the SHG group it shows the half (50%) of the respondent having cash in hand apart from a group saving. In form of bank deposits 18% and around one third (32%) in other savings like postal savings or jewels.

4.11 SELF CONFIDENCE

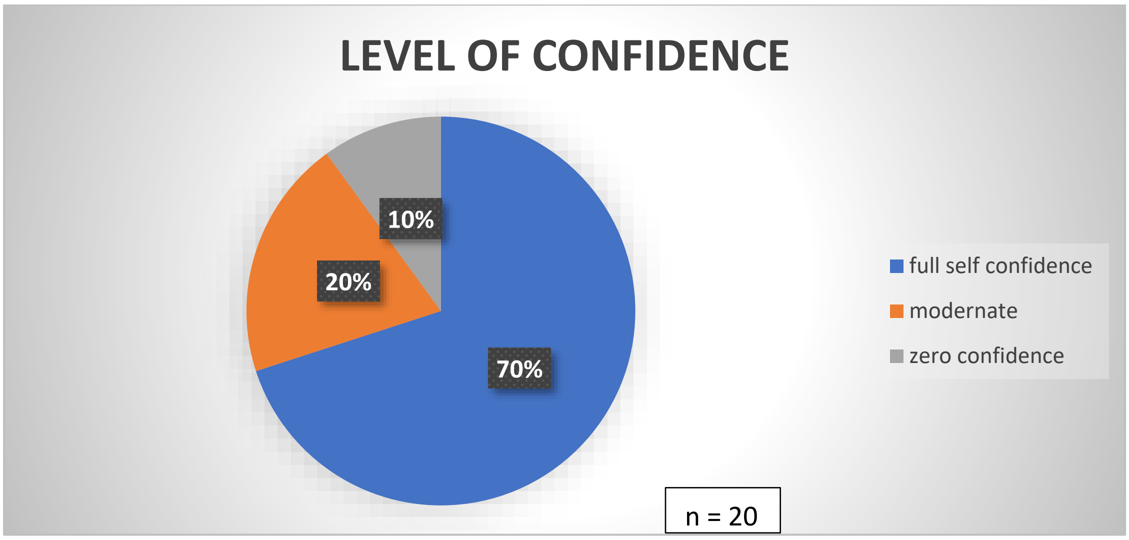

Figure 4.11 Percentage distribution of self-confidence of the respondent

Figure 4.11 depicts the level of confidence of the respondents/SHG members. It shows that 70% of the SHG members are a full confidence level this involves activities such as confidence in doing banks related work, ability to sign, confidence in public speaking, expressing their idea freely. One five (20%) of the respondent at a moderate confidence level and 10% of the respondents represent zero levels of confidence.

4.12 TRAINING

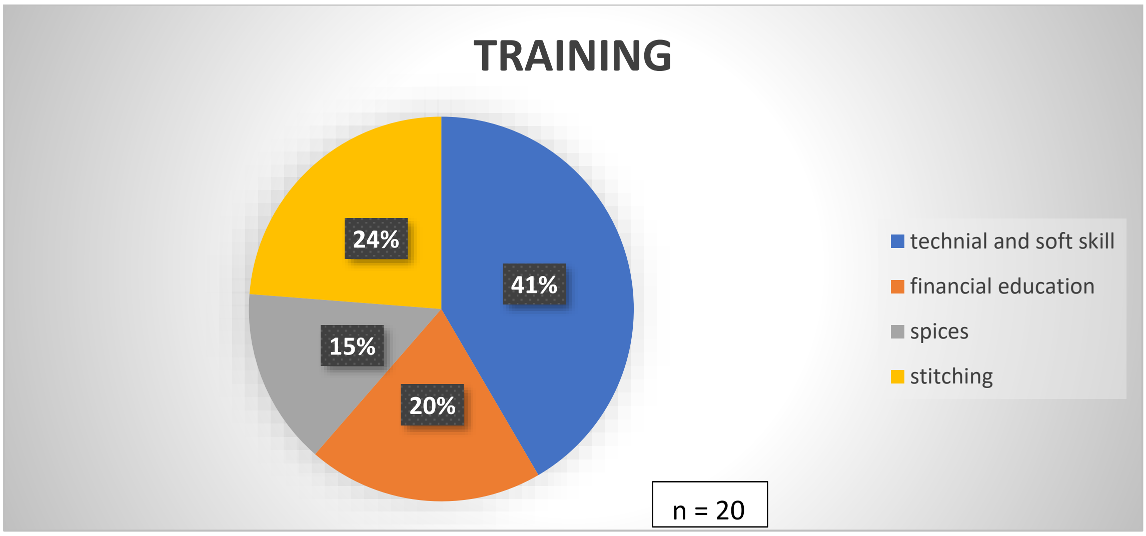

Figure 4.12percentage distribution of training gets through SHG to the respondent.

The result in the figure 4.12 depicts that around 41 percent gets SHG and VO training, 24 gets training in stitching,15% gets training on spices and one five (20%) gets training on financial education.

4.13 AGE GROUP

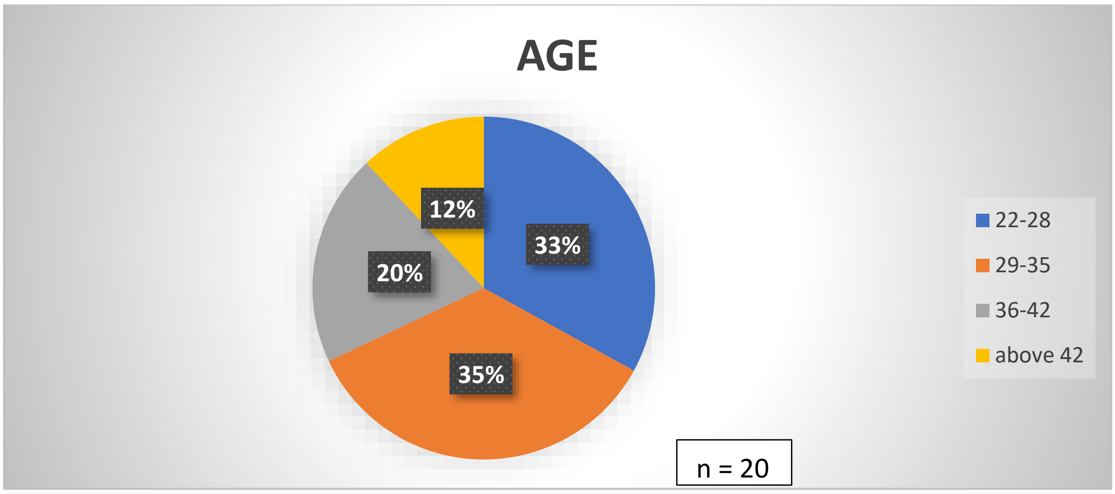

Figure 4.13percentage distribution age of the respondent.

The figure 4.13 states that one third (33%) of the respondent is between the age group of 22 to 28, 35 percent of the respondent is between the age group of 29 to 35, one five (20%) of the respondent is between the age group of 36 to 42, 12% of the respondent is above the age group 42.

4.14 Discussion

The existing research was done to study the significant impact of SHG capacity building on rural women in the Chanderiya block of Chittorgarh district. The outcome Out of 20 respondent's 41 percent of the respondent received training related to technical and soft skills and 20 percent of the respondent have received training related to financial training. George Jacob[9], capacity building and its impact on members of self help group in south kerala. (2017), had authenticated that the respondent who have received financial training has received a significant increase in their income than those who have received training related to technical and soft skills.

A review investigation done by Twinkle Verma[5], role of self-help group in women empowerment (2019), Research Scholar at Department of Economics, Maharshi Dayanand University, Rohtak and it was found that membership of SHG women have empowered socially and 98 percent of the respondent have become more self-confident while interacting with outsiders. 90 percent of the Women have become More self-dependent can have access to credit their dependence on moneylenders has reduced and have become economically independent. Membership with SHG has led 60 percent increase in saving. 88 percent of women respondents of the SHG group have increased their skills. While in this study a significant impact of SHG been observed among the respondent there is 50 percent of SHG members become self-dependent 12 percent moderate self-dependent, 70 percent of full self-confidence 20 percent of moderate self-confidence, 100 percent of saving habit, and 94 percent increase in skill after joining SHG group.

Moreover, it has been observed that 33 percent of respondent age group between 22 to 28, 35 percent of age between 29 to 35, 20 percent of age group between 36 to 42 and remain 12 percent of age group above 42. A study done by Varsha PS, Reddy G, Sudheendra RL, Kumar A[6], Impact of self-help groups, capacity building measures and perceived tension on women empowerment-an empirical study, (2019) and in their research, has been concluded that the age of the SHG member is negatively associated with a training problem. one of the possible reasons can be due to increase in age the productivity and potential of work have been reduced so whose age is above 42 might have less potential and productivity as compared with age group between 22 to 28.

Arpita Kumari Mishra[7], Impact of capacity building on women entrepreneurs (2015), has conducted a study and found out that 35.41 percent of capacity building occurred primarily at the organizational level and capacity building provided through organization support to develop skills and resources so that they can achieve their objectives and serve more effectively. However, in the current study came to be 75 percent of organization support to SHG group in Chittorgarh district of Chanderiya block.

Moving on a study performed by Preeti Sharma and Shashi Kanta Varma[8], Women empowerment through entrepreneurial activities of Self-Help Groups (2008), found out that the respondents have increased 63 percent of self-dependent, 13 percent development of skill,66 percent of self-confidence after joining the SHG group, and 55 percent of new entrepreneurial empowerment through SHG group. Comparable to this, it has been found out that 50 percent of the respondents have become self-dependent, 94 percent of the respondents increase skill due to SHG group’s 70 percent of respondents self-confidence,54 percent new entrepreneurial activity through SHG group. Therefore, from the present study, the impact of capacity building on women empowerment in the rural area is to be the same degree concerning research carried across the globe.

4.15 Impact of capacity building on women

4.15.1 Economically empowerment: - after joining the SHG group we have seen a change in economic empowerment of SHG members as shown in figure 4.5 states that 54 percent of SHG women have started new start-up activities and new businesses this only possible due to the availability of funds to them. They can easily get a loan with the help SHG group. A little formality is required to apply for the loan in the bank and the interest rate on loans is also very low as compared to other loans applied from markets and banks. the loan which we take with help of the SHG group, no collateral security is required in exchange. Nowadays women can also make her on house budget and estimate all income and expense can occur in future and avoid unnecessary expense in the house and support their family this all due to the training they received in SHG group. They are creating self-employment in their village as shown in figure 4.6 different types of new business started by women with continuous support from the SHG group and unlock the various hidden economic opportunity present in the rural area.

4.15.2 Socially empowerment: - there are many advantages of linking women with the SHG group and women are getting a good outcome from the SHG group. SHG is very useful in bringing a social change in the life of rural women as compared their life before joining the SHG group and their social status at household level and the community, and it is also improved as shown in figure 4.7 percentage of self-dependent around 50 percent of SHG women have indicated that they are self-dependent. They need not too dependent on others for their general needs. Figure 4.11 shows the level of confidence women have in society around 70 percent represents they are full confidence level. Confidence in performing various activities such as the ability to sign, performing bank-related work, able to speak freely in public without any hesitations, expressing opinions freely in the SHG group. Nowadays after connecting with the SHG group women are more socially aware of the rights and reasonability in society and speak freely if there are violations of their rights and reasonability. Women take part in the decision-making process at the household level as well as community level it all possible with the SHG group.

4.15.3 Improvement in skill and knowledge: - with the help of the SHG group training program women gain more skills shown in figure 4.8 94 percent of SHG members answered yes to the question that is there any development or improvement in their skill after getting training from the SHG group only 6 percent have delayed that training program helps us to inculcate new skill in herself. Improvement in a lot of skills such as

a) improvement in communication skill they no hesitation to talk to anyone like speaking with other men bankers, confidence to talk within the family and outside by women in SHG group.

b) overcome the fear to work alone outside the village like visiting government office or bank office and visit the shop which is outside the village.

c) Improvement in managerial skills they use to organize SHG meetings and VO meetings and manage all financial resources comes in SHG group through saving.

d) Inculcate saving habit in every woman who as part of SHG group shown in figure 4.10 type of saving done by women after joining SHG group 50 percent in the type of cash in hand, 18 percent cash at bank and 32 percent in other types of saving.

e) Most of the women also get leadership skills in themselves and it helps in leading the SHG group to the next stage.

f) In the training of punch sutra program, they get new skill related to book record maintain inculcate accounting skill they can be used this skill further for the benefit of SHG group they are also able to improve their financial literacy and digital literacy.

g) Training of active women in this training women are trained how to handle the group and how to develop the group and all necessary detail are also share within the group about all participants of the SHG group.

h) Training of accountant in this training program all women in SHG group all information about banks is provided to the women so that it will be easy for them to activate their banks such as openly banks accounts, depositing the saving in the banks and no difficulty arise while taking a loan from banks, etc.

4.15.4 Change in Community perception:- after seeing the women doing so good at the community level development in their economical and socials status the perception and mentally to society toward women as change and the community let the women part of the decision making at the community level because of their continues effort for the development of the community shown in figure 4.6 different types of activities started by women with the help SHG groups and improvement community and family support them to work with the SHG group compared with before joining the SHG group.

4.16 Requirements for training programs for capacity building

1. Daily timing: - training program affects the training in SHG group what time the training needs to start, what time it will finish, time for a break between the training these things need to be decided according to the time preferred by women and timing should set so that all women can participate in the training that will be beneficial for all.
2. Communication and presentation of trainer: - communication barrier must be removed for a successful training program. If a trainer uses their local language, we will receive better outcomes from that, and women will get more information.
3. Interest and involvement of trainer: - it is seen in many training programs trainers have no interest and involvement in training. Trainers should always train the women with the only motive for the capacity building of women.
4. Quality of study material: - this factor will be reasonable for the number of skills and quality of knowledge they will gain after the training from the SHG group who these new skills will be useful for them in their upcoming future.
5. Applicability in usual life: - the training or the skill should have practical use in the life of women in the rural area for example needs for saving it is a necessary skill which required for fund allocation and every useful in practical life this kind should be more in the training programs for the capacity building.
6. The number of participants: - it is an important factor that directly affects the success rate of any training program it is seen the numbers for participants or SHG members are very less due to many problems if there will be fewer participants the chance to succeed is reduce by 50 percent.
7. Sufficiency of a duration of training: - training program requires sufficient time to complete if not then SHG women will not be able to understand the information and cannot implement or use those skills and pieces of knowledge in piratical life.
8. Scope for increasing the knowledge and skill: - the training program meets the objective that it should develop or inculcate the required knowledge and skill and used that knowledge and skill for their empowerment and bring change in their life.

9. Physical facilities in training place: - there should sufficiently the number of trainers so that they can properly address every participate in the training program. It will reduce the workload on a person.
10. Coordination and cooperation in the team; - we all know that how important these two things in the collective action and we require collective action for capacity building in the SHG group.

4.17 CHALLENGES

1. One of the main challenges that face is women are not able to participate in SHG meetings due to the workload at the household.
2. Most of the VO meetings and CLF are outside the village so to attend the meeting they need to go outside the village and due to lack of transportation facility they are not able to reach on time and sometimes not able to attend the meeting.
3. In some SHG groups, women are not able to pay the loan amount on time and the whole responsibility falls on the shoulder of the group leader for the repayment of the loan.
4. In some SHG groups, women are not paying the loan amount on time and due to this in conflict may arise in the group regarding saving money and chance of continuing the SHG group may reduce.
5. In some VO meetings when a woman asks for a loan, she is denied by the leader without telling proper reason for the denial this may demotivate the woman to trust the SHG group anymore or she may not ask again for the loan in VO meeting, and she may also feel discriminated.
6. Some women in the SHG group are not allowed outside for the field exposure by their families.
7. Government support and services to the SHG group is less as compared with other NGO organization working other.
8. A single type of training program may lead to competition within themselves.

4.18 CONCLUSION

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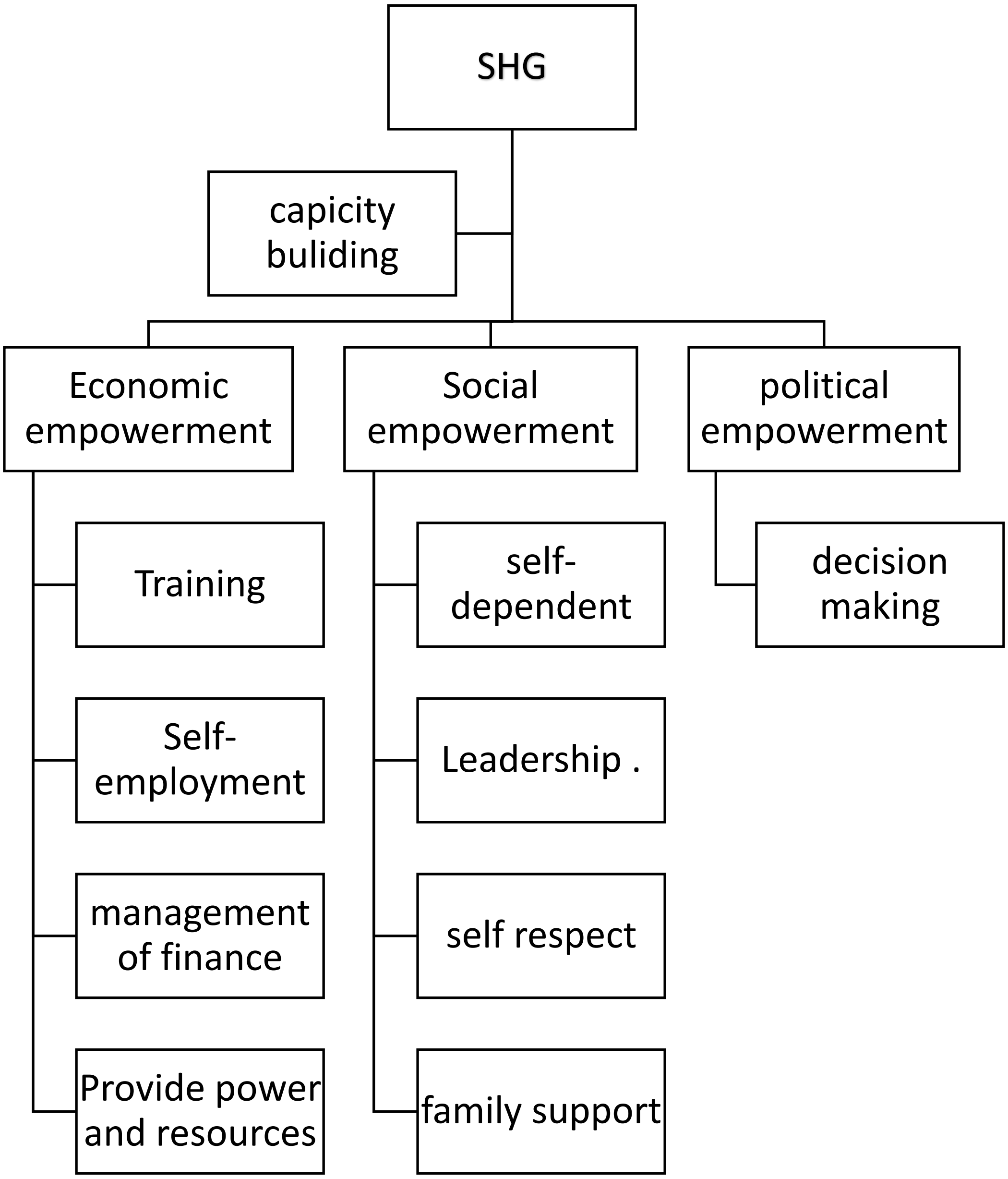
To sum up, the study shows the significance impact of SHG in the capacity building of rural women and interventions done by SHG for capacity building. The study has highlighted that there is a significant impact of SHG on capacity building where SHG members became more self-dependent, self-confidence, inculcate of saving habit, have increased skills after joining SHG group, received training related technical and soft skills (for example communication skill, documentation work related bank, interacting with other etc.), financial education, stitching and spices. In additional, different type of entrepreneurial activity (for example transportation, goat farming, clothes shop, general shop, stitching) were also started by women through SHG group by proper utilization of loan and adequate training which further improved their wellbeing. SHG groups have the potential to unlock various possibilities and opportunities in rural areas. Organizational support and government support are two important components for the social and economic empowerment of women. Furthermore, poverty eradication is possible through efficient and effective training and by improving necessary skills and knowledge for social-economics activities at the grassroots level. Stigma related to gender, caste, and people's perceptions about women working in SHG groups are changing day by day because of their success. Continued cooperation of the Manjari Foundation for SHG capacity building, it can be concluded that the SHG group of Chanderiya block in Chittorgarh district is bringing positive change, however other stakeholders like local government should support to achieve desired outcome.

CHAPTER 5: RECOMMENDATION

1. Proper Guidance on the efficient utilization of loans for more income-generating activities received from banks through SHG and how to manage it.
2. The training program should according to the need and interest of the SHG group of that area this will help them to understand easily and within less time they can expertise who skills and knowledge.
3. Encourage women to start more and more small business activities for that they need continuous guidance, training, and adequate credit.
4. Government should support the NGO who working at the ground level for the betterment of the poor women through the SHG group in that area. NGOs such as the Manjari foundation who is doing magnificent work for the marginalized women in society.

Model for empowering SHG women



CASE STUDIES
Krishna Devi

This is the story of 32-year-old Krishna Devi who lives in Shivpura village. She is a member of Lakshmi SHG group. Later, she was selected as present of the SHG group due to her behavior in SHG. she was punctual in all regular meetings of SHG meeting always influence other women for saving money and deposit in SHG group and listen the problem of other women try to give best possible way to solve the problem. In her family, there is a total of 5 members two daughters and a son. All three are studying in the government school. Before joining the SHG group economically condition of her family is not good, and she had 2 acres of unirrigated land in the village. Before joining the SHG group her husband is doing labor work to earn livelihood for her family which is not sufficient for fulfilling the requirement of her family but after joining the SHG group She regularly attends all SHG meetings she gets aware of the services provided through the SHG group to the community for their welfare in the society. She takes a loan from the bank with the help of the SHG group at the low rate of interest without any kind of colleterial security and then further invested that money in opening a stitching clothes shop in the village. With this new start-up she provides support to her family and her family also supports her when the workload is increasing, she receives help from his two daughters. Not only this but she also got more self-confidence and independence early she has no work to do, and she has less value in her family but after starting clothes shop, she starts earning the profit which benefits her family in fulfilling the basic requirements due to this her family stared respected her and she is involved in the decision making at the household level. Now she is also thinking to expend her clothes shop with the help of the SHG group by learning new embroidery skills from SHG training programs this could help her in introducing a new design to its customer and increase the sale and make her family more economically strong. This new start-up not only affects the family but also the society. Krishna Devi started getting respect in society also and encourage other women to actively participate in the SHG group. This clothes shop is a successful idea because Krishna Devi is punctual and has a participating nature in the SHG group. This could be a great opportunity present in front of rural women for their development in the rural area and unlock a lot of potentials to empower the women by connected with the SHG group with the help of collective action.

Narayani

Narayani devi is the bookkeeper and internet Sakhi of the Lakshmi SHG group from Shivpura village. The group is supported by Manjari foundation which is very helpful and provides them a performance to gain their identity as individuals at the community level. and connect them with banks services and public services provide for supporting the marginalized women and bring change in the life of these poor women in the rural area.

Before joining the Lakshmi SHG group her financial condition of her family is worst. She had a kaccha house with 4 members in her family two sons and one acre of unirrigated land in the village and her husband is doing labour work which is not sufficient for her family. Later, she comes to know about the SHG group and its advantage by her one neighbour, and then she enrols herself in one SHG group named Lakshmi SHG group. She attended training on bookkeeping and internet Sakhi and gained information related to financial and maintain records of the group not only this but also do bank-related work and encourage other women in the SHG to bring 20 rupees in each meeting for saving purposes in the group and further give that money to the needed women in the SHG group as loan. She also motivates other neighbouring women to link them with the SHG group and its advantages and brings some change in her life and gain social respect in the community. She takes a loan from SHG group for opening a general parchun shop in the village. This is a good idea because nearby that area there is no other shop like that. Later within one month, she opened a shop in Shivpura village. After six months she got good results for that shop she can generate sufficient money from the shop. she can run all the house expanse from the shop and can repay the loan amount to the SHG group. She receives full support from her family while running a shop in the village. She makes the home budget and the shop budget and estimates the income and expenditure for the shop. We can say the joining the SHG group is a turning point in the life of Narayani early she was only known by the names of her husband but now she is known by her shop in the whole village. Early she only uses to do only housework and a little of the labour work but now she also uses to go outside of the house for purchasing the necessary items for the shop. She not only increase is financial status but also improves her social status in the village. She is the perfect example of women's empowerment in the village. This only possible with the collective action of the SHG group and continues support from the Manjari foundation.

Sugna Devi

Sunga Devi of Shivpura village and leader of Khushi SHG group. She is 33-year-old. She is hardworking women continues working form SHG group and make that regular and efficient meetings in the group with all participant present in the meeting. There five Total numbers in her family two sons and one daughter. She had received much training in SHG ground like training of punch sutra, Training of accountant, etc. through those training programs now she is fully aware of the role and reasonability of SHG group members. She is always at the forefront if any problem arises in the group, it may be a related conflict between group members with regards to the repayment of the loan or who will apply next for the loan. she solves the problem with her good leader skill received from the SHG training program and all group members listen to her.

The main source of income for her family before joining the SHG group is only labour work. She had one acre of unirrigated land in the village but after joining the SHG group the situation completely changes because she applied for the loan SHG group with the help of the money she buys a tempo for her husband. With the help of tempo, her husband can earn more money than his earlier occupation. Due to her decision now, she is more economically strong than before. Answering the question asked to her about the challenges faced by her after joining the SHG group she said that a lot of burden of housework this effect our participation in SHG meeting this not my only problem but most of the women in the group. This is difficult to do both tasks at the same time. right from the morning to evening they are busy in doing work such as looking after the children at home, all housework from cleaning the house to making the food for other, most of the women also help in the farm activities. After working whole, they came for attending meetings and discuss the current group issue and try to solve the problem by taking the correct initiative. It for sure that if Sugna has not joined the SHG group the situation of her family maybe even worse than before. This is only possible due to the hard work and problem-solving nature. She is a role model for the women in the community who are still facing the problem of poverty and want to bring change in their life.

Kamla

This case deals with Kamla of, she is a successful and sociable women part of the Khushi SHG group. She is 38-year-old. She belongs to and SC community. She had 5 members in is family two daughters and one son. She has 1 acre of unirrigated agricultural land in the village. The main source of income in her family is through labour work. The financial condition of her family is not sufficient for 5 members in her family due to this situation she gets a chance to become part of the Khushi SHG group. After involving in SHG meetings and activities she starting to gain more skill and knowledge about the current scenario in the SHG group and how the thing is done.

After joining the SHG group she applied for the loan group to start goat farming. With the help of that money, she buys 6 goats. After four-five months her earning started growing up and After this, her life started changing. Answering the question of what kind of challenge, she faces while joining the Khushi SHG group she relied on before joining the group when she asks for permission for her husband for joining the SHG group he disapproves it but after some time conserving from many SHG group members he is understood about the advantages of SHG group like a low-interest rate on the loan and other many opportunities then he approved her to join SHG group.

Now she can earn between 5000 to 8000 RS per month and support their family. She also believes that only her income increases after connecting with the SHG group but also improvement in her self-confidence and now she can freely put her idea and thought in front of her family member and at the community level. This is all possible due to the kind, polite, and responsible nature of other women in the SHG group. she said for an unsuccessful SHG group there should be full transparency of information among the group members. She said that SHG had played an important role in bringing change in her life.

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Questionnaire

	Villages	
1.	Name of the member	
2.	Age	
3.	Address	
4.	Family size	No. of members in the family
5.	No. of acres of land	
6.	Name of SHG	
7.	Total number of SHG	
8.	The main source of income	Choose out the following. 1.Agriculture 2. labor 3. business 4.others
9.	Government support or another organization	Choose out the following. 1.Government 2.Another Organisation
10.	Purchased assets from saving	
11.	Training programs in the SHG group	Choose out the following. 1.Yes 2.no
12.	New start-up or business activity	
13.	Type of saving	Choose out the following. 1.Cash in hand 2. bank deposits 3. postal saving 4.other
14.	Increase in skill due to training	Choose out the following. 1.Yes 2.no

15.	Earning before joining SHG groups	
16.	Earning after joining SHG groups	
17.	Use of loan	Choose out the following. 1.for house expenses 2.for business expenses
18.	Training programs support	Choose out the following. 1.Government 2.another organisation
19.	Services provided through the SHG group	
20.	Assets formation through SHG group	Choose out the following. 1.Yes 2.no
21.	Income from training programs	
22.	Duration of training programs	Choose out the following. 1.Day 2.Months
23.	Any kind of challenges faced before and after the training program.	
24.	What is the response of government and other institutions to face those challenges	
25.	Self-dependent	Choose out the following. 1.fully Self-dependent 2.moderate Self-dependent 3.partially Self-dependent
26	Self-confidence	Choose out the following. 1.fully Self-confidence 2.moderate Self-confidence 3.zero Self-confidence