

Rural Women's Development and Self-Help Groups

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Introduction - Self-help groups play a crucial role in the development and upliftment of rural women. In India, several government and non-government organizations are organizing women into self-help groups to make them self-reliant and economically empowered by providing various employment opportunities and skill training. These groups have played a significant role in making women financially capable. During the COVID-19 pandemic, when millions of people lost their jobs, self-help groups in India carried out commendable work. While cities witnessed mass migrations and rising unemployment, self-help groups contributed significantly by making masks, distributing sanitizers, and engaging in other essential activities to combat the pandemic. Their efforts proved highly effective during COVID-19, and various global organizations also appreciated the contributions of India's self-help groups during this crisis.

In July 2018, the Prime Minister of India, Shri Narendra Modi, interacted with over 10 million women associated with self-help groups through an app. During the interaction, the Prime Minister emphasized the vital role of women in the development of domestic industries, stating that progress cannot be envisioned without their participation. He mentioned that around 5 million self-help groups are operating in India, and by inspiring and encouraging them, the vision of a developed India can be realized.

A self-help group is a collective of individuals formed to achieve a specific goal. These small groups are created to support each other. The members voluntarily join without dependency on external support, as the name suggests- **Self-Help**-which means assisting themselves. Such groups typically consist of 10 to 20 members, all belonging to a common social background. Women's self-help groups include only women as members. Each member contributes a fixed amount monthly, which is collected and recorded by designated office-bearers in a register. A savings account is opened in the group's name, managed by its office-bearers. Banks also provide loans to these groups at an interest rate, further assisting them in their economic activities.

Origin of Self-Help Groups: The origin of self-help groups

in India dates back to the 1970s. In 1972, Dr. Ela Bhatt founded the Self-Employed Women's Association (SEWA), which played a significant role in poverty eradication, women's employment, and women's empowerment. However, the self-help group movement became more organized and systematic under the leadership of Bangladesh's Nobel Prize winner, Muhammad Yunus. His working model influenced the entire world and achieved remarkable success in inculcating the habit of saving among people.

Objectives of Self-Help Groups:

1. To uplift the poor in rural India who have a strong will to eradicate their poverty and to develop their potential to achieve progress.
2. To improve the living standards of poor women and families in rural societies while fostering a sense of social solidarity, enabling them to grow as a strong organization and awaken their true potential.
3. To spread awareness among women, enhance their skills, and strengthen women's empowerment.
4. To provide employment opportunities to rural poor families at the local level, ensuring the fulfillment of their basic needs.

Members and Formation Process of Self-Help Groups:

1. Extremely poor women or those below the poverty line are included in these groups.
2. The age of women joining the group should be between 18 and 65 years.
3. Members of the group contribute a fixed amount every month, so it is essential that members are capable of depositing the agreed minimum amount regularly.
4. Women willing to engage in collective work when required should be included in the group.
5. Members must attend regular group meetings.
6. The group should consist of 10 to 20 female members.
7. The activities assigned to self-help groups are categorized as priority tasks.

Rules and Conditions of Self-Help Groups:

1. The group should have been actively operating for at least six months.
2. Members should have been consistently saving their

- monthly contributions from their available resources.
3. The group should have provided loans to its members from the accumulated savings, maintaining complete records of transactions, including details of loans and monthly savings, in a register.
4. Regular weekly or monthly meetings should be held, with meeting details recorded in a register.
5. The group should operate democratically, ensuring the participation of all members, with everyone's opinions being considered.
6. The primary objective of the group should be mutual support and self-employment rather than merely obtaining loans from banks.
7. Banks evaluate these aspects carefully before granting loans. The bank officer or branch manager must be satisfied that the group genuinely aims at self-employment and mutual assistance. A rating table on the application form determines eligibility based on a specific score.
8. All members should belong to the same background, meaning they should be engaged in the same type of occupation. For example, if the group is involved in selling milk, all members should be engaged in the dairy business; if the group is focused on tailoring, all members should be engaged in tailoring work.

Regular Group Meetings:

1. Determining the weekly savings amount for members.
2. Deciding the time and place for weekly meetings.
3. Taking the initiative for collective organizational activities.
4. Making collective decisions and implementing them.
5. Informing group members about the five key principles (Panchsutra).
6. The group is managed by a president, a treasurer, and a secretary.

To understand the functioning and operational process of women's self-help groups, we are studying a case from Udaipur district, where institutions like Seva Mandir Udaipur and Rajasthan Bal Kalyan Samiti Jhadol are running self-help groups. With institutional support, women from Kaliwas village in Girwa Tehsil of Udaipur district have become self-reliant through self-help groups by engaging in activities such as agriculture, horticulture, and tailoring. By saving money and contributing to their family's livelihood, they have emerged as exemplary role models.

Case Study 1

Pipliya Village Development Group

Village: Kaliwas

Tehsil: Girwa

District: Udaipur

Group Formation: September 2021

Key Activities: Development of irrigation and drinking water sources, Construction of a Chekdem, tank, and well's

Supporting Organization: Seva Mandir, Udaipur

Pipliya is a village group under the Kaliwas Gram Panchayat

in the Girwa Panchayat Samiti of Udaipur district. In September 2021, a Village Development Committee was formed here through Seva Mandir. Due to awareness created by this committee, an anicut, a well, and a tank were constructed with the support of Seva Mandir. In March 2022, the village faced an issue where debris would fall into the well while drawing water using a motor. The Village Development Committee held a meeting and, with collective agreement, decided that the beneficiary families using the water source would contribute small amounts to clear the debris. During this process, 10 financially capable families collected Rs 1,000 in the name of the women, hired an external vehicle, and removed the debris from the well. Through the unity and organization of the group, the drinking water problem was resolved.

Conversations with rural women revealed that, two years ago, there was a severe drinking water crisis in the village. Women had to walk 2 to 3 kilometers to fetch water. With the village group's efforts and the construction of the anicut, the issue of drinking water for agriculture and livestock was resolved. From July to December, water was available within 1 to 2 kilometers. However, from January to June, people had to walk 4 to 5 kilometers to fetch water, which took 2 to 4 hours.

Previously, agriculture was entirely dependent on rainfall, and in years of poor rainfall, the problems of farming, drinking water, and livestock rearing became severe. Earlier, farmers only cultivated maize, but with the availability of wells, anicuts, and other facilities, they started growing cash crops and vegetables, leading to an increase in household income and an improvement in their economic condition. Thus, the inspirational efforts of the Women's Self-Help Group not only solved the drinking water crisis but also boosted agricultural productivity and enhanced household income.

Personal Study 2

Respondent's Name: Dharmi Gameti

Age: 50 years

Husband's Name: Pratap Bhil

Occupation: Agriculture

Village: Popalti

Tehsil: Girwa

District: Udaipur

Group Formation Year: 2020

Supporting Organization: Seva Mandir, Udaipur

Main Activities: Rose, Jamun, Marigold (Genda Hajari) Flower Nursery etc.

In the Popalti Panchayat under the Girwa Tehsil of Udaipur district, there are 8 revenue villages. Seva Mandir has been working in this village for several years. However, in the year 2020, with the support of the Colgate Project and Seva Mandir, Dharmi Gameti, wife of Pratap Ji, planted 950 marigold and rose plants in Purnia. From these plants, she earned an income of Rs 55,000 in 2021, which she utilized for house construction and household expenses.

In the same year, Dharmi and Pratap Ji, along with other rose cultivators, received training from the Seva Mandir team for a rose nursery. In November 2020, they prepared a nursery of 5,000 rose plants through cuttings from their existing rose plants. By selling these plants in April 2021, they earned Rs 41,000 from the rose nursery, which they used to pay their daughter-in-law's BSTC course fees. In February 2022 alone, they earned Rs 20,000 and sold 20-25 kg of roses daily. With this income, they completed the work of installing doors, windows, and painting in their house. Dharmi and Pratap Ji initially started with three cultivators, which has now increased to nine rose cultivators in the village. Additionally, 26 other cultivators started growing roses by using the cuttings discarded by Dharmi and Pratap Ji. These cuttings were properly trimmed and directly planted in the fields, yielding good results and generating significant income annually. Like every year, in 2021, Pratap Ji prepared around 12,000 plants, and approximately 130,000 plants are being cultivated. Many families in the village are now engaged in making flower garlands, providing them with daily employment. Inspired by Dharmi and Pratap Ji, many people from other villages have also started flower farming.

For the past two years, with the support of the Seva Mandir organization, many other women in self-help groups such as Sai Baba Ki Leela in Akeli and Kaliwas villages have been cultivating flowers. These families earn an additional annual income of Rs 35,000 to Rs 50,000. The villagers sell flowers at rates ranging from Rs 80 to Rs 150 per kg. Several families also prepare garlands and sell them on the roadside, earning Rs 200 to Rs 500 per day.

Case Study 3

Kheemaj Mata Women's Savings Group

Respondent's Name: Manisha

Age: 35 years

Husband's Name: Laxman

Occupation: Beauty products, grocery, and tailoring

Alsigarh, located about 70 kilometers from Udaipur in the Girwa tehsil, has had the Kheemaj Mata Women's Savings Group since 2018 with the support of Seva Mandir. This group consists of 13 women who each contribute Rs 100 per month in a meeting held on the 5th of every month. In January 2021, Manisha Laxman took a loan of Rs 28,000 from the women's savings group and started a beauty products, grocery, and clothing shop. Initially, she was nervous about how she would repay the money, but as people in the area became aware of her shop, they started purchasing from her. Gradually, her confidence grew, and she began earning Rs 4,000 to Rs 5,000 per month. Later, she purchased a sewing machine. Now, Manisha earns around Rs 9,000 per month, covering her household expenses, including food and daily needs. By taking a loan

from the women's savings group, Manisha successfully established a grocery and beauty products shop at home, playing a crucial role in sustaining her family's livelihood. Encouraged by her growing confidence, she also took tailoring training and opened a clothing shop. Today, the couple works together and earns Rs 2 to Rs 3 lakh annually while staying at home, leading a self-sufficient and happy life. Currently, Seva Mandir is promoting vegetable farming, goat rearing, fish farming, and poultry farming in this village and surrounding areas. They have also provided goats for goat farming, increasing goat sales and helping families sustain themselves.

In Rajasthan, the formation of women's self-help groups (SHGs) has played a significant role in making women financially independent. The Rajasthan Child Welfare Committee, in collaboration with NABARD, is actively working in rural areas to enhance livelihoods. Under this initiative, farmer groups have been formed to promote agriculture. In the Jhadol region, the local community is being encouraged to cultivate ginger, arbi (taro root), ratalu (sweet potato), and chilies. Efforts are also being made for water conservation, infrastructure development, and skill training to enhance self-sufficiency. According to reports from 2019-20, around 170 wells were deepened and concretized, 15 farmers received seed distribution, and 2,000 families were linked to amla (Indian gooseberry) farming for commercial production. With the support of the Government of India, livelihood enhancement programs focus on land, water, livestock, and agricultural development & management. Additionally, horticulture, floriculture, and medicinal plant cultivation are being promoted in partnership with self-help groups. NABARD is also helping establish the Mewar Pottery Cluster, training and supporting potter families in pottery-making and marketing. For poor families, microcredit initiatives are encouraging savings, benefiting around 400 families in the region. Efforts are also being made to ensure fair prices for their produce. Thus, by working together, government and non-government organizations are identifying economically weaker families in rural and tribal areas, forming self-help groups, and creating employment opportunities. These initiatives are significantly contributing to women's empowerment, family development, societal progress, and national growth.

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