

**ROLE OF SELF-HELP GROUPS IN WOMEN
EMPOWERMENT: A CASE STUDY OF SWAN WOMEN
FEDERATION IN UNA DISTRICT OF HIMACHAL PRADESH**

Thesis Submitted for the Award of the Degree of

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in

Political Science

By

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LOVELY PROFESSIONAL UNIVERSITY, PUNJAB

2024

DECLARATION

I hereby declare that the Ph.D. Thesis entitled “**Role of Self-Help Groups in Women Empowerment: A Case Study of SWAN Women Federation in Una District of Himachal Pradesh**” in Lovely Professional University, Phagwara Punjab was carried out by me for the degree of Doctor of Philosophy in Political Science under the guidance and supervision of Dr. Deepak Sharma. The interpretations put forth are based on my reading and understanding of the original texts and they are not published anywhere in the form of books, monographs or articles. The other books, articles and websites, which I have made use of are acknowledged at the respective place in the text. For the present thesis, which I am submitting to the University, no degree or diploma or distinction has been conferred on me before, either in this or in any other University.

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CERTIFICATE

This is to certify that the work incorporated in the thesis “**Role of Self-Help Groups in Women Empowerment: A Case Study of SWAN Women Federation in Una District of Himachal Pradesh**” submitted by Ranjeet Kumari bearing registration no. 41900479 is an original piece of research work done under my guidance and supervision in partial fulfillment for the award of the degree of Ph.D. in Political Science to the School of Liberal and Creative Arts (Social Sciences and Languages), Department of Political Science. The candidate has fulfilled all the statutory requirements for the submission of this thesis. Such materials as has been obtained from other sources have been duly acknowledged in the thesis.

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List of Abbreviations	
CBO	Community Based Organizations
CEO	Chief Executive Officer
FD	Fixed Deposit
HP	Himachal Pradesh
HPRCP	The Himachal Pradesh Rural Credit Program
HPRLP	Himachal Pradesh Rural Livelihoods Programme
IFAD	International Fund for Agricultural Development
IWMP	Integrated Watershed Management Project
JICA	Japan International Cooperation Agency
MKM	Mahila Kalyan Manch
MUDRA	Micro Units Development and Refinance Agency
MKSP	Mahila Kisan Sashaktikaran Pariyojana
MVN	Mahila Vikas Nigam
NABARD	National Bank for Agriculture and Rural Development
NGO	Non-Governmental Organization
NRLM	National Rural Livelihood Mission
NSA	Non State Actor
OBC	Other Backward Class
PMS	Panchayat Mahila Sangthan

PNB	Punjab National Bank
PRI	Panchayati Raj Institutions
PYKKA	Panchayat Yuva Kalyan Samitis
RD	Recurring Deposit
RTI	Right to Information
SBI	State Bank of India
SC	Scheduled Caste
SDG	Sustainable Development Goals
SHG	Self Help Group
SRLM	State Rural Livelihood Missions
SSA	Sarva Shiksha Abhiyan
SSGY	Swarnjayanti Gram Swarozgar Yojana
ST	Scheduled Tribe
SWAN	Swan Women's Association Network
UNO	United Nations Organization
YDC	Youth Development Committees

Abstract

The development of a nation is highly dependent on its people. In terms of women's inclusion in the overall nation-building process, empowerment is both a process and a result of specific nation-building programs. Women empowerment is dependent on a multifaceted, complex web of overlapping factors that shape a woman's existence and status in a society, thus making it a phenomenon of particular importance in rural scenarios in developing countries like India. In south Asian countries, the social and economic condition of women are not good in comparison to men. The financial help given to the women is not sufficient and they are not able to uplift their standard. In such cases, policy makers usually depend on self-help groups and microfinance to empower the women and by their collective business to engage them in social and economic activities. Thus, SHGs are widely regarded as one of the most important tools in the process of participatory approach to women empowerment. In this milieu, the present study offers insights into the role of SHGs and SWAN Women Federation at large in women empowerment in the Una district of Himachal Pradesh.

Considering the diversity of subject matter and nature of study, the present study has been presented under six chapters keeping into view the coherency and synchronization of subject matter and research objectives thereby. Chapter I is titled as '*Introduction*' where the basic framework of research including research objectives, research methodology and theoretical framework of the study has been presented. Chapter II is titled as "*Historical Development and Role of Self-Help Groups in Himachal Pradesh*". In this chapter the overview of Himachal Pradesh and role of SHGs in women empowerment have been presented. Chapter III is titled as "*Understanding Functional Perspective of SWAN Women Federation in Una District*". In this chapter the structure, functions and financial mechanism of SWAN Women Federation in Una district of Himachal Pradesh has been crafted in. Chapter IV is titled as "*Success Stories of Self Help Groups in Una District of Himachal Pradesh*" where the insights into some of SHGs in Himachal Pradesh have been presented. Chapter V is titled as "*Data Interpretation and Analysis*" and Chapter VI is titled as "*Conclusion and Suggestions*".

Women's empowerment through SHGs would benefit not just to women, but also to her family and society by their collective for development. SHGs provide women with a platform to engage in income-generating activities and entrepreneurship. By pooling their

resources and savings, women gain access to capital for starting small businesses or investing in productive assets. This economic empowerment allows women to contribute to their household income, become financially independent, and improve their socio-economic status. To understand the framework from diverse perspectives, objectives were set in tune. The first objective is “To analyze the role of Self –Help Groups (SHGs) in Women’s Empowerment in Himachal Pradesh”. The second objective is “To examine the structure, functions, and income-generating activities of SHGs under SWAN Women Federation”. The third objective is “To assess the role of SHGs under the SWAN Women Federation in imparting entrepreneurial skill and their socio- economic impacts on the lives of women”. The fourth objective is “To suggest the measures for the more effective functioning of SHGs under SWAN Women Federation”.

To fill the stated objectives, appropriate research methodology was adopted. Considering the nature of the present study, it primarily aims to explore and analyze the role of SHGs and most importantly SWAN Federation in women empowerment. In this milieu, appropriate research methodology has been designed keeping into view the coherency of research variables. This study is analytical and exploratory in nature, so in order to achieve above mentioned objectives of the present study both primary and secondary is used. For the present study the entire district of Una is selected for analysis. Out of 427 Self Help Groups, 40 SHGs were selected, further 360 respondents were selected by selecting 9 members from each selected SHGs. Moreover, there are 36 office bearers from SWAN Federation and SHGs who also constitute the sample of study. In totality, the total sample size of the study is 396. The data collected from primary sources has been presented in tabular and chart form under different themes. The key inferences drawn from the study are presented below:

Self-Help Groups (SHGs) are community-based organizations consisting of women from similar socio-economic backgrounds who come together to save and collectively manage their savings. These groups have been instrumental in empowering women, enhancing their financial inclusion, and promoting entrepreneurship across India, including the state of Himachal Pradesh. Self Help Groups (SHGs), particularly in rural areas, have emerged as crucial vehicle for advancing equitable economic and social change in India. “*The Himachal Pradesh Rural Credit Program*” (HPRCP) which was launched by the state government in the early 1990s is when SHGs were first introduced in Himachal

Pradesh. The programme sought to boost household incomes by encouraging self-employment and entrepreneurship through SHGs.

The implementation of SHGs was considered a feasible solution in this situation. With the help of the World Bank, the HPRCP was put into action with the intention of giving credit to rural people via SHGs. The government gave SHGs institutional and financial assistance in recognition of their significance in fostering rural self-employment and entrepreneurship. In essence, the Himachal Pradesh SHG movement has been a success tale of rural advancement and social transformation. One of the most significant benefits of SHGs is that they provide women with access to finance. SHGs provide a platform for women to learn new skills and enhance their existing skills. Many SHGs offer training in various areas such as sewing, embroidery, handicrafts, and small-scale businesses. SHGs also provide training and support to help women develop the skills they need to manage their finances and run successful businesses. SHGs also play an important role in building social capital and strengthening communities. The success of the SHG model in the state has encouraged other states to replicate it and has contributed significantly to poverty alleviation and rural development in the country. Self-Help Groups (SHGs) in Himachal Pradesh function on a participatory and democratic basis.

Swan Women's Association Network or simply SWAN Women Federation, registered under the Himachal Pradesh Societies Registration Act of 2006, is a voluntary organization with membership more than 10,000 rural women, organized into 913 Self Help Groups in 86 panchayats of Una district. The Federation was created under the JICA Assisted SWAN River Integrated Watershed Management Project (IWMP), implemented in Una district of Himachal Pradesh from the year 2006 to 2015. For facilitating the work of SHG members, the federation has decided to open their own society. On 30 November 2015, with the help of Associate and promoter members SWAN Women (Multipurpose) cooperative society was opened in Una city. Under the society, members can avail quick loan facility in one or two days simply that require a resolution from the SHG and the group stands guarantees for the member.

SWAN federation lies at the center of any socio-economic activity undertaken under the ambit of SHGs. Being an umbrella organization, the federation plays a decisive role in empowering the rural women and bring fundamental transformations in the socio-economic interactions. There are four tiers of governance are working in collaboration for effective implementation of its developmental policies. More importantly, the federation

has working staff who are responsible for implementing and coordinating the activities of federation. The SWAN Federation is the supportive mechanism that gives supports to SHG members and SHGs for Savings in FDs, RDs and general savings accounts besides extending credit support. It is for the first time that Women, who are non-land owners, are able to get financial credit for income generation activities besides for other important requirements such as education of their children, marriage of their daughters, creating livelihood generation activities, furnishing homes etc.

Key Words: *Credit, Development, Empowerment, Federation, Management*

Dedicated to:

*My husband and daughter who
have been a magnificent source
Of inspiration for me.*

CHAPTER 1
INTRODUCTION

CHAPTER 1

INTRODUCTION

1.1 Introduction

The development of a nation is highly dependent on its people. In terms of women's inclusion in the overall nation-building process, empowerment is both a process and a result of specific nation-building programs. Women empowerment is dependent on a multifaceted, complex web of overlapping factors that shape a woman's existence and status in a society, thus making it a phenomenon of particular importance in rural scenarios in developing countries like India. Access to employment outside the household has the potential to change communities in many important ways. As men and women leave the home to earn income, the literature on women empowerment explains how decision-making power in households often shifts toward women, as their income gives them access to new resources, as well as, control overcurrent household assets. This is of serious importance in India where women are more likely not to share the same decision-making power as the men around them, due to social norms that can dictate gender roles in societal settings. It is widely known fact that women are underprivileged section of population. They are always dominated by the hands of men in society (*Upadhyay et al., 2014*).

In south Asian countries, the social and economic condition of women are not good in comparison to men. The financial help given to the women is not sufficient and they are not able to uplift their standard. So, there is need of women empowerment in these countries including India. But usually, it is very difficult to involve the Indian women in social and economic activities. The reason is women are not ready to take risk of business, lack of education and finance are the major problems in this context. Therefore, it is necessary to advocate the program and policy which will foster women empowerment. The objectives of the constitutional framework are to empower all the sections of society and create an environment which eliminate all forms of discrimination against the women and enable them to realize their full potential. In such cases, policy makers usually depend on Self Help Groups (SHG's) and microfinance to empower the women and by their collective business to engage them in social and economic activities. Thus, SHGs are widely regarded as one of the most important tools in the process of participatory approach to women empowerment. Women's empowerment through SHGs would benefit not just to women, but also to her family and

society by their collective for development (*Agrawal et al. 2020*).

SHGs setup a well-organized system for disbursing microcredit to the rural women with the goal of empowering them and encouraging them to start the entrepreneurial activities. Microfinance refers to the provision of a broad range of financial services, such as small loans, saving deposits, money transfers, and insurance to poor and low-income households and their micro-enterprises. As a result, almost all the major donor agencies in India support and encourage the role of SHGs for women empowerment. Self-help groups provide a platform for socio-economic empowerment of women. Entrepreneurship development and income generating activities help in the holistic development of women (*Kumar, 2018*). In this background, the present study deals with SHGs formed under SWAN women Federation for empowering the women in Una district of Himachal Pradesh. In the light of this chapter, the key concepts of the research including research objectives, research methodology, review of literature and theoretical framework of the study has been presented. All the subject matter has been presented under appropriate themes keeping into view the coherency and synchronization of content.

1.2 Statement of The Problem

The role of Self-help Groups is gaining momentum in context to women empowerment mostly in developing and hilly regions including Himachal Pradesh, India. Despite the proliferation of SHGs, there remains a gap in understanding the specific mechanisms through which these groups contribute to women's empowerment. According to Economic Survey 2022-23, the worker-population ratio (WPR) for all ages for Himachal Pradesh is 58.6%. It is higher than the all-India WPR of 41.1% and also better than neighbouring states like Uttarakhand (40.6%), Punjab (39.7%) and Haryana (34.1%). At 54.8%, even as the active participation of women in economic activity in Himachal Pradesh exceeds the all-India level of 37%, only 11.9% women in the state are regular wage or salary earners as compared to the all-India level of 16.5% for 2022-23. The state fares poorly vis-à-vis neighbouring states in this criterion, which stands at 18% in Uttarakhand, 37.1% in Punjab and 30.8% in Haryana. The status of women has remained unchanged for the state consecutively for 2021-22 and 2022-23. Thus, the issues pertaining to job insecurity in informal sector and huge dependence upon male members affects the development of women at large. In this milieu, it becomes important to address the persistent economic gaps and this study offers insights into the multifaceted role of

SHGs in women's empowerment. The study further outlines evidence-based policies and interventions to promote gender equality and inclusive development in Una district and beyond.

1.3 Rationale of the Study

The first underlying question of the research is why SHGs and most importantly the SWAN Federation hold greater importance in society. Although, the society is mired with multitude challenges; but non state actors including SHGs are playing a critical role to bridge the gaps. Gender as a social construct has expanded the gap in socio-economic terms between men and women. The social construction led to vulnerability and dependency of women in the realm of education, employment, healthcare and other avenues. Despite the fact that government played a central role to uplift the women through various policy interventions; but considering the population strength and geographical extent, the impracticality prevails. In such cases, the non-state actors including SHGs under SWAN Women Federation are playing important roles to generate the livelihood opportunities for women and bring self-sufficiency in them. Established in the year 2015, the SWAN Federation has emerged as the umbrella organization for SHGs that helps in fostering the social and economic avenues of disadvantaged women in the Una district of Himachal Pradesh. Being an umbrella organization, the federation equips its members with tools, techniques and training for garnering greater efficiency in the economic activities. In this milieu, it becomes important to analyze the role of SHGs and more importantly SWAN Federation in women in Una district of Himachal Pradesh.

1.4 Conceptualizing Women Empowerment

In the absence of a universally accepted definition of empowerment as the term 'empowerment' crosscut disciplinary boundaries through the intersections of multiple dimensions adopted from psychology, economics, political science and sociology and practical fields namely social work, counselling psychology and women studies. Empowerment is easier to define in terms of its lack, but it is harder to define in terms of its implementation because it takes diverse forms in different persons and settings. Similarly, *Zimmerman (1984)* highlighted that claiming a singular definition of empowerment might lead to attempts to attain it being formulaic or prescription-like, which contradicts the very notion of empowerment. *Page and Czuba (1999)* conducted a review of literature of practical and scholarly discipline but found no clear definition of empowerment across disciplinary line while individual discipline has

their narrowed definitions (*Page & Czuba, 1999*).

In general, empowerment refers to the process of granting individuals or groups the power, autonomy, and agency to take control of their lives, make choices, and influence their circumstances. It involves enabling individuals to develop the necessary knowledge, skills, and confidence to challenge and overcome social, economic, and political barriers. Empowerment encompasses both personal and collective dimensions, emphasizing the transformation of individuals and communities. According to *Rappaport, J. (1984)*, empowerment is "a process by which individuals, groups, and communities gain mastery over their lives and the issues that affect them." It involves the redistribution of power, resources, and opportunities, allowing individuals to participate actively in decision-making processes that affect their lives.

The term "empowerment" also includes the person's ability or authority to exercise independent control over his or her own life or situation. The term "empowerment" could refer to a transfer of power from the powerful to the weaker. Empowerment is the process of conferring legal and mental authority on an individual in all spheres of their lives, including social, economic, political, and physiological. Individuals' behavior is believed to change when they feel empowered. In its simplest form, empowerment is a process that enables an individual to acquire power, authority, and influence over others. Empowerment enables an individual to exploit the economic environment to boost their own, their families, and society's productivity (*Halder, et al. 2020*).

Empowerment can be defined as a process that enables an individual to think, act, and create a social environment conducive to decision-making. For socioeconomic development, either individually or collectively. It enhances an individual's inherent ability through the accumulation of knowledge, power, and experience (*Hazarika, D., 2011*). Empowerment is a fundamental operating term. The capacity to make choices is one way to define power. As a result, disempowerment is used to describe "those who are already disadvantaged" as a result of the way their choices, opportunities, and well-being. Empowerment is a multi-dimensional concept that operates at various levels, including individual, interpersonal, and structural. At the individual level, empowerment involves building self-confidence, self-esteem, and self-efficacy. It includes developing skills, knowledge, and competencies to exert control over one's life and make informed choices. Interpersonally, empowerment relates to the establishment of supportive relationships, networks, and social connections that provide individuals with a sense of belonging, solidarity, and collective agency (*Mandal, K. C., 2013*). However, the term empowerment is holistic and inclusive in nature. At its centre lies the empowerment of all the

people and groups/communities including women.

- According to *World Health Organization*, women empowerment is the process of enabling women to realize their full potential, exercise control over their lives, and actively participate in decision-making at all levels of society". "Women empowerment entails the creation of an enabling environment in which women can exercise their rights, make choices, and participate fully in social, economic, and political life.
- In the view of *Amartya Sen*, women empowerment encompasses the expansion of women's capabilities, including access to education, healthcare, employment, and leadership positions, and the elimination of barriers that hinder their progress and equality.
- *Simone de Beauvoir*, a prominent feminist terms women empowerment as the process of challenging and dismantling patriarchal norms and systems, and promoting women's autonomy, agency, and equal participation in society.
- In the words of former Nobel Peace Prize winner *Malala Yousafzai* "Women empowerment involves the promotion of women's rights, equality, and opportunities, and the creation of an inclusive society in which women can thrive and contribute to the well-being of themselves and their communities".

From the above definitions, it could be inferred that women empowerment refers to the process of enabling women to have control over their own lives, make choices, and exercise power in various spheres of society. It is a multidimensional concept that encompasses social, economic, political, and personal dimensions. Women's empowerment seeks to address the structural barriers, discriminatory practices, and gender inequalities that hinder women's progress and limit their opportunities (*Qureshi, 2021*). Empowerment requires the redistribution of power and resources, the development of knowledge and skills, and the creation of supportive relationships and networks. By fostering empowerment, individuals and communities can challenge and transform social, economic, and political systems to promote equality, justice, and sustainable development. At the structural level, empowerment encompasses challenging and transforming social systems, policies, and structures that perpetuate inequality, discrimination, and marginalization (*Das, K. & Sharma, S., 2016*). At its core, women empowerment is about challenging and transforming existing power dynamics, norms, and systems that perpetuate gender inequality. It involves granting women the power, resources, and agency to participate fully and equally in social, economic, and political spheres. Empowering women is crucial for achieving gender equality, promoting sustainable

development, and building inclusive societies (Reddy, 2022).

1.5 Dimensions of Women Empowerment

Women empowerment is a concept that encompasses the social, economic, political, and personal empowerment of women. It involves creating an environment where women can exercise their rights, make choices, and have control over their lives. The concept recognizes the historical and ongoing gender inequalities and discrimination faced by women and seeks to challenge and transform the structures and norms that perpetuate them. At its core, women empowerment is about achieving gender equality and dismantling the power imbalances that limit women's opportunities and hinder their progress. It aims to address the social, economic, and political disparities that women face, and to ensure that they have equal access to resources, opportunities, and decision-making power. The concept of women empowerment is rooted in the recognition that women's rights are human rights. It emphasizes the need to address intersecting forms of discrimination and to prioritize the voices and experiences of marginalized women, including those from minority, indigenous, and disadvantaged communities (Sharma, R., 2019).

Women empowerment is an ongoing process that requires the collective efforts of governments, civil society organizations, and individuals. It calls for policy reforms, institutional changes, and social transformations that promote gender equality and create an inclusive and just society. Women empowerment is a multifaceted concept that encompasses social, economic, political, and personal dimensions. It involves challenging and transforming the structures, norms, and attitudes that perpetuate gender inequality and discrimination. Women empowerment aims to create an environment where women can exercise their rights, make choices, and have control over their lives. By achieving gender equality and empowering women, societies can unlock the full potential of women and promote inclusive and sustainable development (Rani et al., 2017). The dimensions of women empowerment encompass various aspects of women's lives and experiences, highlighting the different spheres where empowerment is crucial to achieving gender equality. These dimensions include social, economic, political, and personal empowerment as discussed below (Mandal, K. C., 2013).

Social Empowerment: Social empowerment focuses on challenging and transforming the societal norms, attitudes, and practices that perpetuate gender inequality and discrimination. It involves promoting gender equality in interpersonal relationships,

families, communities, and institutions. Social empowerment seeks to break down traditional gender roles and stereotypes, enabling women to participate fully in all aspects of society. It includes initiatives such as raising awareness about women's rights, combating gender-based violence, promoting gender-sensitive education, and fostering a supportive and inclusive environment that respects and values women's contributions. Social empowerment involves promoting gender equality in interpersonal relationships, challenging harmful gender stereotypes, and fostering supportive and inclusive communities. It includes initiatives that enhance women's access to education, healthcare, and social services, as well as efforts to address gender-based violence and promote women's safety and security (Desai, 2020).

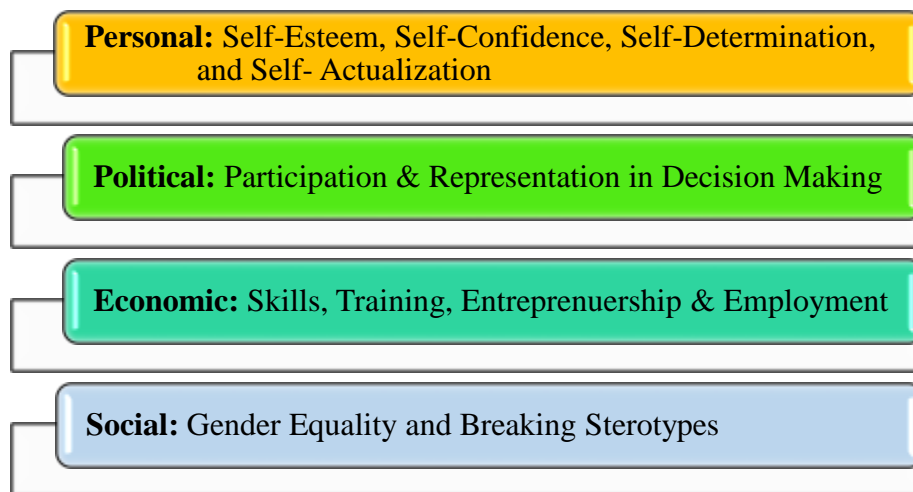
Economic Empowerment: Economic empowerment is a vital dimension that aims to enhance women's access to and control over economic resources, opportunities, and decision-making. It involves addressing the gender pay gap, unequal access to employment, and discriminatory practices in the workplace. Economic empowerment includes providing women with skills training, education, and entrepreneurship support to enhance their economic capabilities. It also encompasses initiatives to promote equal opportunities for women in terms of access to credit, land ownership, and productive assets. By enabling women to become economically independent, economic empowerment contributes to poverty reduction, sustainable development, and gender equality.

Political Empowerment: Political empowerment focuses on increasing women's participation and representation in political decision-making processes at all levels. It aims to remove barriers that hinder women's political participation, such as legal, social, and cultural obstacles. Political empowerment involves initiatives to enhance women's leadership skills, knowledge of political systems, and confidence to engage in political activities. It also seeks to increase women's representation in elected offices, civil service, and decision-making bodies. Political empowerment enables women to influence policies, advocate for their rights, and contribute to shaping the agenda and priorities of society. It helps to ensure that women's voices are heard, their perspectives are considered, and their interests are represented in governance and policymaking.

Personal Empowerment: Personal empowerment focuses on building women's self-esteem, self-confidence, and agency. It recognizes the importance of women's own sense of worth and their ability to make choices and decisions that align with their

aspirations and values. Personal empowerment involves providing education, skills training, and information to enhance women's capabilities and knowledge. It encompasses promoting women's health and well-being, ensuring their bodily autonomy, and supporting their personal development and self-care. Personal empowerment encourages women to recognize and assert their rights, voice their opinions, and engage in decision-making processes that affect their lives. It emphasizes the importance of women's individual growth, self-determination, and self-actualization. The empowerment dimensions as mentioned above have been mentioned in given diagram:

Diagram 1.1: Dimensions of Women Empowerment



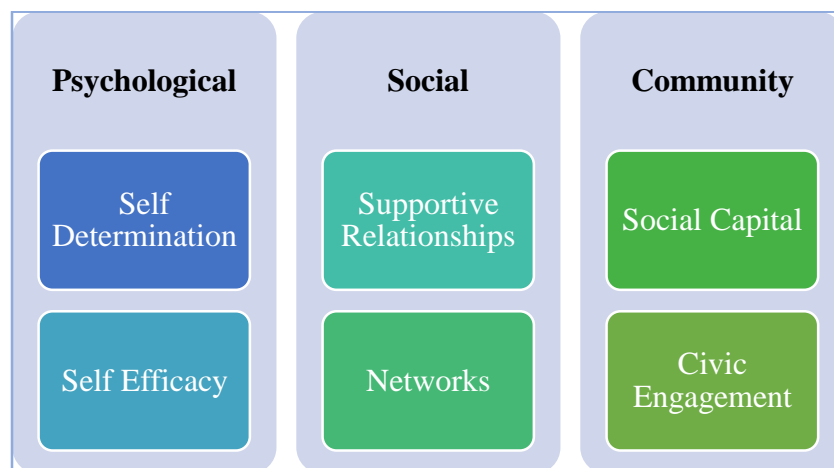
Source: Mandak, K. C., 2013

These dimensions of women empowerment are interconnected and mutually reinforcing. Progress in one dimension can have positive spillover effects on other dimensions, leading to a comprehensive and holistic approach to empowerment. For example, when women are socially empowered, they are more likely to participate in economic activities and have a greater say in household decision-making. Similarly, when women are economically empowered, they gain more visibility and influence in political spaces. This interplay highlights the need for a multi-dimensional approach to women empowerment that addresses the complex and interconnected factors that shape women's lives. Moreover, achieving women empowerment requires concerted efforts from governments, civil society organizations, communities, and individuals. It involves policy reforms, legal frameworks, and institutional changes that promote gender equality and create an enabling environment for women to exercise their rights, make choices, and have control over their lives. Empowering women across

these dimensions is not only a matter of justice and human rights, but it also contributes to the overall development and well-being of societies, fostering inclusive and sustainable progress (Bayissa et al., 2018).

The other framework often used to analyze empowerment is the psychological, social, and community empowerment model proposed by Zimmerman (1984). This model highlights the importance of psychological factors such as self-determination and self-efficacy, social factors such as supportive relationships and networks, and community factors such as social capital and civic engagement. Empowerment is not a one-time event but an ongoing process that requires sustained effort and support. It involves creating an enabling environment that promotes equal opportunities, inclusive participation, and equitable distribution of resources. Empowerment also entails recognizing and challenging power imbalances, addressing systemic barriers, and promoting social justice.

Diagram 1.2: Dimensions of Women Empowerment



Source: Zimmerman (1984)

Therefore, women empowerment is a transformative process that aims to address gender inequalities, promote equal opportunities, and enable women to exercise their rights and agency. It encompasses social, economic, political, and personal dimensions, and involves challenging and transforming existing power structures and discriminatory practices. Women empowerment is essential for achieving gender equality, sustainable development, and inclusive societies, and it requires comprehensive and intersectional approaches that recognize the diverse needs and experiences of women (Mishra G., 2018). However, the achievement of women empowerment requires a comprehensive and intersectional approach. It recognizes that women's experiences and challenges are shaped by multiple identities and social contexts, such

as race, class, ethnicity, sexuality, and disability. Women from marginalized and disadvantaged groups often face intersecting forms of discrimination and barriers to empowerment. In this context, women empowerment initiatives should be inclusive, equitable, and sensitive to the diverse needs and experiences of all women (*Kapoor, 2017*).

1.6 Historical Context of Women Empowerment in India

The historical context of women empowerment in India is a complex tapestry that reflects the socio-cultural, economic, and political changes that have taken place over centuries. It encompasses a diverse range of influences, struggles, and milestones that have shaped the status and rights of women in Indian society (*Gupta, 2022*). India's history is marked by a rich and diverse cultural heritage, with references to the powerful and respected roles women played in ancient texts and historical accounts. Women in ancient India enjoyed positions of authority as rulers, scholars, and spiritual leaders. However, over time, the emergence of patriarchal social structures led to the gradual decline in the status and rights of women (*Mishra V., 2019*).

The medieval period saw the influence of foreign invasions and the establishment of various kingdoms and dynasties. While some rulers were known for promoting women's education and empowerment, others implemented regressive practices such as purdah (seclusion) and child marriage. The social and cultural norms that evolved during this period further restricted women's participation in public life and limited their agency (*Sinha R., 2020*). The colonial era marked a significant turning point in the trajectory of women's empowerment in India. With the arrival of the British Empire, Indian society underwent significant transformation. The British administration introduced reforms that aimed to modernize India but often perpetuated patriarchal norms. British policies and laws were biased, denying women access to education, property rights, and participation in public life. However, this period also witnessed the emergence of remarkable women who challenged societal norms and fought for women's rights (*Kumar, 2015*).

The late 19th and early 20th centuries saw the rise of social reform movements that sought to address the issues faced by women. Prominent leaders such as Raja Ram Mohan Roy, Ishwar Chandra Vidyasagar, and Pandita Ramabai played crucial roles in advocating for women's education, widow remarriage, and abolition of oppressive practices. The formation of women's organizations and the establishment of schools for girls marked significant milestones in this period. The Indian independence movement, led by figures like Mahatma Gandhi, also

played a crucial role in highlighting the need for women's empowerment. Women actively participated in the freedom struggle and demonstrated their ability to lead and contribute to the nation-building process. The struggles and sacrifices made by women during this period brought women's issues to the forefront of the national agenda (*Sharma K., 2018*).

Post-independence India witnessed the formulation of progressive policies and legislative reforms aimed at women's empowerment. The Indian Constitution, adopted in 1950, enshrined the principles of gender equality and non-discrimination. The Constitution guarantees equal rights and opportunities to women and prohibits discrimination based on gender. Several laws were enacted to address issues such as dowry, domestic violence, and gender-based discrimination. Women's movements and activism gained momentum in the late 20th century, advocating for gender equality and challenging patriarchal structures. Grassroots organizations, NGOs, and women's rights activists played instrumental roles in raising awareness, demanding change, and empowering women at the grassroots level. These efforts led to increased recognition of women's rights and a broader societal discourse on women's empowerment (*Kapoor, 2017*).

Today, women in India continue to face challenges such as gender-based violence, limited access to education and healthcare, economic disparities, and social biases. However, there have been notable strides towards women's empowerment. Women have excelled in various fields, including politics, education, science, arts, and business, breaking barriers and shattering glass ceilings. The historical context of women empowerment in India reflects a journey of progress, setbacks, and resilience. The struggle for women's rights and empowerment has evolved over time, shaped by diverse historical factors and social movements. While significant strides have been made, there is still much work to be done to achieve true gender equality and ensure that every woman in India can enjoy her rights, opportunities, and full potential (*Agarwal, 1997*). However, the role of non-state actors lies at the critical juncture of women empowerment. Institutions such as Self-Help Groups play a decisive role in empowering vulnerable communities/groups including women.

1.7 Theoretical Underpinnings of Women Empowerment

The theoretical framework of women empowerment refers to the conceptual underpinnings, theories, and perspectives that guide the understanding and analysis of women's empowerment. It provides a lens through which researchers and scholars examine the complex

and multifaceted nature of empowerment and the factors that influence it. Theoretical frameworks serve as a foundation for research, helping to frame the research questions, identify relevant variables, and guide the analysis and interpretation of findings. In the context of women empowerment, a theoretical framework provides a framework for understanding the processes, mechanisms, and determinants that contribute to or hinder women's empowerment. In this section several theoretical frameworks that have been employed to study women's empowerment are presented below:

Feminist Theory: The feminist theory of women's empowerment is a broad and complex framework that encompasses a range of different perspectives and approaches. At its core, feminist theory is concerned with understanding the ways in which gender, power, and inequality intersect to shape women's experiences, opportunities, and status in society. Feminist theorists recognize that women's empowerment is not only about promoting women's rights and opportunities, but also about challenging the structural and cultural norms that limit women's agency and potential. One key aspect of feminist theory is the recognition that gender is a socially constructed category that is shaped by cultural and historical norms and practices (*Betty, F., 1963*). Feminist theorists argue that gender is not simply a biological fact, but rather a complex set of social expectations, beliefs, and practices that are deeply embedded in our social institutions and cultural practices. This means that gender inequality is not a natural or inevitable outcome of biological differences, but rather a result of historical and social processes that can be challenged and changed.

Primarily *Mary Wollstonecraft (1759-1797)* is termed as the greatest and first feminist; but the tradition is still going on. Modern day feminist theory emphasizes the importance of intersectionality, or the recognition that gender intersects with other forms of social inequality and oppression, such as race, class, sexuality, and ability. Feminist theorists recognize that women's experiences of empowerment and oppression are shaped by multiple intersecting factors, and that interventions to promote women's empowerment must take into account these intersecting dimensions of power and inequality (*Aggrawal, B., 1994*). One key strategy for promoting women's empowerment within feminist theory is through political action and advocacy. Feminist theorists argue that political activism and advocacy can help to challenge and change the structural and institutional barriers that limit women's agency and opportunities. This can involve working to change laws and policies that discriminate against women, promoting women's political leadership and participation, and creating social and economic structures that provide women with equal access to resources and opportunities (*Susan, M.,*

2013).

Feminist theory also emphasizes the importance of consciousness-raising and education as a means of promoting women's empowerment. This can involve providing women with access to education and training programs, as well as creating opportunities for women to learn about their own histories and experiences of oppression and resistance (Kurmakar, G., 2022). By building women's awareness and knowledge of their own experiences and the broader social and political context in which they live, feminist theory argues that women can become better equipped to challenge and resist the structural and cultural norms that limit their agency and potential. Another key strategy for promoting women's empowerment within feminist theory is through cultural and social change. Feminist theorists argue that changing cultural attitudes and beliefs about gender can help to challenge and transform the underlying social and cultural norms that limit women's agency and opportunities (Kapoor R., 2016). This can involve promoting positive representations of women in media and popular culture, challenging sexist attitudes and beliefs through education and advocacy, and creating spaces and networks that promote women's solidarity and support (Uddipana, G., 2022).

Thus, the feminist theory of women's empowerment emphasizes the need for a multidimensional and intersectional approach to promoting gender equality and women's empowerment. By recognizing the complex ways in which gender intersects with other forms of power and inequality, and by promoting a range of strategies for challenging and transforming these structures of power and oppression, feminist theory offers a powerful framework for promoting women's empowerment and social justice (Desai, M., & Joshi, D., 2017).

The Power Theory: The power theory of women's empowerment emphasizes the importance of addressing power imbalances as a means of promoting gender equality and women's empowerment. This theory suggests that women's lack of power is a root cause of gender inequality, and that empowering women requires addressing the structural and systemic barriers that prevent women from accessing and exercising power (Amy, A., 1999). According to the power theory, power is defined as the ability to make decisions and take actions that affect one's own life and the lives of others. Women's lack of power is manifested in many forms, including economic, political, and social powerlessness. For example, women may have limited access to education and job opportunities, be underrepresented in political leadership positions, and face discrimination and harassment in their social and domestic environments (Naomi, Z., 2005).

The power theory of women's empowerment suggests that addressing these power imbalances requires addressing the structural and systemic factors that contribute to women's powerlessness. This may involve changing laws and policies that limit women's access to education, employment, and political participation, as well as addressing cultural norms and attitudes that perpetuate gender inequality and discrimination. One key element of the power theory of women's empowerment is the recognition that power is not only held by individuals, but also by social groups and institutions. In this sense, women's lack of power is not solely a result of individual attitudes and behaviors, but is also rooted in the larger social and economic structures that perpetuate gender inequality (*Bayissa, et al., 2018*).

For example, women's lack of economic power may be rooted in a range of systemic factors, including gender wage gaps, discrimination in hiring and promotion, and unequal access to education and training. Addressing these structural barriers requires not only promoting individual women's economic opportunities and access to resources, but also changing larger social and economic systems to create more equitable opportunities and outcomes for women. The power theory of women's empowerment also emphasizes the importance of promoting women's agency and voice as a means of addressing power imbalances. Women's agency refers to their ability to make decisions and take actions that affect their own lives, while women's voice refers to their ability to express their opinions and have their perspectives heard and valued by others (*Sharma, S. 2016*). By promoting women's agency and voice, the power theory of women's empowerment suggests that women can more effectively challenge power imbalances and advocate for their own rights and interests. This may involve promoting women's leadership and decision-making roles in politics, business, and civil society, as well as addressing the cultural norms and attitudes that may discourage women from speaking out and asserting their rights (*Krishnan, K. 2018*). In the above milieu, the key underpinnings of the study would be analyzing women empowerment by means of sustained efforts of SHGs in the state of Himachal Pradesh.

1.8 Overview of Self Help Groups

Self-Help Groups (SHGs) are voluntary associations of individuals, typically from marginalized and economically disadvantaged backgrounds, who come together to collectively address common social, economic, and psychological needs. SHGs are based on the principles of self-help, mutual support, and collective decision-making. They aim to empower individuals, particularly women, by providing a platform for them to enhance their social

capital, economic well-being, and overall empowerment. The concept of SHGs originated in the 1970s as a grassroots approach to community development and poverty alleviation. It gained prominence as a strategy for empowering women in rural areas and addressing gender-based inequalities. SHGs provide an opportunity for individuals to pool their resources, knowledge, and skills to undertake income-generating activities, access financial services, and improve their overall socio-economic conditions (*Aggrawal, 2021*).

The formation of SHGs involves a process of community mobilization, wherein members come together, identify common goals and challenges, and establish group norms and guidelines. Typically, SHGs are formed at the village or community level and comprise a small number of individuals, usually 10 to 20 members. They meet regularly, often weekly or monthly, to discuss and address various issues of concern. One of the key features of SHGs is their focus on financial inclusion and microfinance. SHGs provide a platform for members to save small amounts of money regularly, which is pooled together to create a common fund. This fund is then used to provide loans to the members for income-generating activities or to meet emergency needs. By promoting savings and access to credit, SHGs enable members to become financially self-reliant, reduce their dependency on informal moneylenders, and invest in their own ventures (*Verma, A., 2019*).

Apart from economic empowerment, SHGs also play a significant role in social empowerment. They provide a safe and supportive space for women and other marginalized groups to share their experiences, discuss issues of common concern, and build social networks. SHGs often engage in discussions on health, education, gender equality, and other social issues, leading to increased awareness, knowledge, and empowerment among the members. They also serve as a platform for collective decision-making, helping members develop leadership skills, negotiate with external stakeholders, and advocate for their rights and interests (*Upadhyay, 2012*). The impact of SHGs has been widely recognized in contributing to poverty reduction, women's empowerment, and community development. Research studies have shown that participation in SHGs leads to improved access to resources, increased income and savings, enhanced decision-making power, improved social status, and greater resilience to shocks and vulnerabilities. SHGs have also been effective in promoting social cohesion, fostering collective action, and empowering marginalized communities to address their own development priorities (*Trivedi, 2014*).

Therefore, Self-Help Groups (SHGs) are voluntary associations that provide a platform for marginalized individuals, particularly women, to come together, address common needs,

and collectively enhance their social and economic well-being. SHGs empower members by promoting financial inclusion, microfinance, and savings, as well as by facilitating social networks, collective decision-making, and advocacy. They have proven to be effective in promoting poverty reduction, women's empowerment, and community development. The success of SHGs lies in their ability to harness the power of collective action, mutual support, and self-reliance to bring about positive change in the lives of individuals and communities (*Khan, 2017*).

1.9 Historical Context of Self Help Groups

In South Asia, women's groups play a significant role in rural social and economic institutions. The vast majority of women's groups programmes in India are carried out by self-help groups. SHGs were first created as savings and credit organisations, but now they now play a bigger role in solving social concerns like caste- and gender-based discrimination, improving governance, and raising awareness of health and nutrition. Women's groups have been more well-known as rural social and financial institutions during the past thirty years, especially in South Asia. A lot of women's groups programmes in India are run by self-help groups. SHGs are made up of ten to twenty women who get together on a regular basis to deposit money into an account that is controlled by the group and from which loans can be sought when needed. Women who are economically and racially homogeneous and who reside close to one another usually form these groupings (*Sharma, 2001*).

SHG is characterised as a volunteer organisation that values interpersonal relationships and mutual support in order to change or lessen issues that majority of its members believe to be manageable, urgent, and personal. These are voluntary associations of individuals created to achieve certain group objectives, which may be social, economic, or both. SHGs have their roots in the Grameen Bank of Bangladesh, which Mohammed Yunus started. Muhammad Yunus, the Nobel Peace Prize winner and founder of Grameen Bank, states unequivocally, "I was proposing to put a right to credit." It's also a human right for people to be able to use that money to start their own businesses. They can much more simply take care of their right to food and shelter than the government can ever hope to if they can generate income for themselves. Grameen Bank introduced microfinance to Bangladesh, which is where its origins lie. This was the first instance of this kind of microfinance in the annals of global finance (*Pandey & Roberts, 2012*).

Even though Grameen Bank was first established as a trial project in Bangladesh, which undoubtedly succeeded because the primary goal was to uplift the impoverished and disadvantaged class and provide them with a decent standard of living rather than to generate revenue. Microfinance was viewed from its inception as a means of assisting the underprivileged, low-income, and jobless segments of society. The first institution of its kind, Grameen Bank was formally recognised in 1983 and was the first to provide very small, low-interest loans to the impoverished and disadvantaged without requiring collateral. Two findings emerged from these preliminary studies on people's behaviour with modest loans. The loan repayment rate exceeded projections, with women repaying debts at a far higher rate than men. The commercialization of the microcredit sector in the 1990s followed the emergence of Grameen Bank clones as a result of the bank's success spreading to other developing nations. The microcredit business saw a rapid influx of profit-driven institutions, who at first showed great concern for the advancement of the impoverished, jobless, and disadvantaged groups. Subsequently, Bangladesh saw the emergence of numerous microcredit institutions aimed at uplifting the diverse population (*Chellakumara & Faisala, 2017*).

On the lines of Bangladesh's Grameen Banks, other countries have followed the suit including Harambee in Kenya, Tontines, or groups of 10 to 15 people in Vietnam who engage in financial activities for money or kind; in Indonesia, self-improvement initiatives through credit associations, anglers' groups, village-based banks, water system bunches, and so forth; and in Thailand, Nepal, Sri Lanka, and India, Self Help Groups (SHGs) are effectively demonstrating structures of microfinance credit groups or SHGs. The Fundamental Rights, the Directive Principles of State Policy, the Fundamental Duties, and so forth presumably ensure women have the same status as men and provide exceptional protection that enables women to advance beyond the financial metric. They also emphasise issues related to equality, self-governance, and independence on an individual basis. In India, Self-Help Groups (SHGs) are a tool for women's advancement that help them achieve individual and collective empowerment by improving the status and position of women (*Reshi & Sudha, 2021*).

In India, the year 1975 witnessed the formation and launch of SHGs. Subsequently, NABARD was established in India in 1986–1987. However, the actual work began when SHGs and banks were linked in 1991–1992 (*Pandey & Roberts, 2012*). Self-help groups, according to NABARD (National Bank for Agricultural and Rural Development), are made up of 20 or fewer people who willingly join together to discuss shared issues. Members build funds, which are then utilised to fund member loans. Through consistent savings, setting priorities, making

timely repayments, and maintaining accurate records, this practice instils in them a feeling of financial discipline that enhances their credit-worthiness. SHGs are serving as entry points for women's entrepreneurship in rural areas, empowering them on the social, political, and economic fronts. India has been involved in SHG microfinance for more than 20 years. In India, the number of SHGs has increased dramatically since NABARD started the SHG bank linkage programme in 1992. Consequently, a number of scholarly investigations have been conducted over time to explore the impact of microcredit on women's empowerment in India (*Reshi and Sudha, 2021*).

From the policy perspective, in India, the SHG concept was first implemented as a central plan for women's empowerment during the Ninth Plan (1997–2002). According to the Ninth Plan, the women's component plan, which allots at least 30% of funding and benefits to women-related sectors, must be adopted by the federal government and the states. This tactic was maintained throughout the Tenth Plan (2002–2007) and even into the Eleventh Plan (2007–12), as the government pledged to support SHGs in their role as catalysts for women's empowerment, social change, and development. Since 1986, NABARD has contributed significantly to the advancement of SHGs in India. But the programme has only gained traction after banks and Self Help Groups (SHGs) were connected. Since SHGs operate on principles like mutual trust, joint liability, need-based collateral-free loans, peer pressure, regular savings, capacity building, and women's empowerment, as well as sharing some bank functions like loan recovery and appraisal, the linkage has successfully helped to eliminate the transaction costs associated with providing credit to the rural poor. A pilot effort to connect SHGs with banks was started in 1991 after commercial banks received a warning from the RBI. This project was dubbed the Indian model at the time. NABARD dubbed it the SHG Bank Linkage Model later in the 1990s (*IFMR, 2009*).

The primary goal of the SHG movement was to improve the lives of the impoverished by giving them access to capital and raising members' understanding of the interplay of socioeconomic variables that will enable them to escape poverty's downward spiral. Nevertheless, there isn't enough proof to say that SHGs have succeeded in raising members' social capital, educating them about their rights as citizens, or enabling them to take part in coordinated action against social ills. These elements of rights awareness and the decision to take action against social injustices might be seen as crucial to SHG clients' empowerment (*IFMR: 2009*). As rightly point out by *Kumar, N. et al. (2021)*, SHG membership has a significant positive impact on aggregate measures of women's empowerment as it reduces the

gap between men's and women's empowerment scores. The impacts are driven by increase in control over income, decision making over credit, and active involvement in groups. In the given context, it becomes imperative to conceptualize empowerment that lies at the critical juncture of this study.

1.10 Underlying Principles of Self Help Groups

Self-Help Groups (SHGs) are community-based organizations formed by a small group of individuals, typically women, who come together for a common purpose, such as economic empowerment, social support, and personal development. SHGs operate on the principle of self-help and mutual assistance, where members pool their resources, skills, and knowledge to uplift themselves and their communities. These groups are often supported by external organizations, government agencies, or NGOs, which provide training, capacity-building, and access to financial services. The concept of SHGs originated as a response to the challenges faced by marginalized and economically disadvantaged individuals, particularly women, in accessing credit and livelihood opportunities. It recognizes that collective action and shared responsibility can enable individuals to overcome socio-economic barriers and improve their lives. The fundamental principles that underpin SHGs are participation, empowerment, solidarity, and sustainability (Gupta A., 2022).

Participation: SHGs emphasize active participation and engagement of their members. Women from similar socio-economic backgrounds and communities voluntarily come together to form a group, ensuring inclusivity and shared experiences. Each member has an equal voice in decision-making processes and contributes to the functioning and success of the group (Iyer, 2017).

Empowerment: Empowerment lies at the core of the SHG concept. It aims to enhance the capabilities, confidence, and self-reliance of individuals, especially women, by providing them with opportunities to acquire skills, knowledge, and resources. Through SHGs, women gain access to information, training, and support networks, which enable them to make informed decisions, challenge traditional gender roles, and exert greater control over their lives (Goswami, 2022).

Solidarity: SHGs foster a sense of solidarity and collective identity among their members. The groups serve as a platform for women to share experiences, discuss common issues, and support one another. Solidarity within the group provides a sense of

belonging, emotional support, and encouragement to overcome challenges. It also promotes collective action and advocacy for women's rights and social change (*Krishnan, 2018*).

Sustainability: SHGs aim to achieve long-term sustainability by promoting self-reliance and financial independence. Members contribute to a common fund through regular savings, which forms the basis for internal lending within the group. These savings are supplemented by external support in the form of microcredit or loans. SHGs encourage members to engage in income-generating activities, entrepreneurship, and skill development, ensuring the economic viability and continuity of the group (*Kumar N., 2021*).

Collective Decision-making and Leadership: SHGs operate on the principles of democracy and collective decision-making. The group elects office-bearers, such as a president, secretary, and treasurer, who are responsible for the overall management and governance of the group. These office-bearers ensure transparency, accountability, and adherence to the group's constitution and rules (*Singh, N., 2012*). SHGs promote collective decision-making, where women participate in discussions, problem-solving, and planning. This process fosters leadership qualities among women, allowing them to take charge of their own lives and become influential members of their communities. SHGs provide a supportive environment for women to voice their opinions, develop negotiation skills, and actively participate in decision-making processes (*Patel, T., 2020*).

Savings and Internal Lending: Savings form the backbone of SHGs. Members contribute a predetermined amount during regular meetings, which creates a common fund for the group. This fund is used for internal lending, where members can access loans for various purposes such as income-generating activities, emergencies, or personal needs. Interest is charged on the borrowed amount, creating a revolving fund that ensures the sustainability of the group (*Batra, N., 2017*).

Regular Meetings: SHGs hold regular meetings, typically on a monthly basis. These meetings provide a platform for members to come together, discuss various issues, share experiences, and make collective decisions. The meetings also facilitate the collection of savings, loan repayments, and record keeping. Regular meetings strengthen group cohesion and enable the exchange of knowledge and ideas among members (*Desai R., 2017*).

SHGs typically follow a structured approach to their functioning. They hold regular meetings, maintain records of financial transactions, and facilitate discussions on various topics, including financial literacy, health, education, and social issues. External agencies or facilitators provide training on group dynamics, bookkeeping, leadership development, and specific livelihood skills based on the needs of the members (*Singh S., 2022*). The benefits of SHGs are multi-fold. Economically, they provide access to credit and financial services, enabling members to start or expand their businesses, invest in productive assets, and generate income. Socially, SHGs promote gender equality, women's empowerment, and community development. They challenge traditional gender norms, address social issues such as domestic violence and child marriage, and provide a platform for women's voices to be heard (*Goswami, 2022*).

SHGs have been successful in various parts of the world, particularly in India, where they have been instrumental in transforming the lives of millions of women. The National Bank for Agriculture and Rural Development (NABARD) in India has played a significant role in promoting and supporting the SHG movement through its microfinance initiatives. SHGs have not only improved the economic conditions of women and their families but have also empowered them to take active roles in decision-making processes at the household and community levels (*Patil, 2019*).

1.11 Functional Perspective of SHGs

Self-Help Groups (SHGs) have played a crucial role in empowering women and promoting gender equality in many parts of the world, including India. The strengthening role of SHGs in women empowerment has been significant, offering women opportunities for socio-economic development, financial independence, and increased decision-making power. Here is a detailed description of how SHGs contribute to women empowerment:

- ***Economic Empowerment:*** SHGs provide women with a platform to engage in income-generating activities and entrepreneurship. By pooling their resources and savings, women gain access to capital for starting small businesses or investing in productive assets. This economic empowerment allows women to contribute to their household income, become financially independent, and improve their socio-economic status (*Krishnan, 2018*).
- ***Income-Generating Activities:*** SHGs encourage and support members in engaging in

income-generating activities. Members are encouraged to start small businesses, undertake agriculture or livestock-related activities, or develop handicrafts and other marketable products. SHGs often provide technical support, training, and market linkages to facilitate the success of these income-generating ventures (Tiwari S., 2022).

- **Financial Inclusion:** SHGs enable women to access formal financial services and institutions that were previously out of their reach. Through linkages with banks and microfinance institutions, SHG members can open bank accounts, avail loans at reasonable interest rates, and access other financial products. This inclusion in the formal financial sector enhances women's financial literacy, improves their savings habits, and provides a safety net during times of emergencies (Desai, S., 2022).
- **Skill Development and Capacity Building:** SHGs focus on building the capacity and skills of their women members. They organize training programs on various subjects, including financial management, bookkeeping, entrepreneurship, and vocational skills. By developing these skills, women gain confidence, enhance their employability, and expand their livelihood options. This capacity building empowers women to take charge of their economic lives and make informed decisions (Agarwal, 1997).
- **Access to Information and Resources:** SHGs serve as platforms for sharing information, knowledge, and experiences among women. Through regular meetings and interactions, women learn about government schemes, health and hygiene practices, educational opportunities, and market trends. Access to information equips women with the necessary tools to make informed choices, negotiate better deals, and navigate various aspects of their lives (Singhania, K., 2020).
- **Social Support and Solidarity:** SHGs offer women a platform for social support and solidarity. Members provide emotional support to each other, share their experiences, and collectively address common issues. Women find strength in the group's unity and camaraderie, which helps them overcome challenges and break social barriers. The support received within SHGs reinforces women's confidence, resilience, and sense of belonging (Kapoor, R., 2016).
- **Gender Equality and Women's Rights:** SHGs contribute to challenging traditional gender roles and promoting gender equality. Through their activities, SHGs create awareness about women's rights, gender-based violence, and discrimination. They work towards transforming societal attitudes and norms that perpetuate gender disparities.

SHGs often engage in advocacy and community-level campaigns to promote gender equality and ensure that women's voices are heard (*Gupta, R., 2020*).

- ***Health and Education:*** SHGs recognize the importance of women's health and education in empowerment. They conduct awareness programs on topics such as reproductive health, nutrition, hygiene, and childcare. SHGs also emphasize the education of women and their children, advocating for access to quality education and scholarships. By focusing on health and education, SHGs empower women to make informed choices and improve the well-being of their families (*Pandey, 2015*).
- ***Political Participation and Social Empowerment:*** SHGs play a role in enhancing women's political participation and social empowerment. Women who are part of SHGs often gain the confidence and skills necessary to engage in local governance processes, participate in village-level decision-making, and stand for elected positions (*Goswami, 2022*).
- ***Linkages with External Agencies:*** SHGs establish linkages with external agencies, including government departments, NGOs, and service providers. These linkages facilitate access to government schemes and programs, technical assistance, market information, and infrastructure support. External agencies also provide mentoring, monitoring, and evaluation to ensure the effective functioning and sustainability of the SHGs (*Khan, 2017*).
- ***Social Support and Welfare:*** SHGs serve as a source of social support for their members. They create a space for sharing experiences, discussing challenges, and providing emotional and material support. They often undertake social welfare initiatives, such as organizing community events, contributing to social causes, and addressing local issues. They also play a role in advocating for social justice, women's rights, and the welfare of their communities (*Mishra A. P., 2019*).

1.12 Correlational Analysis of Microfinance, SHGs and Women Empowerment

Microfinance plays a significant role in strengthening Self-Help Groups (SHGs) and empowering women by providing them with access to financial services, resources, and opportunities. Microfinance refers to the provision of small loans, savings, insurance, and other financial services to low-income individuals or groups who are traditionally excluded from the formal banking sector. Microfinance serves as a catalyst for the growth and sustainability of

SHGs. By facilitating access to credit, microfinance enables SHGs to expand their economic activities, invest in income-generating projects, and enhance their collective savings (*Kapoor, R., 2016*). SHGs use the funds obtained through microfinance to provide loans to their members, allowing women to start or expand their own businesses, invest in agriculture, or undertake other income-generating activities. This financial support empowers women by providing them with the necessary resources and capital to become economically independent, increase their household income, and improve their living standards (*Ahuja, 2022*).

Microfinance also contributes to women empowerment by promoting financial inclusion. Traditionally, women, particularly in rural areas, have faced numerous barriers to accessing formal financial institutions due to factors such as lack of collateral, limited financial literacy, and societal norms. Microfinance institutions specifically target these underserved populations, including women, and provide them with financial services tailored to their needs. Through microfinance, women are able to open savings accounts, avail small loans, and access other financial products that were previously unavailable to them. This inclusion not only enhances women's financial capabilities but also instills a sense of confidence and agency in managing their financial affair (*Bakshi, 2013*).

Furthermore, microfinance empowers women by fostering a culture of entrepreneurship and self-reliance. By providing loans and financial support, microfinance institutions enable women to start and expand their own businesses. This creates opportunities for women to showcase their skills, creativity, and business acumen, thereby challenging traditional gender roles and societal expectations. Women entrepreneurs who receive microfinance assistance often become role models and sources of inspiration for other women within their communities, encouraging them to pursue their entrepreneurial aspirations and break free from the confines of economic dependence (*Batra, N., 2017*). Microfinance also plays a critical role in building the financial literacy and capabilities of SHG members, particularly women. Microfinance institutions, in collaboration with SHGs, provide training and capacity-building programs on financial management, bookkeeping, and entrepreneurship. This training equips women with the necessary knowledge and skills to effectively manage their finances, make informed decisions, and plan for the future. Financial literacy empowers women to understand their rights, negotiate better terms for loans, and make optimal use of financial resources (*Verma, P., 2017*).

Additionally, microfinance strengthens the resilience and social capital of SHGs and their women members. Through regular savings and access to credit, SHGs build a collective

pool of resources that can be utilized during emergencies or challenging times. This safety net provides a sense of security and stability for women, allowing them to overcome unexpected setbacks and continue their economic activities. Moreover, microfinance facilitates the formation of networks and linkages among SHGs, enabling women to exchange knowledge, share experiences, and collaborate on various initiatives. This social capital strengthens the solidarity and support system within SHGs, fostering an environment of mutual empowerment and collective growth (*Mathur A., 2020*).

Thus, microfinance plays a pivotal role in strengthening SHGs and empowering women. It provides financial access, resources, and opportunities to women who were previously excluded from the formal financial sector. Through microfinance, SHGs are able to expand their economic activities, create livelihood opportunities, and enhance their financial capabilities. Women, as beneficiaries of microfinance, gain economic independence, improve their living standards, and contribute to their families and communities. Moreover, microfinance instils financial literacy, fosters entrepreneurship, and builds social capital, thereby transforming women into agents of change and key contributors (*Saxena, R., 2021*).

1.13 Review of Literature

To analyze the role of SHGs and SWAN Federation in women empowerment from social and economic avenues; it becomes important to understand the relevant studies in the field. The context could be understood well by means of structured review of literature. A literature review is a critical and comprehensive analysis of existing literature, research, and scholarly works related to a specific topic or research question. It involves summarizing, evaluating, and synthesizing the available information, theories, and findings from various sources such as books, academic papers, journal articles, conference proceedings, and other relevant publications. Review of literature helps researchers and scholars understand the existing body of knowledge on a particular subject. It provides context by highlighting key concepts, theories, debates, and trends in the field. Moreover, review of literature, supplements the researcher's efforts to identify gaps or areas where further investigation is needed. Considering the nature and diversity of subject matter of present study, the review of literature has been presented under appropriate themes as mentioned below:

1.13.1 Factors Influencing Operability and Functionality of SHGs

Vinze (1987) conducted a study on “Women Entrepreneurs in India” and noted that women entrepreneurs need constant guidance in matters pertaining to financial discipline. The journey for the women entrepreneurs is difficult one and it needs constant and regular efforts to remedy them. There is need to develop a supportive mechanism and participatory model of governance for women to succeed in socio-economic spheres. It would be beneficial for both parties if banks and women entrepreneurs learned to respect each other's perspectives. More attention is needed in areas like streamlining of the assistance required, coordination of procedure, and developing a better code for assistance agencies. She also thinks that women entrepreneurs need to be schooled in managerial skills, which are essential.

According to *Reddi (1991)*, Entrepreneur is the main component of entrepreneurship, and women are now acknowledged as successful business owners because they possess traits that are desirable and pertinent to the growth of entrepreneurship. Women encounter a variety of issues while starting their own businesses, and these issues are exacerbated by the fact that they are also responsible for taking care of the home. Due to the fact that they must devote time and effort to both their businesses and their families, Goa women entrepreneurs can experience frustration. Finding out the barriers to entrepreneurship that women experience is crucial because they make up a higher share of India's unemployed population.

Bharamappanavara and Hanisch (2011) have conducted the study on factors influencing the effectiveness of self-help groups in three taluks in the Davanagere district in the Indian state of Karnataka. The researchers have selected three groups for analyzing the effectiveness of SHGs including bank-sponsored, government-sponsored, and non-governmental organization-sponsored. The key findings from the study have found that in each of the three groups, members who joined the group for financial stability performed better in society. The incentive to join a SHG affects the group's performance in addition to other things. Furthermore, the performance of the groups whose members consistently attended meetings was higher than that of the groups whose members actively participated. When SHG activities were conducted with constant transparency, the group's performance was determined to be at its best. Moreover, cooperation and member trust present a dismal picture that demands a cooperative mechanism to remedy them helpful in bringing the effectiveness in these groups.

Kilwatha (2011) states that the leadership structure of self-help groups and the methods in which finances were managed have an impact on how well these groups succeed in managing

microfinance funds for development in Kenya. Additionally, due to members' non-attendance at meetings, lack of engagement in group discussions regarding microfinance funds, and failure to include all members in decisions regarding microfinance funds, the size of the self-help groups had an impact on performance. Other factors influencing the effectiveness of self-help groups were inadequate knowledge, poor leadership, a lack of similar goals among members, a lack of funding, and a lack of training for members regarding self-help group material. In the given context, it becomes imperative that focus to be laid upon precise information dissemination, cooperative mechanism and financial viability of these groups.

Mwangi (2011) in his work discovered that the effectiveness of self-help groups concentrating on women's income producing initiatives is largely being impacted by elements like education level, credit availability, cultural values, and management positions. *Anyiro et al. (2014)* further added that a number of factors, including household size, years of membership experience, credit availability, principal occupation, form of entry, and annual contribution, influenced women's engagement in self-help groups. Therefore, the success of SHGs and its members is being decided by a large set of factors having implications at individual and group level at large. In this milieu, the supportive mechanism led by family, society and organization are vital for bringing the efficiency and increasing the productivity at large.

Wangari (2014) in his work has outlined the factors having potentiality to influence the performance of self-help groups. They include financial management, member commitment, good administration, member discipline, and teamwork are elements that affect how well self-help groups perform. In order to enhance the effectiveness of self-help groups, the researcher further proposed that members should be active in record access, budget management, account auditing, and other related tasks thereby. Additionally, it was proposed that SHG members should be more dedicated, cooperative, participate in groups, and engage in welfare activities, among other things. These elements will support self-help groups in operating more effectively and enhance their viability and productivity thereby.

According to *IGSSS (2014)*, self-help group leaders should think of their organisations as families and lead them. The leaders must also accept accountability and ownership for the group's efficient operation. It was also recommended that the group's members hold frequent meetings in order to ensure that all financial transactions and meeting minutes are recorded, to ensure systematic saving, and to establish a practice of intergroup lending.

Pangannavar, A. Y. (2014) in his paper makes an attempt to analyze the growth and

development of SHGs in Belgaun district during 2003-2010. After analysis of data it is found that the developments of SHGs till 2005-2006 are same and the result shows that SHG program was not popular in the district. The reason of SHGs program was not popular in the district is lacking of motivating efforts. The information dissemination with regard to role of SHGs is quite minimal and efforts should be undertaken for the same. Moreover, for the development of SHGs there is a great need of motivational efforts which is done by Government institutions, NGO's and private entities.

Bullen & Sokheang (2015) in their work have discovered that well organized self-help groups maintain accurate, dependable, and open accounting records. Moreover, the members of these groups comprehend savings and loans on a number of levels and each member understands economic benefit in the same way. The hallmark of these effective organisations is the set of regular meetings, saving money through collective effort and have a regular savings habit. Furthermore, it has also come into notice that self-help groups perform better when members work in collaboration with proper training, attended regular meetings, saved regularly, and took out loans for productive activities. The researchers have laid their focus upon cooperation among the members that define the destiny of these groups in positive orientation.

According to *Badejo et al. (2017)*, women's participation in SHGs was highly motivated by organisations that support their social, physical, and mental well-being. Self-help initiatives demonstrated a dedication to altering their way of life in spite of societal, cultural, and environmental constraints. In agricultural communities, involving women's SHGs in livestock development programmes is a potent tool for advancing the One Health philosophy and enhancing the health and well-being of people, animals, and the environment.

1.13.2 Intersectionality of SHGs and Women Empowerment

Singh, B. K. (2006) authored the book titled “*Women Empowerment Through Self-Help Groups*”. The author made a bold attempt to analyze how women empowerment could be brought under the ambit of SHGs. Women hold the parallel importance in Indian social system as men. They constitute the prime share of population and should be engaged in diverse set of livelihood activities. In the realm of women empowerment, SHGs will be effective drivers of their growth and development. Although, women in rural areas primarily engaged in household chores/activities; their activities could be diversified and their participation should be ensuring in conservation of environment. Women should be actively engaging in efficient use of

environment friendly energy sources including solar energy and bio-gas. The shift from traditional energy resources to eco-friendly will be added advantage upon the health of women and change in lifestyle thereby. At large, the government should enact such policy measures that will provide women special assistance for economic avenues.

In their research, *Joy et al. (2008)* found a number of variables that affect how well women-led self-help groups in the Thrissur district function as a group. They found that the effectiveness of self-help groups as a group is influenced by socio-economic variables such as age, education, view of the market, economic incentive, attitude towards self-employment, management orientation, risk orientation, innovativeness, and information-seeking behaviour. Additionally, they said that elements like teamwork, cohesiveness, leadership, and regular record-keeping have an impact on the stability of the organisation.

Reddy and Reddy (2012) in their work which was prepared on the basis of national survey of SHGs have outlined that non-availability of micro-credit is the major hurdle faced by SHGs. However, to deal with the credit facility issues, the programmes and policies to enhance the performance of SHGs have been put in place. The result showed that there was discrepancy among the states in the field of micro-credit facility; however, there was good impact on women empowerment. The persistent inequalities among the states define the willingness of state institutions for bringing equality in socio-economic realm. The book suggested that for better access to micro-credit there should be equal provision for microcredit facilities.

Sharma et al. (2012) conducted a study in West Bengal to know the socio- personal background of the SHGs members. In the research primary data has been collected from 300 women's and 25 SHGs selected by purposive sampling from selected 8 villages of the 3 blocks. The findings of the study reveals that on the basis average score which is obtained from pre and post exposure, it is concluded that highest percentage of respondent had medium change in knowledge, attitude and skill. Although, the participation of women is gaining momentum under SHGs, but the pace of their development in terms of self-sufficiency and knowledge is minimal. But the fact that SHGs have taken the lead role to empower women cannot be negated.

Kappa, K. (2014) in his study analyzed the impact of SHGs on women empowerment in the state of Andhra Pradesh. The findings of the study revealed that there is a great good impact of SHGs in women empowerment making them financially strong. These SHGs have succeeded in uplifting the women from the shackles of poverty and offered them alternative means to supplement their family income. Women have become important pillars in their families who

actively contribute to the family including paying the school fee of children and buying the grocery. At large, the participation of women in SHGs has created tremendous impact upon the lives of poor women and empowered them at different stratum of life. The empowerment of women paves the way for empowerment of society as a whole. These SHGs are effective mechanisms to bring stop to poverty and improve the dilapidated conditions of women.

Baghal, D. and Shrivastva, A. K. (2015) in their study dealt with the understanding of the impact of SHGs on socio-economic development of rural women of Durg district of Chhattisgarh. 250 SHGs member were selected from three blocks of Durg district. In this study four independent variables have been involved to analyze the socio-economic development of rural women. It had been found that economic and social indicator has significant impact on the social economic development of rural women. The association of women with SHGs have positive impact on their lives and helps them to develop in all the socio-economic perspectives.

Bisai, S. & Mazumdar, D. (2015) have studied the role of SHGs in women empowerment in two districts of West Bengal. Two districts had been selected from West Bengal; one from drought prone area and other from non-drought prone area for sampling purpose i.e. Pashchim Medinipur and Bankura in West Bengal. And the result of the study remark that group-oriented activity enhances income opportunities among the members, education expansion, inculcation of banking habits and also women play important role in the decision making in group base activities. The researchers have outlined that majority of the members in SHGs belong to poor and backward communities in drought prone areas. These SHGs have become important tools to uplift their socio-economic status and education among them should a primary condition for their development. The active engagement of women with SHGs helps them to increase their earning capabilities and reduce the incidences of poverty. The association also helps women to become familiar with institutional savings and credit facilities and increases their role in decision making in group based activities.

Fenando, R. R. and Azhagairh, R. (2015) in a study titled “Economic Empowerment of Women through Self Help Groups analyze the economic empowerment of women in Pondicherry. 100 respondents were selected from two blocks for studying the effect of self-help group in respect of before and after joining SHGs. It is founded that SGHs enabled the women to have a remarkable upliftment economic empowerment. SHGs developed many livelihood opportunities for women and helped them to earn some money. Majority of these SHGs are

profitable and they actively contribute to all round development of women.

Nithyanandan, S. H. and Mansor, N. (2015) conducted a study that was primarily aimed at examining the role of SHGs in empowering women. This study was conducted in Chennai to analyze the effect of the program by comparing the empowerment level before and after intervention program of SHGs. Data was collected by three stages using stratified random sampling technique. The findings of study reveal that women in SHGs are very blusterer of their rights especially when they play role in social matters and local community matters. SHGs have taken a lead role to bring holistic development of women and empower them in all the realms including the decision making. Women have developed independent identities and their efforts supplement the efforts of their family members.

Panganwar, A. Y (2015) presents a brief outlook of rural development as an instrument of rural empowerment under the shadow of SHGs. According to the research, the rural empowerment solemnly relies on rural developmental activities. The presence of SHGs as an association have played a voluntary role for the economic, social and political development of rural women. These SHGs provide rural women the means to earn their livelihoods and they are a means for social entitlements. Most of the studies believe that SHGs is the appropriate model to reinvigorate the empowerment among rural women and sustainable development at large.

Das, K. & Sharma, S. (2016) have authored the book titled “*Women Empowerment and Socio-Economic Development*”. In the work, the authors have presented an exploration into the meaning and nature of women empowerment. The key inferences drawn from the book outline that empowerment of women through employment is a constituent as well as instrument of development in any country. Moreover, no nation can prosper, if half of its population is severely disadvantaged of basic needs or services including livelihood opportunities, educational access and political inclusion. The empowerment of women should be holistic that include all socio-economic and political avenues of life. Ensuring gender equality in all avenues limits the scope of discrimination. Inequality and lack of economic empowerment of women has greater potential to impede the all-round growth of women and impacts their personal development. Therefore, it becomes important to ensure women are actively empowered in social, economic and political realm.

Sahu, B. L. & Souvik, G. (2016) have authored the book titled “*SHG Approach in Improving Livelihood and Empowerment of Rural Poor*”. The book is important in terms of analysing the importance and prospect of SHGs in India. India after independence was plagued with

multitude of challenges that affect the inclusive development in the long run. The greatest challenge is the development of livelihood opportunities and empowerment of disadvantaged communities/groups. The population in India is in scattered pattern and most of the population lives in rural areas. Urban areas have greater potentiality to offer multiple livelihood opportunities due to increasing population, industrialization and other avenues; while as the case is opposite in rural areas. In such scenario SHG approach i.e. development of larger number of SHGs in rural areas could be initiated under whom multiple livelihood opportunities could be developed. These SHGs occupy the central stage in developing larger number of employment avenues and self-sufficiency of disadvantaged groups at large.

Shankar & Senthil., (2016) have analyzed poverty is a phenomenon having presence mostly in developing world. One of the fundamental necessities of the underprivileged part of society for socio-economic development was financial support. The majority of people in India were living below the poverty line, and the government of India considered the financial needs of these indigenous people to be crucial issues in the fight against poverty. Self Help Groups (SHGs) receiving micro-finance may be viewed as a crucial option for helping the vulnerable members of society with their financial requirements. The financial development method known as micro-finance was primarily focused on reducing poverty. Governments, donors, and NGOs from all over the world excitedly offered plans and pledged to collaborate in order to achieve these objectives.

Vinodhini, R. L. and Vaijyanthis, P. (2016) in their study have evaluated the economic impact of SHGs on women in rural India. There is steady growth of SHGs and their membership across many parts of India. SHG programme is one of the largest micro-finance program in the world. SHGs identify the areas of women empowerment and reduction of poverty. They contribute to develop the socio-economic status of women and succeeded in achieving both social and financial empowerment goals. The primary reasons that led to the success of SHGs is its contact with poor people, innovative practices, trust building among different stakeholders and participative mechanism. These SHGs develop self-confidence and independence among the rural women that in turn increased their livelihood.

Vishnuvarthini, R. and Ayothi, A. M. (2016) in their study have presented an exploration into the role of SHGs in women empowerment. The researcher presented a vision of the success of SHGs towards women empowerment. The key inferences drawn from the study have outlined that in democratic, economic and social sphere of life the SHGs members gain equality

and independence in decision making. These SHGs have become vital institutions to empower women in socio-economic and political realm. It was further outlined that SHGs create a silent revolution which bring the fundamental transformation into the gender relations. At large, these SHGs have proved to be effective tools for eradicating the poverty and help women to have access to better healthcare facility and saying in decision making.

Bakhetia, P. and Dhillon, B. S. (2017) in their study have analyzed the constraints faced by rural women for entrepreneurship development in Amritsar Punjab. According to the researchers, the rural entrepreneurship is the key sector for the economic progress of India. According to official statistics, nearly 70% of population is living in rural areas and most of them face the challenges pertaining to education, healthcare, financial and others. In India, entrepreneurship is mostly dominated by men and space for women is limited. Women outside the home are facing problems of dual role that led to the dilemma of preferences either to be home or outside one. To overcome the issues faced by women at large, focus should be laid upon formation of Self-help Groups and training sessions thereby. To allow women to become self-sufficient and self-reliant, male members should also help the women in household works and support them in undertaking in entrepreneurial activity.

Priyadharshani et al. (2017) have observed that India is a developing nation but it strives to become the developed one in this decade. Efforts are underway to transform the socio-economic interactions for positive development of all including the women. Despite this, women were highly exposed and employed across all industries, including engineering, medicine, and defense. Women's empowerment was required in order to ensure that all women in the country could achieve a standard. Women's empowerment aims to make every woman in the nation independent in all spheres of society, aware of her rights, and equipped with knowledge of physical safety. This paper focused on describing the problems that women encountered in their daily lives, the Women Empowerment Cell case study, the Self Help Groups that were successfully operating in the state of Tamil Nadu, and the Women Empowerment Cell schemes that were available in India.

In their study, *Kapila & Kaur (2017)* found that a number of indicators, including the length of time it takes to disburse loans, the regularity with which members attend meetings, the homogeneity of the group, the use of a common fund, the decision-making process, and loan repayment performance, were significant factors in the overall effectiveness of self-help groups. They also listed additional elements that affected the effectiveness of self-help groups,

such as group stability, frequency of meetings, self-employment generation, book upkeep, and the quality of training provided to members.

Alemu et al.'s (2018) research on SHG participation's positive and significant effects on community empowerment raises the possibility that SHGs provide a useful forum for women to exchange knowledge and advocate for their rights. Collectively, these may therefore be used to negotiate greater "room to manoeuvre" inside the society. The study also showed that group engagement has detrimental consequences on households.

Alemu et al. (2018) have analyzed the role of SHGs in women empowerment in Highland Ethiopia. According to estimates, nearly 200 million people have found their jobs through SHGs across the globe. The findings of the study have stated that SHG members are more aware about their sub-ordination position and fell the urge to challenge the norm. in context to Ethiopian, the government has rolled out an interventional model where the focus will be laid upon education and healthcare of members within the SHGs. The association of women with these groups developed an awareness related to health and educational benefits in the society. The supportive mechanism and productive activities under SHGs creates an environment where women members motivate the others to join the group. These SHGs not only led to the economic upliftment of women, but also diminished the violence against women.

The impact of four dimensions—materials change, cognitive change, perceptual change, and connected change—on women's overall empowerment was compared by *Colaco and Gopinathan (2019)*. Women are essential to a nation's human resource capital and society. Women with their potential can contribute greatly to general development if they are given the same opportunities as men. Women's empowerment is viewed as a way to give them agency over their life and the ability to make decisions that will work for them. Thus, it has been determined that the key to a nation's development is the empowerment of women.

1.13.3 Psychological and Family Development Under SHGs

In the words of *Kumar, D. S. (2009)*, institution building is recognized as vital for poverty reduction across the globe. The impact of self-help group involvement on home wellbeing is the main topic of this essay. SHG activity participation is influenced by a variety of contextual and household-level factors. Our findings show that public measures aimed at boosting women's SHG participation provide significant income and are important for household wellbeing. The amount and caliber of food consumed, as well as the health of household

members and the education of children, have all improved. Building institutions is therefore a major factor in raising household welfare. Therefore, it appears essential for reducing poverty that the public continue to support the growth of these SHGs.

Kumari et al. (2010) conducted a study in Jhunjhunu district of Rajasthan. The study was based on primary data and total sample size of the study was 60 including 30 who were engaged in entrepreneurial activity. The data was collected using interview method and the result of the study shows that financial marketing and biasness attitude towards women and hypercritical are major problem that comes in women entrepreneurial activities. Furthermore, the market induced factors hinder the participation of women in entrepreneur activities. All these factors have greater potentiality to affect the social and economic development of women and preventing them from inclusive development.

Borah, A. (2014) made an attempt to evaluate the function of selected women SHGs in Barhampur Development Block in the state of Assam. By a field survey it has been noticed that SHGs have played active role in the economic development of women and they are attracted in setting up their own micro-enterprises to become self-sufficient and independent with the help of rural credit. It has been found that SHGs is an effective means of women empowerment and make them self-reliant by earning benefits from their business ventures. The development of SHGs is holistic and inclusive one which involves social, economic and psychological development at large. Women are being empowered and made self-sufficient in terms of financial aspects and they have a role in family matters.

Desai, M., & Joshi, D. (2017) have conducted a study titled “Women’s Empowerment in India: A Comparative Analysis of Different Regions”. In the study, the researchers have emphasized upon importance of women empowerment through self-help groups in different regions and describes the position of women empowerment. The key findings of the study found that SHGs helping the women to gain self-employment. Moreover, they are effective in developing self-confidence and psychological development of women. Large number of employment avenues are being generated under SHGs and women are actively engaging themselves at larger scale. The key factor that pushes the women into these profitable entities is their willingness and supportive mechanism of SHGs. However, the state institutions should take a lead to support and develop the adequate policy measures for larger benefit of women under these SHGs.

Kamala, S. & Jyothi, U. (2018) in their study have analyzed the performance of Self-Help Groups in the state of Telangana. According to the researchers, group approach contributes

heavily to the poverty alleviation in the developing countries mostly in Asia. SHGs is the more successful group approach that has emerged as a facilitator of the rural poor. The findings have outlined that SHGs have vast effect on dynamics of SDGs. The key factors that increase the dynamics of SHGs is the level of awareness and essence of joining the SHGs. Although, the process of registration is time consuming, but they proved to be successful ventures and the members deposit their savings on monthly basis. The prospect of giving up the membership of SHGs is very limited as people are largely influenced by the positive impacts of the SHGs.

Khan S. T., Bhat M. A., & Sangmi M. (2020) have studied the impact of micro-finance on social, economic and psychological development of women in Kashmir region. Across the globe, women are deprived of basic facilities including healthcare, education and economic participation. In the erstwhile state of Jammu and Kashmir, the micro-finance has succeeded in developing the entrepreneur capabilities among the women. In order to empower women and eradicate the poverty, the access to micro-finance is a pre-requisite. Micro-finance is an instrument to help women to establish the financially viable business ventures and bring transformation of their lives and their family at large. Moreover, economic self-sufficiency has direct bearing upon the social, political and psychological development of women.

The influence of SHGs on women entrepreneurs' economic empowerment and self- and social-awareness was examined by *Nimisha and Arumugan (2019)*. The study discovered that the women participate in small-scale entrepreneurship programmes with the support of Self-Help Groups (SHGs). As a result, they gain status in their families and communities and become economically empowered, which enhances their sense of self and social consciousness.

1.13.4 Micro-Finance Perspective and SHGs

According to *Snow and Buss (2001)*, the social context in which a microfinance programme is conducted has a significant impact on the program's appropriate design. Any country's microfinance programmes depend heavily on social interactions, but how these relationships are created and used varies greatly depending on the situation. Prior to the group lending arrangement, social contacts typically provide the peer pressure component of group lending. The strength and mutual nature of these long-standing connections are leveraged in the loan process in the developing countries. Due to the natural reciprocity of social relationships, borrowers who are part of a lending group are obliged to complete their financial obligations. The threat of social ostracism within close-knit communities makes this form of peer pressure effective.

Lavoori, V. and Paramanik, R. K. (2014) have analyzed the impact of microfinance and other socio-economic factors on the empowerment of women. It has been found that Indian banking system is engulfed with multitude of challenges that hamper the inclusive growth; however, Micro-Finance Institutions (MFI) and SHGs have emerged as alternatives to play a role in catering the needs of entrepreneurs. Although, the presence of women in self-generated employment avenues is less as compared to men; but the findings have suggested that employment generation activities, income of SHG members and availability of loan facility have positive impact upon the development of women. At large, the micro-finance system has brought a fundamental change in the life style of women in rural areas. Moreover, if the credit facility will be streamlined effectively, it has the greater potential to transform the rural India.

Abrar-ul-Haq et al. (2016) have analyzed the economic empowerment of women in the rural areas. They have termed reduction of poverty as an important agenda for less developed countries. The key factor that has the potentiality to bring stop to poverty is the empowerment by enhancing the capability of poor people. The availability of credit facilities, services and infrastructure have greater potential to supplement the poverty alleviation measures among the poor. The key aspects in the empowerment should be social (education, shelter and healthcare) and economic (house accessories). At large, the economic empowerment depends on four key factors including assets and property, livestock, health within household and household accessories. The policy formulation should be influenced by these factors and they should be the core agenda of any policy.

Bhulal (2018) outline that women empowerment is raising as a key test for every one of the groups of a nation including India. Women need to fight for their rights and social status in many different countries. Different measures had been taken to address these problems by private, public, and non-legislative organisations. One of these tools that made a significant contribution to the strategy for empowering women was a self-help group. Self-help groups give underprivileged women the opportunity to manage their life by raising money and starting small businesses. The current financial situation of women in India has not improved despite numerous attempts to increase women's positions. However, it is stated that microfinance is a potent tool for eradicating poverty in countries like India.

Ghai, K. K. (2018) presented an exploration into SHGs and termed it as association of 10-20 members in rural settings. Though SHGs can be found in different nations, particularly in South Asia and Southeast Asia, the majority of them are in India. Over a few months, members

contributed tiny amounts on a regular basis to savings until the group had enough money to start making loans. The money may then be returned for any purpose to the members or to other villagers. For the purpose of providing microcredit, many SHGs in India were 'connected' to banks through bank-linkage mechanism. Generally speaking, micro-credit refers to small loans that assist underprivileged women in meeting their immediate financial needs. The availability of micro-finance caters the needs of vulnerable populations in the socio-economic realm.

Anarfo et al. (2019) discovered a reverse causal relationship between financial sector development and financial inclusion after examining the dynamic relationship between the two. The study made clear that financial inclusion should not just be a goal of policy, but that it can also be pursued as a result of the growth of the financial sector. As a result, the government may decide to concentrate more on creating laws that would promote the financial sector's development and increase financial inclusion.

Goel and Madan (2019) investigated the government's financial inclusion programmes, which are designed to inspire many women in the nation to pursue entrepreneurship. They looked studied how financial inclusion and other factors, such as family dynamics, benchmarking, women's entrepreneurial drive and intention, affected their decision to pursue entrepreneurship as a vocation. The results showed that financial inclusion has an effect on women's entrepreneurship.

Sani Ibrahim et al. (2019) created a financial inclusion index to investigate the connection between welfare and finance. The results of the study showed a substantial and robust correlation between household welfare and financial inclusion. The results shed light on the reality that, in contrast to the targeted lower income strata in society, middle-class and upper-class households gain most from financial inclusion programmes. The research contributes to the body of literature by showing that informal livelihood strategies—such as the exploitation of natural resources, the production of crops and livestock—reduce welfare disparities across income distributions. This suggests that financial inclusion policies should be redesigned in order to mitigate welfare inequality and guarantee income convergence for the benefit of lower-income groups.

According to *Muralidhar et al. (2019)*, the term financial inclusion should not be viewed from the standpoint of inclusion or exclusion because it narrows the focus and ignores other structural factors including user habits and power imbalances. Using the example of Indian car

drivers and Ola, the authors demonstrated that while availability is crucial, it is insufficient. In order to define the word financial inclusion, it was suggested that autonomy and affordability be added as additional terms in addition to access.

Tiwari, R. & Kathare, H. (2020) have studied the contribution of Self-Help Groups in women empowerment. The development of SHGs started as a movement to uplift the economic condition of educated and poor educated women by making them self-sufficient and self-reliant. In the India context, these SHGs are instrumental in enhancing the economic status of women. The economic empowerment also encompasses the financial empowerment that lies at the centre of SHGs. These SHGs have helped women to undertake certain economic activities including vermicompost, agriculture oriented, cottage industries, poultry farming, computer labs and others. These groups have created home based employment for small scale industries and helped women to become financially competent. The development of SHGs have led to women's liberation movement and national development at large.

1.13.5 Challenges Associated with SHGs and Women Empowerment

Srivastava and Chaudhary (1995) have conducted their research on "Women Entrepreneurs: Problems Perspective and Role Expectations from Banks:" In their study, it was stated that a variety of driving variables act simultaneously on the individual, causing dissonance in her, which in turn motivates her to take action aimed at eliminating or reducing the dissonance in the individual. This is revealed by perspective and role expectations from banks. Women experienced issues mostly with product promotion and approaching banks for loans. Other cited personal issues including family stress and time constraints. Joint families are not a barrier for budding entrepreneurs, the survey finds. In actuality, it serves as a facilitator. Women entrepreneurs' role satisfaction as a wife, mother, and creator is increased by their entrepreneurial role, which also strengthens family ties.

Punitha et al. (1999) investigated the challenges and limitations that women business owners in the Pondicherry area faced. During the months of June and July 1999, personal interviews were conducted with a sample of 120 female-owned businesses, of which 42 were located in rural and 78 in metropolitan regions. Competition from products of higher quality and marketing issues are the two main issues faced by rural women business owners. In addition to facing competition from goods of higher quality, urban businesses often have challenges in obtaining loans. The least problematic issues for female entrepreneurs, both in rural and urban

areas, include ignorance of schemes, remoteness from the market, and ignorance of agencies and institutions.

Sindhuja, P. (2012) in her work “*Economic Empowerment of Women Through Self-Help Groups*” outlines that human resources among the women could not be utilized effectively due to illiteracy, lack of skill sets and educational backwardness. Women constitute the half of total population, but only one-fourth are contributing to the economic development of country. Majority of the women population is engaged in agriculture and allied sector where the insecurity of livelihood always persists. Although, the capacities and capabilities of women are parallel to men, but they are still being ignored in the development helm. In this context, the government recognized the importance of women and helped in giving recognition of self-help groups. These SHGs are group of 10-20 people who came together, pool their resources and initiate a joint venture. There are critical in empowering women and overcoming their economic poverty. In majority of the cases, these SHGs have presence in rural areas who assure poor women employment and income.

Savitha, V. and Rajashekar, H. (2014) in their study have evaluated the problems faced by members of Self-help groups in the Mysore district of Tamil Nadu. Women is termed as a greatest asset and change maker if equipped with equal opportunities and status. In relation to women empowerment and financial inclusion SHGs play an important role. In the developing countries like India women empowerment is the dominant issue as women face the discrimination in the society. However, the SHGs provide a forum for women to express their views, participate in decision making and interact with others. Despite all the positive attempts, women are still facing some major challenges. Regular insurance coverage and training sessions should be put in place for effective empowerment of women moreover, women should also make use of digital technologies for their self-development.

Shettar (2015) in the study analyzed the status of women empowerment in India and also highlighted the challenges associated with women empowerment. In the contemporary era, women empowerment has occupied the central stage in all the spheres. But in actuality, women's emancipation remained a fiction. They observe how women are victims of different social ills in daily life. Women's empowerment was a crucial tool for increasing women's access to resources and ability to make wise life decisions. Women's empowerment was essentially the process of raising the position of traditionally underprivileged women in society on the economic, social, and political fronts. They were being protected from all types of violence

during this procedure. The research only used secondary sources as their foundation. The study shows that despite numerous government initiatives, women in India still have a somewhat lower status than men and are comparatively underpowered.

Mwanza (2016) has argued that the prospect of members of SHGs and micro-enterprises is being hampered in their expansion by social competition. In addition, the women's lack of pertinent and necessary experience in public relations, networking, and marketing also has the potentiality to hamper and hinders the smooth operations and expansion of their enterprises. Another issue is that women struggle to perform well because of a lack of education, a lack of knowledge about how businesses operate, limited member involvement, and frequent arguments. These self-help groups work poorly because their members are not given enough training in areas like bookkeeping, reporting, and maintaining financial records, as well as in how to manage their finances and participate in group activities. Further contributing factors to the poor functioning of self-help groups are underfunding and resource mismanagement. In the above context, the researcher has outlined that timely interventions and positive attributions in the form of training, education and finances for effective functioning of the SHGs.

Pillai, D. (2017) in his study has outlined the nature and role of SHGs in financial development. The key inferences drawn from the study have outlined that these SHGs have facilitated the financial inclusion of developing countries. However, there are diverse set of glitches that affect the smooth performance of these SHGs. These existing challenges could be done away with the adoption of sustainable strategy and collaboration with commercial banks. More importantly, strategic relations between the SHGs and other stakeholders are pre-requisite for cost-efficient social growth. In his study, the author makes a reference to linkages between the banks and SHGs for smooth availability of credit facility.

Under the National Rural Livelihood Mission (NRLM), *Sarkar and Chattopadhyay (2018)* examined the function of self-help groups (SHGs) in empowering rural women. The study found that women's lives saw significant changes in terms of social mobility, awareness, and skill development after joining a SHG funded by the NRLM microcredit programme. However, households find it difficult to make happy decisions about how to use loans, how to use loan income, how to utilize loans, and how to repay loans.

1.13.6 SHGs in Context to Himachal Pradesh

Sharma, D. D. and Chand, M. (2014) conducted a study pertaining to perception of members of SHGs in Solan district of Himachal Pradesh. The study was field based and a total of 75 sample size was under consideration. All the 75 respondents were associated the *Jogindra Cooperative Nank Limited*, Nauni, Solan Himachal Pradesh. The key inferences drawn from the study outline that 3/4th of respondents have familiarity with SHGs and relevant aspects; while as 1/4th of respondents are not familiar with it. The key reason that hinders the perception of women with regard to SHGs is issue pertaining to family permission for female members to move out of the house. More importantly, the key challenges faced by SHGs for smooth functioning include fluctuating bank policies and lack of cooperation among the members of SHGs.

Sharma, N. (2013) in her study presents an empirical analysis of NGOs on rural development in Himachal Pradesh. The researcher lays focus upon the rural development as majority of India's population lives in rural areas. Considering the backward nature of rural areas, Non-Governmental Organizations have played an effective and multitude role in the rural development. These NGOs have played their part in educational sector, construction and linking of roads, irrigation facilities, development of cash crops, sanitation, organic farming and many more. The active presence of NGOs in rural areas adds wheels to the rural development in Himachal Pradesh and supplements the efforts of governments in developmental aspects. Therefore, NGOs are non-state actors who play a parallel role to SHGs and other actors in bringing the development to the last resort.

Sharma, R. K. and Sharma, P. (2014) have analyzed the women empowerment under the Panchayati Raj Institutions in the state of Himachal Pradesh. They have termed empowerment as a means giving to individuals of power to take decisions in matters relating to themselves. The status of women has improved substantially in Himachal Pradesh under the PRIs. Women are enjoying freedom and play a role in developmental programmes. From the political perspective, the participation of women is getting momentum at local level and they have fair representation in Panchayat. The education becomes no barrier in the active engagement of women in local level governance. At large, it can be inferred that empowerment of women from political perspective is not a myth, but a reality.

Singh, R. (2013) in the study has analyzed the development of women empowerment under SHGs in the state of Himachal Pradesh. In the words of researcher, entrepreneurship is

considered as the important factor for the socio-economic development of a society. Indian women in recent times have undergone too long and becoming increasingly visible and successful in all the spheres of life. Educated women contributed heavily to the social transformation and succeeded in transforming their economic status, independence and self-confidence. Under the ambit of SHGs women have succeeded in conquering the greater heights of society and developed independent identities for themselves. However, the need is still felt for mobilizing and utilizing the resources for women empowerment and it is essential for raising the status of women at the societal level.

Punam, S. and Rhyal, P. C. (2015) have analyzed the women empowerment under the shadow of MGNREGA in the state of Himachal Pradesh. Poverty and unemployment are the greatest challenges to the developing nations and India is no exception to it. In the India context, the development of all and empowerment of marginalized one is the part of state policy. Governments at central, state and local level and NGOs are critical in ensuring the gender equality as laid down in Indian constitution. In this milieu, the role of SHGs is instrumental in minimizing the poverty and bringing equality by means of promoting entrepreneurship and self-confidence among the women mostly in rural areas. These SHGs are successful in helping the marginalized communities to solve their issues in participatory approach. These groups have paved the way for success among the rural women and led their holistic development at large.

Sharma, N. and Kumar, S. (2015) have conducted a study titled as “Social empowerment of women through Self-help groups: An impact assessment in District Hamirpur, Himachal Pradesh”. Women members join SHGs due to many reasons including availing loan facility, avoiding exploitation from money lenders, promote savings, develop leadership skills and promoting income generating activities. Majority of the members are aimed to save money and all the members have common goal i.e. improve their standard of living. The process of women empowerment brought development among women in terms of self-confidence, control over finances, decision making and participation in family and societal affairs. At large, there is a visible remarkable change in the personality of women after joining the SHGs.

Singh, U. (2017) conducted a study titled “*Self Help Groups and Women Empowerment: Appraisal of Drang Block in Mandi District of HP*”. The study found that SHGs are involved in wide range of different economic activities such as papad making, tailoring, soap making, handcraft and so on. It is also reported that SHGs has raised the level of women in decision

making. Women are actively engaging themselves in the decision making process involved in family, society and self-oriented at large. Moreover, the productivity and efficiency increases when there is appropriate environment for supporting the SHGs. The participation of women in SHGs has increased rapidly and it helped them to reduce their dependency on money lenders. These SHGs provide a platform to women to start their business ventures, avail the credit facility and discuss the societal issues at large.

Arora, M. and Singh, S. (2018) in their study have made an assessment of SHG bank linkage programme on women empowerment in Himachal Pradesh. According to the researchers, microfinance is the important tool for providing financial services to poor and vulnerable sections of society. In the Indian context, women have become focal points of these programs. The one recent example in this case is SHG bank linkage programme for disbursing the microfinance services to the SHGs and the women members at large. Women have proved to be main stakeholders of the microfinance programmes and it helped them to become important part of development under financial system. SHG bank linkage programmes have empowered women socially, economically and politically as well. Moreover, they also led to the enhancement of decision making power of women participants in the SHGs.

Kumari, S. and Khanna, M. (2018) have conducted the study titled “Impact of Self-help Group on Empowerment of women: A study of Sujampur Block of Hamirpur District (HP)”. The concept of SHGs is brainchild of Grameen bank of Bangladesh which was constituted by Prof. Muhammad Yunus of Chittagong University in the year 1975. Considering Bangladesh as a reference, many countries across the globe including India constituted the same. In India, the concept of SHGs was cemented under NABARD and had gained prominence across all the states. In the state of Himachal Pradesh, it was observed that socio-economic factors of women underwent fundamental transformation under SHGs. Furthermore, there is need to create an enabling policy environment for re-strengthening these SHGs and overcoming the barriers in the development of women.

Kumari and Lavli (2020) have conducted a study on women empowerment in Hamirpur district of Himachal Pradesh. They have termed women empowerment as a process by means of which the existing traditions and cultures involving gender are being challenged by women. Using the chi square test, the findings of the study have outlined that SHGs have greater impact upon social, economic and digital empowerment. These SHGs have succeeded in empowering the women, however, the importance and role of SHGs should be disseminated to people through

text books and educational institutions. More importantly, the training sessions should be constituted regarding how these SHGs develop employment avenues for women.

Kaushal, S. & Nivideta (2021) terms women empowerment as need of hour to achieve the Sustainable Development Goals (SDGs) as envisioned by United Nations. Fundamentally, the empowerment focuses upon the freedom of choices, financial choices and participation in all spheres of society including social economic and political one. The number of SHGs is increasing across the states, but their growth pattern is uneven across the states. The concept of SHGs has wider prominence among women as 86% of SHGs across country are exclusive for women. The role of these SHGs in serving women is marvellous and credit facility helps them to meet the basic needs and start the income generating activities in the country.

Verma, N. (2022) conducted a study titled as “Empowerment of women through SHGs: A case study of Himachal Pradesh”. The participation of women in SHGs enables them to gain self-confidence and self-sufficiency. The key developments that took place in women under the ambit of SHGs include increase in income, development of communication skills, increase in recognition in society, self-reliance and gender awareness. SHGs have helped the women to challenge the gender barriers and uplift themselves from socio-economic realms. However, these SHGs and members thereby are no exception to challenges. The key challenges that hinder the development of women and SHGs included limited credit facility, lack of family support in certain cases and longevity of women members with SHGs.

Devi, S. & Kumar, S. (2023) have conducted the study titled “Self-Help Groups (SHGs) in Himachal Pradesh: Growth, Structure and Financing”. SHGs is a group of women/men who work for the capacity to become the agents of change. In context to India, the establishment of SHGs first took place in 1986-87 under NABARD. Using the primary and secondary data sources, the researchers have found that SHGs worked in all the blocks of districts of Himachal Pradesh except Shimla and Mandi. However, in recent times, the larger number of SHGs under NRLM in Himachal Pradesh is in districts of Mandi followed by Kangra and Shimla. These non-state entities have become vocal regarding the socio-economic upliftment of women and they have become the agents of change in the region. These groups have participatory structure and work in collaboration to bring the change in socio-economic realm.

1.13.7 Identification of Research Gap

The review of literature has presented an opportunity to delve deep into the role of Self-help Groups in women empowerment. In the first section, the role of SHGs was analyzed from other states of India and in second section, the review of Himachal Pradesh was explored. The key inferences drawn from the review of literature have stated that SHGs have succeeded in empowering the women from social and economic perspectives. The livelihood opportunities under SHGs helped the women to become self-reliant and independent. They also enable the women to actively participate in the discussion and policy deliberation at family and societal level. However, the area is unexplored in certain aspects and the following research gaps have been identified:

- The role of SHGs in women empowerment is unexplored in Una district of Himachal Pradesh.
- The structure and functional perspective of SWAN Women Federation in Una district is also unexplored subject.
- The role of SWAN Women Federation in imparting entrepreneur skills to the members of SHGs is also an unexplored area.
- Lastly, there is no study that exclusively suggested the measures for re-structuring the functional perspective of SHGs and SWAN Women Federation at large.

1.14 Research objectives

Research objectives are outcomes, that a researcher is subjected to achieve in his/her research. These are the directions that define the orientation of a researcher. In context to present study, the research objectives have been set in tune with research gap. Accordingly following research objectives have been crafted in the study:

- i. To analyze the role of Self –Help Groups (SHGs) in Women’s Empowerment in Himachal Pradesh.
- ii. To examine the structure, functions, and income-generating activities of SHGs under SWAN Women Federation.
- iii. To assess the role of SHGs under the SWAN Women Federation in imparting entrepreneurial skill and their socio- economic impacts on the lives of women.

- iv. To suggest the measures for the more effective functioning of SHGs under SWAN Women Federation.

1.15 Research Questions

In line with research objectives of the study, research questions have been put in place. Symmetry has been maintained between the research objectives and research questions aimed at achieving desired outcomes using the uniform research methods. Both the data sources primary and secondary play their part in fulfilling the research objectives and answer the pre-defined research questions thereby. The research questions in this context include the following:

- i. What is the importance of Self –Help Groups in Women Empowerment?
- ii. Does the structure and function of SWAN Women Federation have positive impact on women empowerment?
- iii. What are the various income generating activities of SHGs under SWAN Women Federation?
- iv. How does the income generating activities impact on women empowerment?
- v. How does the role of SWAN Women Federation impart entrepreneurial skill to women?

1.16 Research Methodology

Research methodology is a systematic way for finding out the solution of any research problem. It includes all the steps that have been adopted by researcher in the present research. In the research methodology, the researcher is largely focused upon tools and techniques to be used for achieving the pre-defined set of research objectives. It may be understood as a science of studying “How research is done effectively and scientifically”. Considering the nature of the present study, it primarily aimed at exploring and analysing the role of SHGs and most importantly SWAN Federation in women empowerment in the Una district of Himachal Pradesh. In this milieu, appropriate research methodology has been designed keeping into view the coherency of research variables.

Research Design: Research design refers to a plan, set of technique and method which are

followed by an investigator to obtain the answer of research question. This study is analytical and exploratory in nature, so in order to achieve above mentioned objectives of the present study both primary and secondary have been used. This study is depended on the descriptive method through relaying on previous studies, periodicals and books in order to cover the theoretical part. This study is also exploratory in nature as dynamism of variables using primary data sources including case study method, interview schedule and questionnaire have been utilized to infer the findings from Una district of Himachal Pradesh.

Study Area: In Himachal Pradesh there are 12 districts viz. Bilaspur, Chamba, Hamirpur, Kangra, Kinnaur, Kullu, Lahul-Spiti, Mandi, Shimla, Sirmour, Solan and Una. Out of these 12 districts, Una district had been selected for the study, because the SWAN Federation is one of the biggest projects in Himachal Pradesh, which works on the embankment of SWAN River only and is aimed at women empowerment through Self Help Groups in District Una. Primarily, the findings of the study are related to Una district; but may have positive implications upon other SHGs who operate in other districts of Himachal Pradesh.

Data Usage: The study is primarily explorative cum analytical in nature; thus scope of study becomes wider. Keeping into view the diversity of subject matter, both data sources primary and secondary have been utilized to fulfill the objectives of research. The secondary sources include journals and articles, books, newspapers and other published material. While as primary data has been collected from census reports of Government of India, reports of SWAN federation, reports of Government of Himachal Pradesh and Ministry of Rural Development, Government of India and most importantly from the respondents including members of SWAN Federation, members of SHGs and others.

Sample Size: For the present study the entire district of Una had been selected for analysis. There are 10 Mahila Kalyan Manch (MKM) in district Una and all the 10 MKMs have been selected for the study. Out of 427 Self Help Groups, 40 SHGs are selected, selecting 4 SHGs from each MKM. Further 360 respondents are selected by selecting 9 members from each selected SHGs (*Table 1.6.1*). Further, there are 36 office bearers from SWAN Federation and SHGs who also constitute the sample of study. In totality, the total sample size of the study is 396 as presented in the below section.

Sample Selection Technique: For the present study, Multistage Random Sampling Technique has been used for selecting the Respondents. The detailed process for sample selection has been presented below:

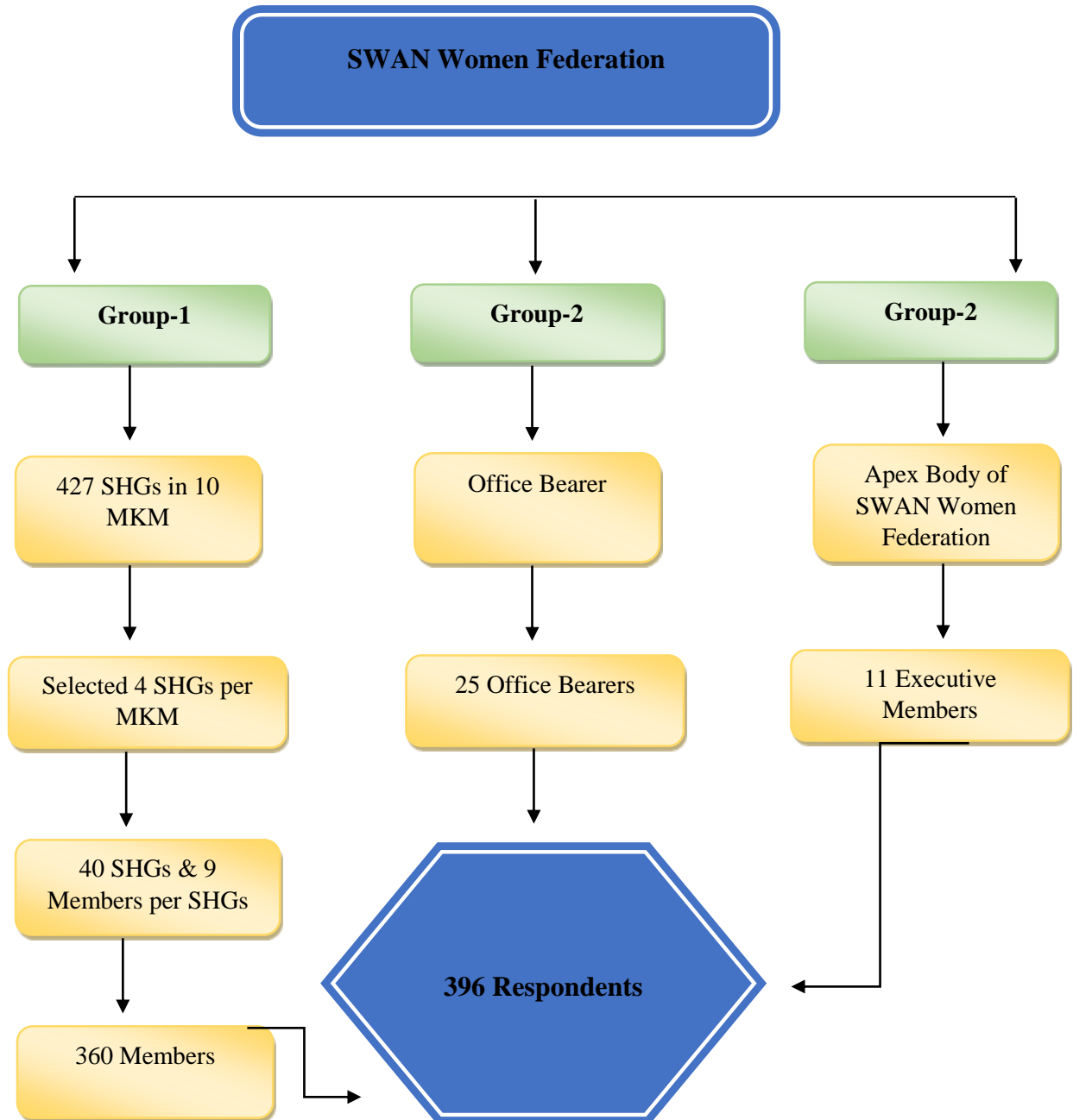


Table No. 1.1: Sample Size Break-Up (Quantitative Sample)

Sr. No.	MKM	No. of SHGs	Total Members	No of SHGs Selected	No of Respondents Selected
1	Badoli	34	574	4	36
2	Dhussara	43	643	4	36
3	Nari	58	908	4	36
4	Panjawar	77	1068	4	36
5	Badehar	15	200	4	36
6	Basoli	44	592	4	36
7	Badhera	58	658	4	36
8	Badoh	36	572	4	36
9	Ajnoli	41	654	4	36
10	Jankpur	21	243	4	36
Total		427	6012	40	360

Table 1.2: Sample Size Break Up (Qualitative Sample)

Sr. No.	Sample Category	Sample Size
1	Executive Members of SWAN Federation	11
2	Office Bearers of SHGs	25
Total		36

Sampling Technique and Data Collection Technique: Multistage Random Sampling Technique has been used for selecting the Respondents. The Qualitative and Quantitative data is collected in the study by both primary and secondary sources as discussed in previous section. Primary data is collected through 3 types of tools that is Structured Interview Schedule, Focus Group discussion and Key Informant Interviews.

- Group-1: Structured Interview Schedule has been used for 360 SHGs members.
- Group -2: Focus Group Discussion has been used for 25 Office Bearers for collecting the qualitative data.
- Group-3: Key Informant Interview has been used for 11 Executive Members of SWAN women Federation. So, the total sample of the study stands at 396 respondents.

Data Analysis: Statistical manifestations including graphical visualizations and mean (average) have been developed through MS Excel and presented under appropriate themes. The data has been presented in tabular and graphical form as it becomes easy for the reader to draw the precise inferences from the subject matter. Considering the diversity of research variables and nature of research objectives and research thereby, the study has been presented under structured Chapterization as mentioned below.

Chapterization: The study has been divided into six chapters keeping into view the coherency and synchronization of subject matter and research objectives thereby:

Chapter I is titled as ‘**Introduction**’

Chapter II is titled as “**Historical Development and Role of Self-Help Groups in Himachal Pradesh**”

Chapter III is titled as “**Understanding Functional Perspective of SWAN Women Federation in Una District**”

Chapter IV is titled as “**Success Stories of Self Help Groups in Una District of Himachal Pradesh**”

Chapter V is titled as “**Data Interpretation and Analysis**”

Chapter VI is titled as “**Conclusion and Suggestions**”

1.17 Importance of Study and Expected outcomes

Empowerment of women facilitates overall development of the society. The society of SHGs as the name suggest means helping to self. SHGs are organizations which help the women to generate the income by initiating the entrepreneurial activities. Income generating activities and entrepreneurship provide a feasible solution for socio- economic and politico deprivation of women. Now a days Self Help Groups have become an important tool for women empowerment. This study on “Women Empowerment on Self Help Groups” has largely

focused on understanding the relation between SHGs and Women Empowerment. This study also determined how SHGs have helped the women. This research also focused on the challenges faced by the women entrepreneur and how to overcome them.

Therefore, this study is significant because, the study has ingrained importance and can be termed as need of the hour. It also outlined how SWAN Federation in Una District of Himachal Pradesh could be utilized as catalyst to empower the women through SHGs. Large number of the women entrepreneur have set their enterprise through the SHGS. This research will be helpful for the students, researchers to get acquainted with the role of SHGs in socio-economic empowerment of women. The study also offered concrete suggestions, which can immensely help policy makers to plug the loop holes in the implementation of the policies related to SHGs. They key expected outcomes of the study are presented below:

- This study had analyzed the relationship between the self-help groups and women empowerment in district Una of Himachal Pradesh.
- This study had provided the relevant information about the structure and functioning of self-help groups under the SWAN Federation.
- This study also explored the impact of self-help group under the SWAN Federation for developing entrepreneurial skills among the women of district Una
- This study also assessed the income generating activities, production patterns, and marketing pattern of SHGs under the shadow of SWAN Federation.
- This study ascertained the socio-economic impact of SHGs under the SWAN Federation on the lives of women.
- Lastly, this study has forwarded the suggestion for more socio-economic upliftment of the women and effective functioning of SHGs.

1.18 Conclusion

Empowerment refers to the process of granting individuals or groups the power, autonomy, and agency to take control of their lives, make choices, and influence their circumstances. Empowerment is a multifaceted concept that encompasses personal, interpersonal, and structural dimensions. It involves granting individuals and communities the power, autonomy, and agency to take control of their lives, make choices, and influence their circumstances. One important aspect of women empowerment is ensuring women's economic empowerment. This involves enabling women to access and control economic resources,

including land, finance, and productive assets. Women empowerment does not survive in isolation but is actively supported by range of policies and theoretical underpinnings including feminist theory. The feminist theory of women's empowerment is a broad and complex framework that encompasses a range of different perspectives and approaches. At its core, feminist theory is concerned with understanding the ways in which gender, power, and inequality intersect to shape women's experiences, opportunities, and status in society.

Women empowerment is an ongoing process that requires the collective efforts of governments, civil society organizations, and individuals. It calls for policy reforms, institutional changes, and social transformations that promote gender equality and create an inclusive and just society. Self-Help Groups (SHGs) have made a significant impact on women's economic empowerment and poverty alleviation, particularly in developing countries. SHGs have emerged as powerful tools for promoting women's entrepreneurship, financial inclusion, and social empowerment, leading to improved livelihoods and reduced poverty levels. SHGs have played a crucial role in enhancing women's economic empowerment. By providing access to credit, savings, and financial services, SHGs enable women to engage in income-generating activities and entrepreneurship. Women, who were previously excluded from formal financial institutions due to various barriers, can now access small loans through SHGs. SHGs contribute to poverty alleviation by promoting savings and asset creation among women. Through regular savings, SHGs accumulate a pool of funds that can be used for providing loans to their members.

CHAPTER 2
HISTORICAL DEVELOPMENT AND ROLE OF SELF-HELP GROUPS
IN HIMACHAL PRADESH

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HISTORICAL DEVELOPMENT AND ROLE OF SELF-HELP GROUPS IN HIMACHAL PRADESH

2.1 Introduction

Women empowerment refers to the process of enabling women to have control over their own lives, make choices, and exercise their rights and abilities to achieve their goals. It involves a range of economic, social, political, and educational factors that promote gender equality and women's participation in all aspects of society. Women empowerment through Self-Help Groups (SHGs) has been a significant approach in promoting economic and social empowerment among women in various parts of the country, particularly in backward areas/states. SHGs provide women with access to savings, credit, and financial services. This enables them to start and expand small businesses, invest in income-generating activities, and build financial stability. Moreover, they are also engaged in income-generating activities such as microenterprises and agriculture. Women benefit from these activities, which can lead to increased household income and reduced poverty. In the realm of decision making, SHGs boost women's confidence and decision-making abilities, not only within the group but also in their families and communities.

SHGs encourage collective action and community development initiatives. Women in SHGs often work together to address common issues like sanitation, healthcare, and education. In context to state of Himachal Pradesh, SHGs promote social cohesion and solidarity among vulnerable women by fostering a sense of belonging and support within the community. There are multitude of SHGs that have been registered under the Government of Himachal Pradesh and having presence in diverse set of socio-economic activities. They serve as a platform for women to develop leadership skills, which can lead to increased participation in local governance and decision-making processes. SHGs have been widely recognized for their role in women's empowerment, both economically and socially, leading to positive changes in their lives and communities. In this background, the present chapter outlines the socio-economic profile of Himachal Pradesh and the role of SHGs in women empowerment in the state. All the subject matter has been presented under appropriate themes keeping in view the coherency of context.

2.2 Himachal Pradesh: A Glance at State

The state of Himachal Pradesh lies at the northern side of Indian peninsula. It is surrounded by Jammu and Kashmir to the north, Punjab to the west, Haryana to the southwest, Uttarakhand to the southeast, and Tibet to the east. From the historical contexts, the earliest inhabitants of the region were Tribals called *Dassas*. Later on Aryans came and they assimilated into the tribes. In the 19th century, Maharaja Ranjit Singh annexed many states in the north, but later British took the control. However, after independence, nearly 30 princely states of the area were united and the state of Himachal Pradesh was established on 15th April 1948. Later on in 25th January 1971, Himachal Pradesh was made a full-fledged state. Himachal Pradesh's topography is distinguished by its hilly landscape because the entire state is in the Himalayas. The Pir Panjal, Dhauladhar, and Great Himalayan Mountain ranges are the three primary mountain ranges in the state. Slopes that are steep, valleys that are deep, and ridges that are narrow define these mountain ranges (<https://himachal.nic.in/en-IN/at-a-glance.html>).

The Sutlej, Beas, Ravi, Chenab, and Yamuna are just a few of the rivers that can be found in the state. These rivers are a significant supply of water for the state's hydroelectric and agricultural industries, flowing through gorges and deep valleys. A significant water supply for the state and a popular tourist site is the Beas River in particular. The state's highest areas have a subarctic climate, while its lower regions have a subtropical climate. Heavy rainfall and snowfall are seen in the state during the monsoon season (June to September) and (December to February). The Great Himalayan National Park, Pin Valley National Park, and Simbalbara Wildlife Sanctuary are just a few of the national parks and wildlife sanctuaries that can be found in the state of Himachal Pradesh. Many endangered species, including the snow leopard, the Himalayan black bear, and the western tragopan, may be found in these protected regions, which are home to a diverse range of flora and wildlife. In summary, Himachal Pradesh's geography is distinguished by its hilly topography, extensive valleys, and sharp ridges. The state is a significant source of water and hydropower for the area due to its Himalayan position and closeness to numerous significant rivers. The state is a key location for tourism and animal protection due to its diverse geography and climate (<https://himachaltourism.gov.in/destination/unexplored/>).

time, with a growth rate of 12.94% between 2001 and 2011. Around 90% of the state's residents live in rural areas, with the remaining 10% living in metropolitan areas. Shimla, Solan, Mandi, and Kangra are some of the state's largest cities. Almost 95% of the people of Himachal Pradesh follow Hinduism who make up the bulk of the state's population. The other religions include Buddhism, Islam, and Christianity. A sizeable number of tribal tribes also adhere to their own unique traditional beliefs and practices (*Census 2011*).

Tribal people also make up a sizeable portion of the population in Himachal Pradesh, making up around 25% of the total population. The Kinnauris, Lahaulis, and Spitis are among of the state's most significant tribal groups. These communities are an essential component of the social fabric of the state and each has its own culture, customs, and way of life. Most of the population in Himachal Pradesh speaks and understands Hindi, which is the state's official language. The state also has speakers of Punjabi, Pahari, and English who serves as the official language and the language of government. The state has a literacy rate of 82.80% in 2011 census, which is higher than the national average of 74.04%. There are several schools, colleges, and universities in the state, which has a well- developed educational system. Almost 1.3 million pupils are served by the state's primary education system, which is dispersed across all the geographical positions of the state. The state boasts a sizable number of public and private schools that provide pupils a high-quality education (*Census 2011*). In the above context, the key demographic parameters have been outlined in the given table:

Table 2.1: Demographic Profile of Himachal Pradesh

S. No.	Demographic Variable	Value
1	Total Area	55,673 sq. km
2	Population Density	123/sq. km
3	Total Population	68,64,602
4	Sex Ration	972
5	Literacy Rate	82.80 %
6	Health Institutions	3919

Source: <https://himachal.nic.in/en-IN/at-a-glance.html>

With a large number of hospitals, clinics, and healthcare facilities, the state boasts a well- developed healthcare system. In order to strengthen healthcare services in the state, particularly in rural regions, the administration has put in place a number of measures. The

state also boasts a sizable population of traditional healers who cure a wide range of illnesses using conventional techniques. Himachal Pradesh's population is expected to be diversified in 2023, with a mix of rural and urban residents, several religious and ethnic groupings, and a sizeable tribal population. The state's economy is expanding and the administration has put into place several programmes to enhance medical services, encourage economic development, and aid in the development of the state.

2.3 Administrative Structure of Himachal Pradesh

The state of Himachal Pradesh is the federal unit of Union of India governed by the parliamentary system of representative democracy. The state has unicameral legislature consisting of directly elected members and special office bearers such as speaker and Deputy speaker elected by the members of assembly. The state legislature enacts laws under the “state list” under *seventh schedule* of the Indian constitution. While as the executive authority entrusts with the *council of ministers* headed by the chief minister, although the titular head of government is Governor appointed by the president of India. Additionally, the judiciary is composed of *Himachal Pradesh High Court* and a system of lower courts entrusted with the constitutional responsibility to maintain checks and balances upon the legislative enactments. Considering the population strength and geographical vastness of Himachal Pradesh, the state has been divided into different administrative units for governance purpose. The detailed governance structure is presented in the below section:

Table 2.2: Administrative Units of Himachal Pradesh

Himachal Pradesh		
Kangra Division	Mandi Division	Shimla Division
<i>3 Districts:</i> Chamba, Kangra, Una	<i>5 Districts:</i> Bilaspur, Hamirpur, Kullu, Lahaul and Spiti, Mandi	<i>4 Districts:</i> Kinnaur, Shimla, Sirmaur, Solan
Number of Tehsils: 113		
Number of Blocks: 88		
Number of Urban Local Bodies: 61		
Gram Panchayats: 3615		
Villages: 20752		

Source: <https://himachal.nic.in/en-IN/at-a-glance.html>

For the administrative convenience, the state of Himachal Pradesh has been divided into three administrative divisions namely Kangra, Mandi and Shimla. Under the Kangra division, three districts namely Chamba, Kangra and Una are part of it. In the similar context, Mandi division includes Bilaspur, Hamirpur, Kullu, Lahul and Spiti and Mandi districts and Shimla division include Kinnaur, Shimla, Sirmour and Solan districts. Therefore, in totality there are 12 districts each headed by Deputy Commissioner (DC) also known as District Collector. DC is the administrative head of the district assisted by other heads of departments in executing the routine work. From the revenue perspective, the 12 districts have been further divided into tehsils. As of March 2024, there are a total of 113 tehsils in the state of Himachal Pradesh headed by Tehsildar. In addition, there are 88 blocks in the state each headed by Block Development Officer (BDO) responsible for implementing the policy measures enacted by the state legislature/cabinet.

For the administrative convenience and governance decentralization, under the 73rd and 74th amendment act; urban and rural local bodies have been established. In the state of Himachal Pradesh, there are 61 Urban Local Bodies (ULB) and 3615 Gram Panchayats directly elected by the people. These local level governance institutions have been entrusted with the responsibility to provide services to people under the constitutional framework of 73rd and 74th amendment act. Although, a robust governance mechanism has been put in place by the state for effective and real time service delivery to the public. But there felt a need of voluntary sector to supplement the efforts of state and that received a boost in 1989. Late in the year, the Planning Commission of India published an approach paper title “Macro Dimension of Planning” in which it advocated the use of non-governmental organizations in implementing health, welfare and educational initiatives. However, for some inexplicable reason the notion of community-based organisations (CBO), which all self-help groups essentially are, was erroneously conflated with that of non-governmental organisation. According, the government accords recognition to various SHGs who are vital in bringing the socio-economic development in inclusive approach (*Society for Economic Development and Environmental Management 2003-04*).

2.4 Evolution of SHGs in Himachal Pradesh

In the years following Independence, India has advanced significantly in enhancing fundamental social indicators such as health, nutrition, and education. Life expectancy has nearly doubled, infant mortality has been reduced by half, and literacy rates have shown improvement. Nevertheless, a significant segment of the population continues to endure severe poverty. Women are particularly vulnerable due to the intersection of low socio-economic status with inadequate nutrition, sanitation, healthcare, and higher rates of illness. Since 1995, there has been a growing belief in the need to organize fragmented communities into cohesive groups that can wield stronger influence with governmental structures. It is envisioned that once communities are organized, there will be a demand for training and capacity-building initiatives aimed at shifting from a culture of dependency to one of self-reliance, thereby fostering dynamism over stagnation (*Society for Economic Development and Environmental Management 2003-04*).

During the British era, the earliest Self-Help Groups (SHGs) in Himachal Pradesh were established in Una district to address chronic water issues in the Kandi areas. Known as Choe Reclamation (CR) groups, they successfully managed watersheds along the foothills that now separate Himachal from Punjab. These groups operated independently and effectively until 1947, when control over water resources was centralized under the Irrigation Department, marking the end of their direct influence. The CR groups, relying on local knowledge and voluntary efforts, managed to mitigate water scarcity without financial support from the colonial government. Post-1947, the state government expanded its role across all sectors, limiting opportunities for community-based organizations. Traditional panchayats, once instruments of local governance, also declined in relevance as power shifted to a centralized bureaucracy. Despite this trend, "*Devta Committees*" such as Devali/Harr continued to function in some areas albeit with reduced responsibilities. These formal democratic bodies oversee social customs, manage deity affairs, and coordinate contributions from community members. Notably, they have played a crucial role in conserving forests, with "*dev vans*" (deity forests) often exhibiting better preservation compared to government-managed protected forests (*ibid*).

The voluntary sector saw a significant boost in 1989 when the Planning Commission released an approach paper titled "Macro Dimensions to Planning," advocating for the involvement of non-governmental organizations (NGOs) in implementing health, welfare, and educational programs. Initially, efforts began with the National Cooperative Union of

India (NCUI) in Himachal Pradesh, particularly in Solan and Shimla districts. However, the real surge occurred from 1999 onwards, with over 85% of Self-Help Groups (SHGs) being formed in the three years leading up to 2003. By July 2003, approximately 7,786 SHGs had been established, excluding those formed by national organizations like NCUI and other NGOs. The formation of Self-Help Groups (SHGs) received significant momentum in 1999 with the implementation of the "Swayamshakti" program by the Ministry of Women and Child Development (WCD) (*ibid*). These groups have been instrumental in empowering women, enhancing their financial inclusion, and promoting entrepreneurship across India, including the state of Himachal Pradesh. SHGs in Himachal Pradesh, like in other parts of India, have been promoted by various government agencies, non-governmental organizations (NGOs), and financial institutions (*Sharma, N. 2012*). The National Rural Livelihood Mission (NRLM) and State Rural Livelihood Missions (SRLMs) play a crucial role in their promotion and support.

Self Help Groups (SHGs), particularly in rural areas, have emerged as crucial vehicle for advancing equitable economic and social change in India. “*The Himachal Pradesh Rural Credit Program*” (*HPRCP*) which was launched by the state government in the early 1990s is when SHGs were first introduced in Himachal Pradesh. The programme sought to boost household incomes by encouraging self-employment and entrepreneurship through SHGs. This signalled the start of a new SHG era in the state. Most of the people in the hilly northern Indian state of Himachal Pradesh live in rural areas. The state is renowned for its diverse agricultural landscape and natural beauty. The state's residents mostly rely on agriculture, horticulture, and animal husbandry for their living. Nonetheless, the state had difficulties in delivering credit and financial services to its rural people due to the rough terrain and lack of infrastructure (*Devi, S. and Kumar, S. 2023*).

The implementation of SHGs was considered a feasible solution in this situation. With the help of the World Bank, the HPRCP was put into action with the intention of giving credit to rural people via SHGs. The project was carried out in three stages, the first of which began in 1993. The initiative attempted to develop a long-term credit delivery system for rural families by providing loans to SHGs through banks. The initiative also gave SHGs training and built their ability to assist them efficiently manage their money and run their companies. The state government launched further initiatives to support SHGs throughout the state after learning from the HPRCP's success. The "*Himachal Pradesh Rural Livelihoods Programme*" (*HPRLP*) was started by the state government in 1999 with the intention of eradicating

poverty in rural regions by encouraging self-employment and entrepreneurship through SHGs (Devi, S. and Kumar, S. 2023).

With the help of the *International Fund for Agricultural Development (IFAD)*, the initiative gave SHGs finance as well as training and capacity-building. As a result of the HPRLP's effective promotion of SHGs in the state, there were over 8,000 SHGs with over 1,000,000 women as members by 2003. The SHGs engaged in a variety of endeavors, including as food processing, gardening, animal husbandry, and handicrafts. The SHGs were crucial in supporting social transformation and the empowerment of women in the state. There are many reasons for the SHG movement's success in Himachal Pradesh. First, the state government created a policy climate that was favorable to the promotion of SHGs (Sharma, N. 2013).

Furthermore, the government gave SHGs institutional and financial assistance in recognition of their significance in fostering rural self-employment and entrepreneurship. In essence, the Himachal Pradesh SHG movement has been a success tale of rural advancement and social transformation. The development of a sustainable loan delivery system for rural families, the encouragement of entrepreneurship and self-employment, and the empowerment of women have all resulted from the promotion of SHGs. Other states in India and other developing nations may learn a lot from the success of the SHG movement in Himachal Pradesh about how to encourage inclusive growth and social development in general (*ibid*).

Table: 2.3: District Wise SHGs Under DAY-NRLM in Himachal Pradesh

District Name	District Population (Census 2011)	No. of SHGs as 01-April-2018 to 31 st March 2023
Bilaspur	382,056	1448
Chamba	518,844	1799
Hamirpur	454,293	1974
Kangra	1,507,223	6069
Kinnaur	84,298	579
Kullu	437,474	2646
Lahul and Spiti	31, 528	104
Mandi	999,518	4998
Shimla	813,384	3741
Sirmaur	530,164	3037
Solan	576,670	1650
Una	521,057	2093
Total	6,856,509	30,138

Source: RTI to Ministry of Rural Development, GoI

According to the official data of *Ministry of Rural Development, Government of India*, there is increasing trend of SHGs in the state of Himachal Pradesh. All the twelve districts of state have active presence of SHGs. The largest number of SHGs are in district Kangra with a total strength of 6069; while as lowest strength is in Lahul and Spiti district with 104 SHGs. However, considering the population strength of these districts, the presence of SHGs is in uniform proportion. These SHGs have presence in scattered pattern across all the geographical regions of Himachal Pradesh. As of 1st April 2018 to 31st March 2023, there were 30,138 SHGs across the state and they act as supportive mechanisms to pave the way for inclusive socio-economic development. The key functional attributions of SHGs have been presented in below section.

2.5 Functional Attributions of Self Help Groups

Self-Help Groups or SHGs are community-based organizations formed by individuals who share a common interest, goal or problem. Self-help groups (SHGs) are informal groups of people who come together to share their experiences and resources for the betterment of their lives. They are usually composed of individuals who share common interests, needs, and goals. SHGs are typically found in rural areas and are especially important for empowering women who have traditionally been marginalized and excluded from mainstream economic and social activities. SHGs are an important tool for women's empowerment because they provide a platform for women to come together and address issues that affect their lives. Women who are part of an SHG are able to develop skills, knowledge, and confidence, which help them to participate more effectively in decision-making processes, both within their households and in their communities (*Galab, S. & Rao, N. C. 2003*).

These groups provide a platform for individuals to come together and collectively work towards their betterment. In the context of women empowerment, SHGs have been instrumental in providing a voice to women who have been traditionally marginalized and have limited access to resources and opportunities. In Himachal Pradesh, the state government has been actively promoting the formation of SHGs as a means to empower women. These groups are primarily focused on providing financial and social support to women who are often excluded from mainstream economic activities. By pooling their resources together, women in these groups can access credit facilities and start their own businesses. SHGs also serve as a platform for women to come together and discuss issues that affect them, such as gender-based violence, discrimination, and access to education,

healthcare and many others related problems which were undiscussed (*Bassi, P. 2015*).

The impact of SHGs on women empowerment in Himachal Pradesh has been significant. Women who were once relegated to the margins of society have been able to take control of their lives and become active participants in the economy. Moreover, the formation of SHGs has also led to a shift in societal attitudes towards women. Women are now seen as equal partners in development and are no longer viewed as dependents. SHGs are an effective tool for socio-economic empowerment of women, especially in rural areas. The concept of SHGs originated in India in the 1980s and has now spread to other countries as well. SHGs have played a significant role in women empowerment by providing them with access to finance, education, health, and social networks. The key functional attributions of SHGs have been presented below:

- Access to finance: One of the most significant benefits of SHGs is that they provide women with access to finance. Many women in rural areas do not have access to formal banking services, and they rely on moneylenders who charge exorbitant interest rates. SHGs provide a platform for women to pool their savings and provide credit to their members at a lower rate. This enables women to start and expand their businesses, and meet their household expenses (*Kaushal, S. L. & Nivedita 2021*).
- Skill development: SHGs provide a platform for women to learn new skills and enhance their existing skills. Many SHGs offer training in various areas such as sewing, embroidery, handicrafts, and small-scale businesses. This helps women to earn a livelihood and become self-reliant (*Nikhitha, M. K. & Prabhakar, N. 2022*).
- Access to markets: SHGs also help women to access markets for their products. Many SHGs have tie-ups with local markets, which enables women to sell their products directly consumers. This reduces their dependence on middlemen and helps them to earn a better income (*Kumari, S. & Rana, L., 2020*).
- Social networks: SHGs provide a platform for women to interact with each other and share their experiences. This creates a sense of community among women, which helps them to overcome social and cultural barriers. SHGs also provide a platform for women to discuss and address issues related to health, education, and social welfare (*ibid*).
- Political empowerment: SHGs have also contributed to the political empowerment

of women. Women who are part of an SHG may be more likely to participate in community meetings and to engage with local leaders and government officials. Many SHGs have formed federations, which represent the collective voice of women in their communities. These federations have been successful in lobbying for their rights and influencing policies that affect their lives (Arora. & Singh, 2018).

- One of the key benefits of SHGs is that they provide a safe and supportive environment for women to discuss sensitive issues, such as domestic violence, child marriage, and gender discrimination. In many cases, women who are part of an SHG are able to access information and support that they would not be able to access otherwise. This can help to improve their health and well-being, and also provide them with the skills and knowledge they need to advocate for themselves and their families (Kumari, S. & Khanna, M., 2018).
- In addition to providing access to credit, SHGs also provide training and support to help women develop the skills they need to manage their finances and run successful businesses. This can include training on record keeping, marketing, and entrepreneurship. As a result, women who are part of an SHG are often better able to manage their finances and generate income for their households (*ibid*).
- SHGs also play an important role in building social capital and strengthening communities. By bringing women together and encouraging them to work collaboratively, SHGs can help to foster a sense of community and social cohesion. This can be particularly important in areas where social ties are weak or where there are tensions between different groups. By building trust and promoting cooperation, SHGs can help to reduce conflict and build more resilient communities (Sharma, N. & Kumar, S., 2015).

The formation of Self-Help Groups has been a game-changer for women empowerment in Himachal Pradesh. These groups have provided a platform for women to come together and collectively work towards their betterment. The government's efforts in promoting the formation of SHGs have been commendable and should be replicated in other parts of the country to ensure that women are able to take control of their lives and become active participants in the economy. Moreover, the government's persistent efforts for providing supportive mechanism to the SHGs in the form of credit facility is the appreciable one. In this context, the loan facility related details associated with the members of SHGs in

Himachal Pradesh have been presented in below table.

Table 2.4: District Wise Bank Loan Facility Availed by Members of SHGs (Amount in Crores WRT State of Himachal Pradesh)

District Name	2018-19	2019-20	2020-21	2021-22	2022-23
Bilaspur	1.65	3.79	3.04	4.95	5.76
Chamba	2.79	3.69	1.59	5.28	2.95
Hamirpur	2.64	1.91	2.68	3.99	5.32
Kangra	14.20	23.10	21.96	29.59	32.20
Kinnaur	0.57	0.54	0.82	1.11	1.16
Kullu	3.23	2.47	2.99	3.75	4.41
Lahul and Spiti	0.03	0.03	0.03	0.03	0.03
Mandi	13.08	25.93	36.68	38.42	22.04
Shimla	7.98	10.18	12.70	17.99	17.67
Sirmaur	3.89	4.79	2.99	5.06	4.27
Solan	4.31	5.17	4.84	4.39	4.97
Una	4.45	4.86	7.22	11.28	12.42
Total	58.82	86.46	97.54	125.84	113.20

Source: RTI to Ministry of Rural Development, GoI

The success of SHGs and the mainly rely on the availability of finances and the skill set. Although, different training and skill development sessions are being conducted by SHGs and SWAN Women Federation for its members, but the finances remain the larger challenge. To bridge the gap, the government helps the members of SHGs to get the credit facility by means of various policy measures. Moreover, in the state of Himachal Pradesh, there is increasing trend of availing credit facility among the members of SHGs. The uniformity is quite visible across all the districts of Himachal Pradesh where the accessibility of availing credit facility is rapidly increasing. In the year 2018-19, a total of Rs. 58.82 crore was disbursed as loan amount among the members of SHGs across the state of Himachal Pradesh; the figure further went to Rs. 86.46 crore in 2019-20. In the year 2020-21, the amount increased to Rs. 97.54 crore that further increased to Rs. 125.83 crore in 2021-22. However, the figure sharply declined to Rs. 113.20 crore in the financial year 2022-23. Therefore, it can be inferred from the data that government is actively supporting the efforts of SHGs in bringing inclusivity and women empowerment at large.

2.6 Understanding Status of Women Before SHGs

Before the formation of Self-Help Groups (SHGs), the status of women in Himachal Pradesh was quite poor. Women were mostly confined to their households and had limited opportunities for income generation. They were not involved in decision-making processes and had very little say in matters related to their families and communities. Women were not exposed to education and were not given equal opportunities as men. They were often subjected to various forms of discrimination and violence, including domestic violence and harassment at the workplace. As a result, women in Himachal Pradesh had limited access to resources and were dependent on their male counterparts for financial support. They were not aware of their rights and were unable to assert themselves. Women's participation in the economy and public life was negligible (*Punam, S. and Ryhal, P. S., 2015*).

However, with the formation of Self-Help Groups, women's status in Himachal Pradesh has undergone a significant transformation. Through these groups, women have been able to come together and support each other in various ways. They have been able to enhance their skills and knowledge, and have gained access to credit facilities, which has enabled them to start their own businesses and become financially independent. They have also become more aware of their rights and have become more confident in expressing their opinions and taking decisions. The formation of Self-Help Groups has played a significant role in empowering women in Himachal Pradesh. It has helped them break free from the shackles of patriarchy and has enabled them to lead a life of dignity and respect (*ibid*).

The purpose of these SHGs is likely to provide opportunities for women's economic empowerment through capacity building, skill development, and collective decision-making. Himachal Pradesh, a state in northern India, is known for its natural beauty, cultural heritage, and traditional way of life. Historically, the status of women in Himachal Pradesh has been shaped by a complex set of social, economic, and cultural factors. In this essay, we will explore the status of women in Himachal Pradesh before the formation of Self-Help Groups (SHGs). Traditionally, Himachal Pradesh has been a patriarchal society, where women's roles were largely confined to the domestic sphere. Women were expected to marry early, bear children, and take care of the household. Education and employment opportunities for women were limited, and many women were unable to pursue their interests and aspirations (*Verma, N., 2022*).

One of the primary challenges faced by women in Himachal Pradesh was limited

access to education. In many parts of the state, girls were not sent to school, and even when they were, they often faced discrimination and bias from teachers and peers. As a result, many girls dropped out of school early, limiting their opportunities for further education and employment. In addition to limited access to education, women in Himachal Pradesh also faced a range of economic challenges. Women were often excluded from formal employment opportunities, and those who did work were typically paid less than men for the same work. Many women worked in the informal sector, including agriculture and small-scale handicrafts, where their labour was undervalued and underpaid. The economic challenges faced by women in Himachal Pradesh were compounded by limited access to credit and financial services. Women often had to rely on their husbands or male family members for financial support, making them vulnerable to financial abuse and exploitation. Many women were unable to access formal credit markets, as they lacked the collateral and documentation required to secure a loan (*Sharma, N. & Kumar, S., 2015*).

In addition to economic challenges, women in Himachal Pradesh also faced a range of social and cultural barriers. Women were expected to conform to strict gender roles and norms, and were often subjected to discrimination and violence. Domestic violence and dowry-related violence were common, and women had limited recourse to legal remedies or support services. Against this backdrop of social, economic, and cultural challenges, the formation of Self-Help Groups (SHGs) in Himachal Pradesh has had a transformative impact on women's lives. SHGs provide women with a platform to come together, share their experiences, and support each other in addressing the challenges they face. Building leadership capacity in women: an NGO in India's initiative towards women members of SHGs (*Arora, M. & Singh, S., 2018*).

Through SHGs, women in Himachal Pradesh have been able to access credit and financial services, start small businesses, and generate income for their households. SHGs have also provided women with training and support to develop their skills, manage their finances, and run successful enterprises. In addition to economic benefits, SHGs have also played a key role in promoting social and political empowerment for women in Himachal Pradesh. Through SHGs, women have been able to build social capital, strengthen their communities, and raise awareness about important social and political issues. Women who are part of SHGs are more likely to participate in community meetings, engage with local leaders and government officials, and advocate for their rights and interests (*Singh, U. 2017*).

The status of women in Himachal Pradesh before the formation of Self-Help Groups was marked by a range of social, economic, and cultural challenges. Women faced limited access to education and employment opportunities, economic marginalization, and social and cultural discrimination. The formation of SHGs in Himachal Pradesh has had a transformative impact on women's lives, providing them with a platform to come together, support each other, and address the challenges they face. SHGs have empowered women to start small businesses, manage their finances, and participate more fully in their communities, and have played a critical role in promoting gender equality and women's rights in the national context (*Verma, N., 2022*).

2.7 Role of SHGs in Himachal Pradesh

Self-Help Groups (SHGs) in Himachal Pradesh are community-based groups formed by women to collectively address their socio economic issues. The groups are formed with the help of local authorities and non-governmental organizations (NGOs) to empower women and provide them with a platform to interact, share ideas, and support each other. The formation of an SHG involves selecting a group of women from the same neighborhood or community who come together to form a group. The group is then registered with the local authorities and provided with training on group dynamics, leadership, financial management, and income-generating activities. Once the group is formed, the members contribute a small amount of money regularly to a common fund, which is then used to provide loans to members for starting small businesses or meeting their immediate financial needs. The loans are provided at a low-interest rate and the repayment is done in instalments. The functioning of SHGs is based on the principles of mutual support, trust, and cooperation. Regular meetings are held to discuss the progress of the group, the utilization of the common fund, and to plan future activities. Members also receive training on various topics such as health, hygiene, and nutrition to improve their overall well-being. SHGs have been successful in Himachal Pradesh in empowering women and improving their socio-economic status. Women who were previously marginalized and had limited opportunities are now able to start their own businesses, support their families, and participate in decision-making at the community level (*Devi, S. & Kumar, S., 2023*).

The formation of Self-Help Groups (SHGs) in Himachal Pradesh started in the early 1990s as part of the national poverty alleviation program of the Government of India. The program aimed to address poverty and improve the socio-economic status of women by

organizing them into SHGs. Initially, the focus was on the formation of women's groups in the state's tribal areas, which are known as Panchayat Yuva Kalyan Samitis (PYKKA) or Youth Development Committees (YDCs). The program was implemented in Himachal Pradesh by the Rural Development Department in collaboration with various non-governmental organizations (NGOs) and community-based organizations (CBOs). In Himachal Pradesh, the formation of Self-Help Groups (SHGs) has been an effective approach to empower women and promote rural development. The state government, along with various Non- Governmental Organizations (NGOs) and financial institutions, has played a crucial role in the formation and promotion of SHGs in the state.

These groups aimed to mobilize youth and women to work for the development of their communities and improve their socio-economic small groups of women who would come together for a common purpose, such as income generation, savings, or social empowerment. The SHGs were provided with training, credit facilities, and other support by the government and other agencies. (Radhika, 2018). The formation of SHGs in Himachal Pradesh has been facilitated by several government programs, such as the National Rural Livelihood Mission (NRLM), the Swarnjayanti Gram Swarozgar Yojana (SGSY), and the Mahila Kisan Sashaktikaran Pariyojana (MKSP). These programs have provided financial and technical support to women's groups and have helped in the formation and strengthening of SHGs in the state. Apart from the government, NGOs and financial institutions such as banks and microfinance institutions (MFIs) have also played a significant role in the formation of SHGs in Himachal Pradesh (*Sharma, N., 2012*).

These organizations have provided training, credit facilities, and other support to women's groups and have helped in promoting the concept of SHGs in the state. One of the most successful programs launched by the government is the Mahila Vikas Nigam (MVN) program, which was started in 1996. The program aims to empower women by providing them with training and financial assistance to start their own micro-enterprises. The program has been very successful, and thousands of women have benefited from it. Another successful program is the Rural Employment Generation Programme (REGP), which was launched in 1995. The program aims to create employment opportunities in rural areas by providing financial assistance to SHGs to set up small-scale industries. The program has been successful in creating self-employment opportunities for rural people and has contributed significantly to the rural economy of the state (*ibid*).

The formation of SHGs has also helped in promoting social and political awareness

among women. The SHGs have become a platform for women to voice their opinions, and they have started participating actively in local governance. The government has also provided support for the formation of women's federations at the district and state levels, which have become a powerful voice for women's rights and empowerment. The formation of SHGs in Himachal Pradesh has played a significant role in the economic and social development of the state. The government's support and initiatives have helped in creating a conducive environment for the formation and functioning of SHGs. The success of the SHG model in the state has encouraged other states to replicate it and has contributed significantly to poverty alleviation and rural development in the country (*Sharma, N. & Kumar, S., 2015*). Self-Help Groups (SHGs) in Himachal Pradesh function on a participatory and democratic basis. The groups operate based on a set of rules and regulations that the members agree to follow. These SHGs in Himachal Pradesh have been linked with various banks, including State Bank of India (SBI), Punjab National Bank (PNB), and National Bank for Agriculture and Rural Development (NABARD). The linkages have enabled SHGs to avail loans at a low-interest rate and access other financial services (*Arora, M. & Singh, S., 2018*). The data pertaining to bank linkages among SHGs in the state of Himachal Pradesh is presented in below table:

Table 2.5: Bank Linkage Progress in Last 5 Years – No. of SHGs

District Name	2018-19	2019-20	2020-21	2021-22	2022-23
Bilaspur	165	299	307	427	388
Chamba	162	201	113	283	119
Hamirpur	211	194	205	190	303
Kangra	960	1207	1056	1250	1325
Kinnaur	36	42	43	71	57
Kullu	240	195	214	205	226
Lahul and Spiti	1	1	1	1	1
Mandi	1049	1622	1574	2004	1066
Shimla	620	709	877	927	850
Sirmaur	268	254	196	244	188
Solan	242	296	281	237	252
Una	366	418	446	482	550
Total	4320	5438	5313	6321	5325

Source: RTI to Ministry of Rural Development, GoI

In the state of Himachal Pradesh, SHGs have been operating successfully, providing

financial assistance to women and encouraging them to become self-reliant. These SHGs occupy the central stage in developing the linkages with banks for fostering the financial credit facility to its members. According to the above data, in the year 2018-19, 4320 SHGs were in process of bank linkage that further increased to 5438 in 2019-20. However, in the financial year 2020-21, the figure declined to 5313; but witnessed a massive increase to 6321 in 2021-22. In the financial year 2022-23, the figure further declined to 5325. It can be inferred from the above data that SHGs put in consistent efforts to develop linkages with banks. The primary reason for developing the financial linkages with the banks is to make the credit facility readily and easily available to the members of SHGs.

2.8 Impact of SHGs on the Lives of Women in Himachal Pradesh

The impact of Self-Help Groups (SHGs) on the lives of women in Himachal Pradesh has been significant. Women who were once confined to their homes and had limited opportunities are now actively participating in income-generating activities and decision-making processes. SHGs have provided women with a platform to come together, share their experiences, and support each other. They have helped women to build their confidence, develop their skills, and take charge of their lives. Through SHGs, women have been able to access credit, which has allowed them to start small businesses or expand existing ones. This has not only increased their income but also their status within their families and communities. The impact of SHGs can be seen in various ways. Women who were once dependent on their husbands for financial support are now contributing to their family's income. They are also able to provide better education and healthcare for their children. Additionally, SHGs have helped to reduce the incidence of domestic violence by providing women with a support system and a safe space to discuss their problems (*Singh, B. K., 2006*). The key impacts of SHGs on the lives of women in the state of Himachal Pradesh are presented below:

- **Economic Empowerment:** SHGs have empowered women by providing them with access to credit and savings facilities. Women can use the loans provided by SHGs to start their own businesses, engage in agricultural activities, and improve their households' standard of living. The savings mobilized by SHGs have also provided a cushion against financial emergencies and reduced dependence on moneylenders.
- **Entrepreneurship Development:** SHGs have facilitated entrepreneurship development among women in Himachal Pradesh. Women have started businesses in

areas such as dairy farming, handicrafts, and small-scale enterprises. The SHGs provide training and capacity building to members, enabling them to identify and exploit entrepreneurial opportunities.

- **Social Empowerment:** SHGs have empowered women by providing them with a platform to come together, express themselves, and take collective action. The groups have addressed issues such as access to basic services, social discrimination, and gender-based violence. The SHGs have also provided emotional and practical support to members in times of crisis such as illness, death, and natural disasters.
- **Health and Sanitation:** SHGs have played a significant role in promoting health and sanitation in Himachal Pradesh. The groups have constructed toilets, dug wells, and undertaken other sanitation-related activities. The SHGs have also promoted health awareness and provided firstaid training to members.
- **Political Empowerment:** SHGs have facilitated political empowerment among women in Himachal Pradesh. The groups have encouraged women to participate in local governance structures such as Panchayats and Gram Sabha's. The SHGs have also facilitated the formation of Women SHG Federations, enabling women to raise their collective voices and influence policy decisions.
- **Improved Livelihoods:** SHGs have improved the livelihoods of women in Himachal Pradesh. Women have been able to diversify their income sources, increase their incomes, and improve their households' standard of living. The SHGs have also provided a platform for women to share resources and knowledge, enabling them to adopt better farming practices and increase productivity.

Therefore, the impact of Self-Help Groups in Himachal Pradesh has been significant in improving the socio-economic status of women. The groups have provided a platform for women to come together, pool resources, and provide mutual support. The SHGs have facilitated entrepreneurship development, health and sanitation, political empowerment, and improved livelihoods. The success of SHGs in Himachal Pradesh can serve as a model for other states to follow in promoting women's empowerment and poverty alleviation. They have given women the tools and resources needed to improve their lives and the lives of their families. As more and more women join SHGs, the impact will only continue to grow, leading to a brighter future for women in the region (*Singh. U., 2017*).

2.9 Economic Empowerment of Women Working in SHGs

In India, Self-Help Groups (SHGs) have gained popularity as a successful model for empowering women and fostering their economic engagement. SHGs have been crucial in Himachal Pradesh in establishing economic possibilities for women, especially in rural regions. SHGs are important because they give women access to loans and financial services. This is a crucial advantage because women in Himachal Pradesh sometimes lack access to conventional financial institutions, especially in rural regions. SHGs give women a place to pool their funds and apply for loans so they may establish their own small companies or make investments in sources of income. Women can accomplish this and produce cash, which not only enables them to maintain themselves and their families but also improves the region's economy as a whole. Moreover, SHGs encourage female entrepreneurs. Women are encouraged to launch their own enterprises or take up jobs that provide revenue, such as those in agriculture, dairy farming, and handicrafts. SHGs have had great success in Himachal Pradesh promoting handicrafts, which are a significant source of income for local women. SHGs assist in dismantling gender stereotypes and empowering women to take control of their economic life by encouraging female entrepreneurship (*Kumar, V., 2008*).

SHGs give women access to training and capacity-building in addition to loan access and entrepreneurship development. Women in SHGs receive training in subjects including business management, marketing, and entrepreneurship, which aids in the development of their abilities. They are then better equipped to run their companies and make wiser judgements as a result. Women who participate in this programme become more self-assured and prepared to handle the difficulties of owning a business. Increased social capital is an advantage of SHGs for women in Himachal Pradesh. Women who participate in SHGs join a group of people who have similar values and economic aspirations. They develop strong, trusting, and supportive bonds via cooperation, which can enhance their economic results. In rural regions, where women may encounter social and cultural obstacles to economic involvement, this is especially crucial. SHGs can also aid in boosting the negotiating power of women inside the home (*Chetry, 2014*).

SHG members frequently have more success negotiating with their spouses or other family members to gain more influence over home money and decision-making. This might provide women more autonomy and allow them to make better decisions for both themselves and their families. SHGs can also support broader efforts to empower women and advance gender equality. SHGs support the dismantling of gender norms and stereotypes by giving

women access to economic possibilities and encouraging their involvement in decision-making. SHG members serve as role models for other women in their neighborhoods and can motivate others to engage in economic activity. Therefore, women in Himachal Pradesh greatly gain economically from SHGs. SHGs are empowering women and fostering economic development in the area by facilitating access to financing, encouraging entrepreneurship, offering training and capacity building, creating social capital, boosting bargaining power, and advancing gender equality. In order to guarantee that even more women in Himachal Pradesh may profit from these crucial efforts, SHGs should be encouraged and developed (*Punam, S. and Ryhal, P. C., 2015*).

2.10 Entrepreneurial Involvement of Women in SHGs of Himachal Pradesh

In India, Self-Help Groups (SHGs) have been formed with the goal of empowering women and giving them the resources, they need to launch their own enterprises. Women who are part of SHGs have increased their entrepreneurial activity in the mountainous state of Himachal Pradesh in northern India. Agriculture, handicrafts, tourism, and small-scale manufacturing are just a few of the entrepreneurship-related industries that Himachal Pradesh's SHG women are engaged in. These women have succeeded in emancipating themselves from the constraints of conventional gender norms and have achieved independence and financial independence (*Dr. C Balakotaiah, 2023*).

- **Agriculture:** The main line of work for most people in Himachal Pradesh is agriculture. Beekeeping, mushroom growing, and other agriculture-related endeavors have all been actively participated in by women who work in SHGs. By selling their vegetables in neighborhood markets, these women have been able to increase their income.
- **Handicrafts:** Himachal Pradesh is renowned for both its artistic handicrafts and rich cultural history. The creation of numerous handcraft items, including shawls, carpets, and other woollen goods, has been done by women working in SHGs. Both local marketplaces and markets in other states carry these goods. The women's handcraft business has allowed them to make a sizable profit (*Singh, R., 2012*).
- **Tourism:** In Himachal Pradesh, tourism is a significant sector of the economy. The chances provided by the tourist sector have been utilised by women who work in SHGs. Home-stays, guest homes, and small hotels have all been started by these

ladies. They have succeeded in giving visitors a singular glimpse into Himachali hospitality and culture while also making a sizable profit.

- **Low-volume manufacturing:** Small-scale manufacturing operations have also been carried out by women who are members of SHGs. These ladies have worked in the manufacturing of many different products, including candles, soaps, and detergents. Both local marketplaces and markets in other states carry these goods. The women's small-scale manufacturing enterprise has allowed them to make a sizable profit.
- **Food Processing:** Women who are part of SHGs have also found success in the food processing industry. These ladies have worked on making jams, pickles, and sauces, among other food products. Both local marketplaces and markets in other states carry these goods. The women's food processing company has allowed them to make a sizable profit.
- **Animal Husbandry:** Animal husbandry is a significant vocation. Women who labour in SHGs are actively involved in raising animals, including dairy cows and chickens. Selling milk, eggs, and other dairy products in neighborhood markets has allowed these women to increase their income.
- **Retail Industry:** Retail trade operations have also been carried out by women who work in SHGs. These ladies have contributed to the opening of small stores and retail establishments in their communities. They have been successful in making a sizeable profit while supplying the community with necessities.

In Himachal Pradesh, women employed by SHGs have participated in a variety of social and community development initiatives in addition to the aforementioned business ones. In their local communities, these women have actively promoted cleanliness, health, and education. Also, they have taken part in several environmental protection initiatives. The women employed in Himachal Pradesh's SHGs have engaged in a variety of entrepreneurial endeavors.

Table 2.6: Membership of SHGs in Himachal Pradesh

District Name	2018-19	2019-20	2020-21	2021-22	2022-23	Total
Bilaspur	1715	2688	2523	3865	4041	14831
Chamba	1667	1559	1913	3619	3969	12727
Hamirpur	2746	2218	3511	5827	5810	20112
Kangra	4369	5064	7718	14089	15638	46878
Kinnaur	551	608	1203	1018	951	4331
Kullu	3094	2538	6096	8222	5138	25088
Lahul and Spiti	103	124	136	224	261	848
Mandi	5123	7708	10938	12687	12220	48676
Shimla	2431	3525	5933	7224	7409	26522
Sirmaur	3486	3632	6425	8775	7372	29690
Solan	1507	2972	3909	3920	3077	15385
Una	2276	3679	4066	5443	5104	20568
Total	29068	36315	54371	74913	70990	265657

Source: RTI to Government of Himachal Pradesh

SHGs have proved to be successful groups in promising and delivering the employment opportunities to women. These groups are continuously increasing their footprints across all the corners of Himachal Pradesh and they bring larger number of people under its shadow. In this context, the data from RTI outlines that the number of members in different SHGs in the state of HP in the year 2018-19 were 29068 that subsequently increased by 36315 in 2019-20. While as the number of members under different SHGs in HP in 2020-21 witnessed an increase of 54317 that further increased by 74913 in 2021-22. In the financial year 2022-23, a total of 70990 members were added to the basket of SHGs. At present, the total number of members from 2018-19 to 2022-23 under different SHGs in the state of Himachal Pradesh stands at 265657. Furthermore, it can be inferred from the above data that there is increasing trend of members under the shadow of SHGs. Therefore, it can be concluded from the given data that these SHGs have succeeded in developing the livelihood opportunities for women in rural areas that becomes the prime reason for increasing number of members.

2.11 Marketing Strategies of SHGs

Self-help groups (SHGs) are unofficial associations of individuals who get together to create a group to address their shared needs. For many years, women in Himachal Pradesh have formed SHGs, which have been crucial in empowering them and giving them a source of income via their entrepreneurial endeavours. To sell their goods and services and generate income, these women employ a range of marketing techniques. We'll talk about a few of the marketing techniques employed by Himachal Pradesh's SHG women to make money in this section. All these techniques have been noted down from the personal contact of members of SHGs using a detailed interview schedule.

- **Personal Selling:** One of the most common marketing techniques employed by women in Himachal Pradesh's SHGs is personal selling. The ladies use this tactic to market their goods directly to consumers. To sell their goods, they walk door to door or put-up stalls in marketplaces and other public locations. They explain the advantages of their items and persuade people to buy them through their communication abilities.
- **Group Selling:** Another marketing tactic employed by women in Himachal Pradesh's SHGs is group selling. With this tactic, the ladies combine their efforts and market their goods as a group. They set their shop in a visible area and welcome clients to purchase their goods. As it draws more clients and produces larger sales, this method is more successful than personal selling.
- **Product Demonstration:** Another successful marketing tactic employed by women in SHGs in Himachal Pradesh is product demonstration. With this tactic, the ladies show buyers how their items operate before selling them. Customers are more likely to purchase things when they have a deeper understanding of them.
- **Social media usage:** Since social media has grown in popularity, many SHG members in Himachal Pradesh are utilising it as a tool for marketing their goods and services. They set up accounts on Facebook, Instagram, and other social media sites, where they post images and details about their goods. They may reach a larger audience and increase sales with this tactic.
- **Packaging:** Women in SHGs in Himachal Pradesh are aware that packaging is a crucial component of marketing. To increase the attraction of their products to customers, they employ appealing packaging. To build a brand image for their products, they make use of vibrant colours, appealing designs, and logos.

- **Quality Assurance:** Women in Himachal Pradesh's SHGs are aware of the value of marketing quality control. They make sure that their goods are of the highest caliber and adhere to consumer expectations. This tactic encourages consumer repurchase and fosters repeat business. **Networking:** Women in Himachal Pradesh's SHGs utilise networking as a key marketing tactic. They go to trade shows, exhibits, and other gatherings to meet other business people and possible clients. They are able to grow their company and increase revenue thanks to this tactic.
- **Promotions:** To draw clients, Himachal Pradesh's SHGs run a variety of promotions. Customers who purchase their items receive discounts, freebies, and other perks. Increased revenue and increased client loyalty are two benefits of this method.
- **Word of Mouth:** Women in SHGs in Himachal Pradesh take use of word-of-mouth advertising, which is a potent marketing strategy. They encourage happy consumers to tell their friends and family about their goods and services. This tactic aids in increasing sales and enhancing the reputation of the company's products.

2.12 Challenges Faced by SHGs in Promoting Women Empowerment

While Self-Help Groups (SHGs) have been successful in promoting women's empowerment, they also face several challenges that hinder their efforts. These challenges can be categorized into structural, social, economic, and institutional barriers (*Saxena, A., 2021*). Understanding these challenges is crucial for designing effective strategies to overcome them and further enhance women's empowerment through SHGs.

One of the key challenges is the lack of access to resources and capital. Many women, especially those in rural areas or marginalized communities, face difficulties in accessing financial resources and credit facilities. Limited access to capital restricts their ability to invest in income-generating activities, start businesses, or expand existing ventures. Without adequate financial resources, women are unable to break free from the cycle of poverty and achieve economic empowerment. Additionally, inadequate access to land, property rights, and collateral further exacerbates the challenge of resource scarcity for women (*Patil, 2019*).

Another significant challenge is the persistence of gender-based social norms and cultural barriers. Deep-rooted patriarchal attitudes and stereotypes limit women's decision-making power, mobility, and opportunities for economic engagement. Social norms often discourage women from participating in SHGs, attending meetings, or engaging in income-

generating activities outside their homes. This poses challenges for SHGs in promoting women's empowerment as they must address these societal barriers, challenge gender norms, and create an enabling environment for women's active participation (*Patil, 2019*).

Moreover, women's lack of formal education and limited access to information act as barriers to their empowerment. Low levels of education hinder women's ability to understand financial concepts, manage businesses effectively, or engage in market-driven activities. Limited access to information and technology further marginalizes women, preventing them from accessing market opportunities, financial services, or government schemes. Addressing these challenges requires targeted efforts to improve women's access to education, information, and digital platforms (*Sinha, S., 2021*).

Institutional challenges also impede the effectiveness of SHGs in promoting women's empowerment. Limited coordination between SHGs and government institutions hinders the access of SHG members to various government schemes, programs, and resources. Inadequate support from financial institutions, such as delays in providing loans, complex bureaucratic procedures, and lack of tailored financial products for women, further restricts the potential impact of SHGs. Strengthening the collaboration between SHGs, government agencies, and financial institutions is crucial to address these institutional challenges and ensure a conducive environment for women's empowerment (*Verma, A., 2019*).

Additionally, sustainability and scalability pose significant challenges for SHGs. Many SHGs struggle to maintain their financial sustainability over time. Lack of market linkages, inadequate entrepreneurial skills, and limited access to value chains hamper the growth and profitability of women-led businesses. SHGs also face challenges in scaling up their operations, expanding their outreach, and reaching more women in need of empowerment. Building capacity in entrepreneurship, fostering market linkages, and providing mentorship and support for sustainable growth are essential to address these challenges (*Verma, P., 2017*).

Lastly, the COVID-19 pandemic has further exacerbated the challenges faced by SHGs and women's empowerment efforts. The pandemic has disrupted livelihoods, increased economic vulnerabilities, and intensified gender inequalities. Lockdown measures, reduced economic activities, and limited access to markets have disproportionately affected women, particularly those engaged in informal sectors. SHGs have faced difficulties in conducting regular meetings, accessing financial services, and providing support to their members in

times of crisis. Adapting to the new realities and providing targeted support to mitigate the impact of the pandemic on SHGs and women's empowerment is crucial (*Raghuvanshi, 2000*).

2.13 Conclusion

The state of Himachal Pradesh witnessed larger influx of SHGs that have fundamentally transformed the socio-economic interactions in the society. The primary objective of these SHGs is to improve the socio-economic status of women by providing them with a platform for savings, credit, and skill development. These groups often engage in income-generating activities such as agriculture, animal husbandry, handicrafts, and small-scale enterprises. They largely encourage members to save a small amount of money regularly. These savings are then used to provide microcredit to members in need. Many SHGs in Himachal Pradesh receive training and capacity-building support from government agencies and NGOs. This training includes financial literacy, skill development, and entrepreneurship development to help members improve their income-generating activities. The financial linkage enables under SHGs enable its members to open bank accounts, access credit facilities, and avail of various government-sponsored financial schemes.

SHGs have had a significant impact on women's empowerment and poverty reduction in Himachal Pradesh. They have helped women gain financial independence, increased their decision-making power within their households, and contributed to the state's overall socio-economic development. The Himachal Pradesh government has implemented various schemes and programs to support SHGs. These include financial assistance, capacity-building initiatives, and marketing support for products produced by SHG members. Despite their positive impact, SHGs in Himachal Pradesh face challenges such as limited access to markets, fluctuations in income due to seasonal factors, and the need for continued support in terms of training and credit linkages. But largely, it can be inferred that these groups have not only empowered women economically but have also contributed to their social and personal development.

CHAPTER 3
UNDERSTANDING FUNCTIONAL PERSPECTIVE OF SWAN
WOMEN FEDERATION IN UNA DISTRICT

CHAPTER 3

UNDERSTANDING FUNCTIONAL PERSPECTIVE OF SWAN WOMEN FEDERATION IN UNA DISTRICT

3.1 Introduction

Swan Women's Association Network or simply SWAN Women Federation, registered under the Himachal Pradesh Societies Registration Act of 2006, is a voluntary organization with membership more than 10,000 rural women, organized into 913 Self Help Groups in 86 panchayats of Una district. The Federation was created under the JICA Assisted SWAN River Integrated Watershed Management Project (IWMP), implemented in Una district of Himachal Pradesh from the year 2006 to 2015. In order to fulfil the project objectives, 427 women SHGs were created under the project. The groups and women members were federated into an umbrella organization in the name of "*SWAN Women Federation*", having a distinct legal status and identity under the legal framework of the SWAN Women Federation sustained the continuity of the JICA project objectives despite its merger resources.

With guidance and continued hand After the project implementation period, the elected office bearers and support staff holding support from some former officers and staff of the JICA assisted project besides local social activists, the federation gained in strength. The SHGs today associated with the SWAN Women Federation have swelled to 913, while the total membership of women associated with the network exceeds 10,000. Besides giving continuity to the watershed activities, ensuring upkeep of the structures and maintaining the institutions created under the JICA assisted project, the Federation has successfully entered into a number of activities with the overall objective of women empowerment. In the above milieu, the present chapter delves deep into the role of SWAN Women Federation in the realm of socio-economic development of women in Una district of Himachal Pradesh.

3.2 Socio-Economic Profile of Una District

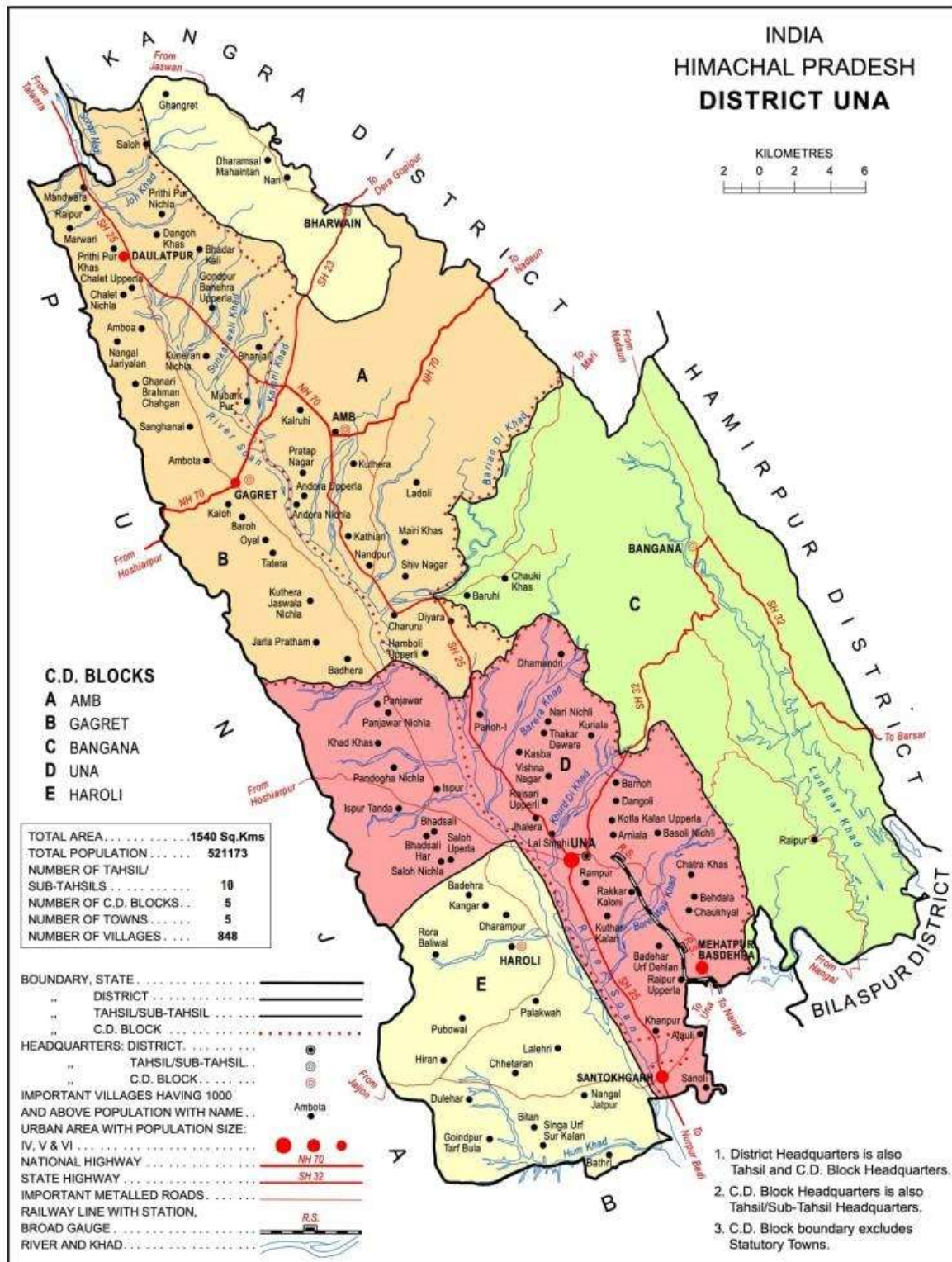
Historical Context: Una district was formerly said to be the part of Kangra state. Most of the present Una district was ruled by the Katoch family which is known as Jaswan Dun. The Jaswan state was founded by Purab Chand belonging to the Katoch family of Kangra state.

From Purab Chand to Umed Singh, 27 Princes ruled the Jawan state. At 1815 A.D. when Umed Singh refused to attend the assembly at Sialkot wanted by Ranjit Singh then Ranjit Singh brought his control on the state of Jawan by imposing fine on Umed Singh which was beyond his capacity to pay. The present district of Una comprises Jaswan Dun which was ruled by Jaswan family and Eastern side of it was ruled by Kutleria family. Before 1966, the present district Una was the district of Hoshiarpur of Punjab state. During reorganization of Punjab all the hilly areas including Una was transferred to Himachal Pradesh. Till September, 1972 it remains as a tehsil of the Kangra district. On 1st September 1972, the Himachal Pradesh government divided the Kangra district into three district namely Una, Hamirpur and Kangra (*Official Website of District Una*).

Geography and Location: Una is one of the district of Himachal Pradesh. It lies in the south-west part of Himachal Pradesh. It is bounded by Kangra district in north, Hamirpur district in the east, Bilaspur in the south-east and Punjab state in the west. It lies between 31°21' to 31°50' North longitude and 71° 55' to 76 °28' East longitude. The total area of Una district is 1541.59 square kilometres and it is 10th largest district in Himachal Pradesh and 558th largest in India in term of total area. The configuration of the Una district is mostly hill and falls in the Himalayan foothill zone which is popularly known as Siwalik foothills. The prominent hill ranges of district are Sola Singhi Dhar or Jaswan Dhar, Chaumukhi Dhar, Dhionsar Dhar, Ramgarh Dhar and Bangar ki Dhar and all are stretched on the eastern part of Una district. Una Siwalik – *Sola Singhi Dhar* is the largest hill range of this region and is also known as Chintpurani Dhar and Jaswan Dhar (*ibid*).

The elevation of the district varies between 332 meters and 1162 meter above the sea level. *Soan river* is the main river in the district which flows from north-west to South- East direction. Soan Valley is enclosed by Una Shiwalik from three sides and by Punjab state and Satluj Basin from South. The Valley receives considerable amount of rainfall most of which is received during monsoon-season. Climate of the district Una is tropical because terrain varies from plains to high hills. The temperature varies from minimum of 4° C in winter and maximum of 46° C in summer. In November the winter starts and continues till March mid. After that mercury continues rising till the monsoon which starts from last week of June and continues till the middle of September. Rainfall starts during monsoon period from June to September and also non-monsoon period. The Map of the Una district is presented below:

Diagram/Image 3.1: Map of Una district Himachal Pradesh



Source: Official Website of District Una

Demographic Profile: The demographic profile of Una district of Himachal Pradesh is presented below:

Table 3.1: Demographic Profile of Una District Himachal Pradesh

<i>Demographic Aspect</i>	<i>Frequency</i>
<i>Population</i>	521,173
<i>Male</i>	257,481
<i>Female</i>	263,692
<i>Urban</i>	44,913
<i>Rural</i>	476,260
<i>Literacy Rate</i>	86.65 %
<i>Schedule Caste</i>	115491
<i>Schedule Tribe</i>	8601

Source: Census 2011 Report

The population of Una district is 521,173 as per the census 2011. Out of which 263,692 were males and 257,481 were females. Moreover, as per census 2011, there are 110,332 families residing in Una district. The average sex ratio of Una is 976, which is at par with national average. From the habitation perspective, the Census 2011 outlines that out of total population 8.6% lives in Urban areas while 91.4% lives in the Rural areas. According to census 2011 statistics, the literacy rate of Una district is 86.53% which is greater than average literacy rate i.e. 82.8 % of Himachal Pradesh state. The male literacy rate is 91.89% and the female literacy rate is 81.11% respectively. However, in Urban areas the average literacy rate is 86.6% while as in Rural areas, the literacy rate is 86.5%. Therefore, there is uniformity in literacy rate in rural and urban areas. The sex ratio of Urban areas is 916 while the sex ratio of Rural areas is 982. In this context, the rural areas have outperformed the urban areas.

In Una district, the population of children between 0 to 6 year as per Census 2011 data is 59231 which is 11 % of the total population. The male and female children population is 31591 & 27640 respectively. As per the census 2011, 875 is child sex ratio of Una which was less than average sex ratio i.e. 976. The district maintains diversity in terms of religion, language, ethnicity and other factors. According to 2011 census, schedule caste population of Una district is 115491 which constitutes 22.2% out of which males were 58601 and females were 56890. Similarly, Schedule tribe is 8601 which is 1.7 % of total population in Una

district of Himachal Pradesh. The population of scheduled tribe females were 4156 and males were 4445. Considering the mesmerizing beauty and location of district, it is connected by road and only one railway line through NH-503. Strategically, the National Highway 503 passes through the city. The Una city is served by the Una Himachal railway station. It is connected by a single broad-gauge railway line, which is only one in the whole state. It enters Una from Nangal of Punjab state and runs all the way to Daulatpur. Two express train that is Himachal Express and Jan Shatabdi Express connected Una to Delhi.

Derivation of SWAN Federation Name: The SWAN federation's name is derived from the seasonal river Swan, which traverses the length of the district, almost separating it into two halves. In ancient Indian scriptures, the river is known to as "*Sombhadra*" has a considerable impact on social, cultural, geographical, and biological aspects of the area. Swan River is an 85-kilometer-long tributary of the Sutlej River. The river begins in Himachal Pradesh and flows for 65 kilometres in Himachal Pradesh and 20 kilometres in Punjab, through the fragile Shivalik highlands and the valley of Una District. The river is joined by 73 tributaries and has a total catchment area of 1,400 square kilometres. Out of which Himachal Pradesh covers 1,240 square kilometres. Swan River numerous water channels that crisscross the Himalayan lower Shiwalik area's fragile soil structure (*Official Website of SWAN Women Federation*).

For centuries locals have referred to this river as the "*River of Sorrow*" as it destroys productive land during the monsoon, draining fertile top soil and replacing it with sand and gravel brought in from higher reaches. On other hand, the Swan river system has sustained civilization since humans first set foot here. The river contributes to the district's groundwater recharge. This life-giving aquifer is Himachal Pradesh largest groundwater resource and satisfies the water demands of humans and domestic animals while also supporting crop irrigation. All of the rural people's livelihood activities, which are largely agrarian, are intimately connected to the Swan River system. The total area of the Swan River sub-catchment is 1222 Square Km. It is evident from the distribution of sub-catchment that number of streams on the right bank are more than the left bank but area on left bank is much more than on right bank. Activities which are largely agrarian, are intimately connected to the Swan River system.

3.3 Historical Context of SWAN Women Federation

The Swan River Watershed Management Programme was started in 2013 by the State Forest Department with the assistance of a 3,493 million Japanese Yen (Rs. 200 crore) financial assistance from the *Japan International Cooperation Agency (JICA)*. Catchment of the Swan river, Afforestation, construction of flood control facilities, soil protection and land reclamation, agricultural development, and promotion of income-generating enterprises are some of the Project's initiatives in Una. Since the completion of project in 2015 the Federation was established under the JICA assisted Swan River Integrated Watershed Management Project, undertaken in Una district of Himachal Pradesh from the year in order to meet the project objectives. Subsequently, SHGs were formed under the project. The SHGs members were federated into an umbrella organization in the name of Swan Women Federation. More than 6000 women in Una district are members of 427 Self Help Groups spread across 50 Panchayats at the time of organisation.

Table 3.2: Self Help Group under SWAN Women Federation in 2015

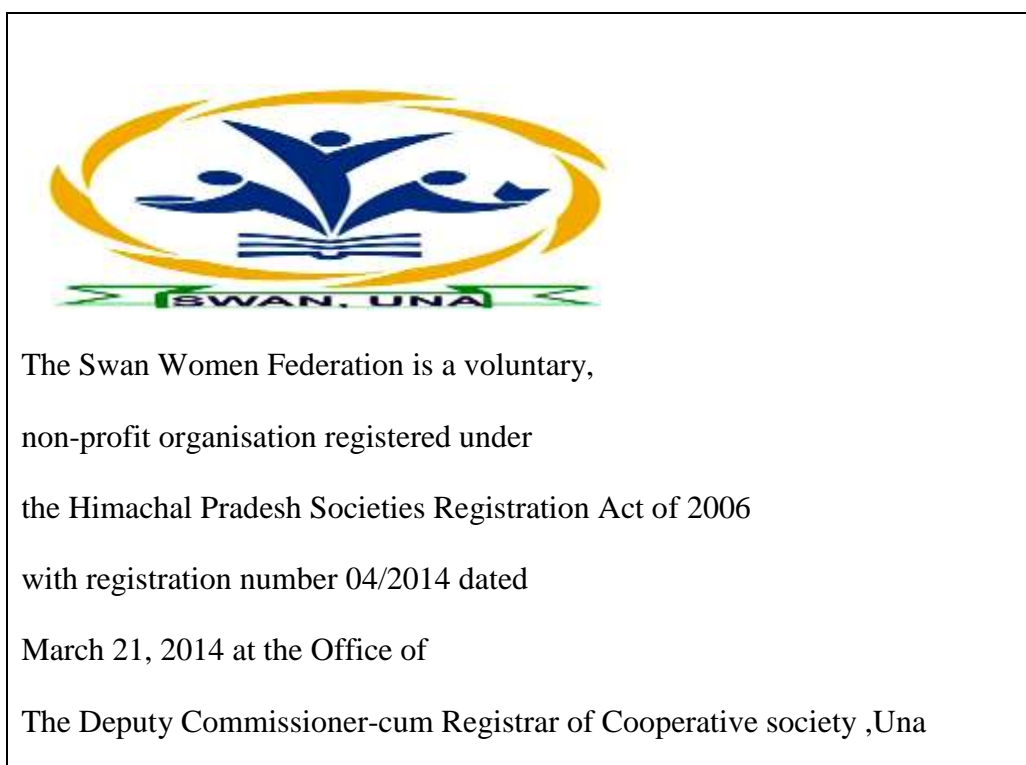
Sr. No.	MKM	Total No. of SHGs	Total Members
1	Badoli	34	574
2	Dhussara	43	643
3	Nari	58	908
4	Panjawar	77	1068
5	Badehar	15	200
6	Basoli	44	592
7	Badhera	58	658
8	Badoh	36	572
9	Ajnoli	41	654
10	Jankpur	21	243
	Total	427	6112

Source: SWAN Women Federation Report, 2023

The data presented in the tabular form outlines the total number of SHGs and members thereby under 10 Mahila Kalyan Manch's (MKM) in the year 2015. The total SHGs and the membership as presented above are working under the shadow of SWAN Women

Federation. The table represents the total of 10 Mahila Kalyan Manchs under which 427 SHGs and 6112 members were working respectively in different sectors. The data further outlines that *Panjawar* is the largest MKM having a total of 77 Self-Help Groups under the authority with the total membership of 1068; while as *Badehar* is the smallest MKM with only 15 SHGs and 200 members at large. The diversity of economic activities is being maintained under these SHGs and the recent membership has crossed 10,000 mark.

Diagram/Image 3.2: Representation of the organization's Legal Status



Source: SWAN Federation Official Document, 2023

3.4 Objectives of SWAN Federation

SWAN Women Federation being the umbrella organization holds the record of being principal entity to uplift the members of SHGs from socio-economic development perspective. The federation has influx in diverse set of socio-economic activities as expressed in the given objectives:

- To work for the holistic empowerment of women and rural people through formation and networking of groups.

- To provide a platform for regular communication and networking between region members and SHGs.
- To strengthen the capacity and empowering SHG members for income generating activities.
- To provide financial linkage for loans, and small savings for financial security, and income-generating enterprises.
- To engage in initiatives that benefit SHGs member and regions but which individual SHGs cannot take up on their own.
- To improve agricultural skills and knowledge of members by holding skill-upgradation camps in communities, providing information about recent agricultural methods, organic farming, and keeping farmers aware about the utilization of numerous agricultural inventions, post-harvest, quality enhancement, and end-use in industry and market.
- To make government welfare schemes more accessible to women's federations, member SHGs, and SHG members.
- To encourage farmers to engage in collective sales, procurement, and other agricultural, forestry, horticulture, animal husbandry, for the overall financial uplift of the masses.
- To establish Cooperative Society for women in credit and saving mode, and to link SHGs women with the cooperative society for simple access to credits.
- To assist in the formation of new groups as a Swan Women Federation assist in the empowering of new members.
- To establish a network of Federations within and outside the state for information sharing, goods procurement, and marketing.
- To provide trainings for equivalent SHGs within and outside the state by engaging the services of a pool of local experts.
- To advocate for women's and rural empowerment through recent government projects and activities.

3.5 Scope of SWAN Women Federation

Considering the magnitude of objectives of SWAN Federation, it can be inferred that scope of federation is wider. The working domain of federation is diversified one and its inclusive approach defines its scope. In this milieu, the scope of SWAN federation is presented below

(Official Brochure of SWAN Women Federation):

- Recognize the federation's aims, objectives and governing structure.
- Record the major accomplishments of the federation and its allied institutions.
- Verify the statutes, records booklets, etc. to determine the federation's operational state (years of existence) and if they have been legally identified (registered under any statute).
- Gather information on the founding of the Federation, its management structure, the terms of the executive and general bodies, as well as the members' sociodemographic profiles.
- Learn about the federation's many non-financial projects and engagements (social development initiatives).
- Collect and compile data on meetings, including their frequency, agendas, attendees, resolutions adopted, decisions made, etc.
- Evaluate the understanding of the SHG Federation.
- In the context of executing the SHG micro financing cycle, evaluate the federations' coordination, facilitation, and leadership abilities.
- Get information about the training that the federation's members have completed. Analyze the federation's background in handling training and awareness-building initiatives as a lead agency, as well as their expertise in keeping an eye on and managing SHG operations at the micro level.
- Analyze an example SHG and ask for input on how the Swan Woman Federation is operating and supporting its members.
- Examine the key components of the Swan Women's Federation business model.
- Analyze how the cooperative society has affected the goals that led to its development.

3.6 Functional Perspective of SWAN Federation

In line with objectives, the SWAN federation has set the tune for certain functions. Primarily, the federation is involved in Four programmes. The exploration of these four functional perspectives have been presented below under appropriate themes (*Official Brochure of SWAN Women Federation*):

Awareness: The primary role attributed by legal framework to SWAN federation is to create awareness. Awareness being the multi-disciplinary concept has implications in diverse perspectives. Under its ambit, the awareness is being undertaken in following avenues:

- Healthcare: Awareness camps related to healthcare and policies thereby.
- Road Safety: Awareness related to road safety and precautions.
- Domestic Violence
- Drug Menace: Awareness related to prevention of drug use and its negative effects.
- Programme relating to women empowerment
- Linkage to Govt. Programme

Diagram/Image 3.3: Awareness Camp by SWAN Federation



Source: SWAN Federation Report, 2023

Livelihoods: Secondly, the SWAN federation undertakes the livelihood programmes for the vulnerable and poor. The aim of these programmes is to generate employment and create the self-sufficiency among its members. The scope of livelihood programmes is wider and following livelihood programmes are being undertaken by the federation:

- Nutritional Gardening Programmes
- Production and Value Addition Programmes
- Marketing Oriented Programmes
- Nursery Raising including Vegetables and Flowers
- Plantations including Bahera, Amla, Mango, Arjun etc.
- Small Savings RD& FD
- Loans for undertaking any relevant economic activity

Lifestyles: Thirdly, SWAN federation helps its members to revitalize their lifestyle. The fundamental transformation is either by economic intervention or by means of direct lifestyle commotion. In this regard, following roles are being undertaken by the federation:

- Collectives procurements of household articles which are durable and cost-effective.
- Distribution of household items including blankets and bed sheets at cheaper rates
- Exposures and pilgrimage tours for social and moral development

Diagram/Image 3.4: Distribution of Household Items



Source: SWAN Federation Report, 2023

Charity: Lastly, the SWAN federation holds the moral responsibility to become a supportive pillar for its members. It not only supports the livelihood and other economic activities of its members but also supports their dependents including children in educational perspective. In this context, the key role undertaken by the federation is presented below:

- Scholarships to girl child for pursuing education
- Coaching Career guidance for competitive exams
- Career guidance in terms of private and government jobs
- Community Marriage: Mostly for unprivileged and poor ones
- Helping the patients in case of any medical emergency, both communicable and non-communicable diseases

Diagram/Image 3.5: School Kit Distribution



Source: SWAN Federation Report, 2023

3.7 Financial Source for SWAN Women Federation

For facilitating the work of SHG members associated with SWAN Women Federation, the federation has decided to open their own society. On 30 November 2015, with the help of Associate and promoter members SWAN Women (Multipurpose) cooperative society was opened in Una city. There are primarily three sources of income for the society (i) contribution of promoting members (ii) membership fee of Rs. 100 each member of SHG and (iii) Monthly profit percentage earned by the SHG. The society works like a financial institution where members can avail quick loan facility in one or two days simply that require a resolution from the SHG and the group stands guarantees for the member. In comparison to bank interest rates, interest on deposits to members is higher in the Cooperative society; while as interest on loans is very less. Women who are members of the federation now have more financial access and make the decisions for the betterment of their families on their own. The available financial access helps the women to make better choices in terms of livelihood, children's education, family needs and other avenues. The society offers loan facility to its members ranging from meagre Rs. 1500 to Rs. 10,00,000. To streamline the operations of society, workforce has been put in place with monthly salary package of Rs. 21000 each. The employees of the society are not entitled to any retirement benefit due to meagre resources of the society. However, efforts are being made to provide social security to its members in the near future considering the financial viability of the society. In the above context, the list of promoters and associate members who are integral for the development of SWAN Women Federation is presented in below table:

Table 3.3: Financial Contribution of Promoters

Sr. No.	Name & Share of Promoter		Name & Share of Associate Members	
	1	Smt. Raj Kumari	200000	Sunita Sharma
2	Smt. Ambika Prasher	200000	Smt. Poonam Kumari	60000
3	Smt. Suman Lata Thakur	100000	Smt. Monika Rani	50,000
4	Smt. Ritu Puri	200000	Smt. Nirmala Devi	50,000
5	Smt. Sneha Lata Dogra	200000	Smt. Anu Bala	50,000
6	Smt. Deepshikha	200000	Smt. Sharda	50,000
7	Smt. Raksha	200000	Smt. Brijbala	10,000
8	Smt. Santosh Sharma	200000	Sh. Chhinder Paul	30,000
9	Smt. Sunita Kumari	200000	Smt. Ritu Sharma	50,000
10	Smt. Anita Devi	100000	Ms. Ruchika Chaudhary	10,000

Source: SWAN Women Federation Report, 2023

The given table outlines the financial contributions of Promoter and Associate members of the Swan Women Federation. It can be inferred from the given data that the maximum contribution of the Promoter members is Rs.200000/- while as the minimum of the same being in the range of Rs.100000/-. The other aspect that can be drawn from the data sets is that maximum contribution of Associate members is Rs.100000/- and minimum is Rs.10000/- respectively. The available finances with the federation are utilized for capacity building of the strong conceptual framework for the purpose of carrying out more development programmes and introduce better business initiatives for all its members. Associate and Promoter members are an important part of the Swan Women Federation and helped to form the Swan Women Cooperative Society. Promoter member are the investors and associate members meet regularly with SHGs members to discuss problems and address them in real time mode.

3.8 Role of SWAN Federation in the Promotion of Micro-Businesses

SWAN federation lies at the center of any socio-economic activity undertaken under the ambit of SHGs. Being an umbrella organization, the federation plays a decisive role in empowering the rural women and bring fundamental transformations in the socio-economic interactions. In line with its objectives, it has some distinctive and significant roles that it plays under the structured approach. The key roles attributed under legal framework to the federation are outlined below (*Official Brochure of SWAN Women Federation*):

Creation and strengthening of SHGs: Primarily the SWAN federation helps in creation of SHGs and strengthening the old ones. To date, the federation has reinforced and promoted 913 SHGs that span 96 Panchayats. The federation makes it easier for SHGs to connect with the cooperative. More importantly, being an umbrella organization, the federation aids in loan recovery also.

Federation in evolution Framework for SHG sustainability: The establishment of SHG federations at the district level was encouraged in order to sustain the significant number of SHGs established during the SWAN Project period. The Swan Women Federation was meant to assume responsibility for SHG development, audit, quality standard maintenance, resource assistance, and capacity building of already-existing SHGs. The Himachal Pradesh Societies Registration Act of 2006 is being used to register the federation.

Capacity building and Training: SWAN federation aids in capacity building and imparting training among the members of SHGs. According to the data, 95% of the SHGs members have received instruction in skill development, and all SHGs studied have received training on SHG fundamentals. In contrast, SHGs have also undergone the second round of official training, which includes capacity building in the areas of health, livelihood, and lifestyle. SWAN Federation has selected intelligent and talented women from SHGs and developed them as community resource people, motivators, group coordinators, executives, etc. This cadre assists in the formation of new SHGs, the reactivation of dormant or deceased SHGs, the facilitation of regular SHG meetings, savings, trainings, the identification and training of bookkeepers, the creation of microcredit programmes, and the facilitation of SHGs adopting social agendas.

Promotion of IGAs and Microbusinesses: SWAN federation offers support to SHGs through finance access for a variety of activities including agriculture, animal husbandry,

non-farm, commodity marketing, and food security post-harvest equipment, kitchen garden seed kits, etc. Activities for social development are also offered, including those related to health, education, nutrition, and assistance for lifestyle publications. This structure is anticipated to build up capital, re-lend to the members, and use interest margin to pay operating costs. SWAN Cooperative has been instrumental in helping the disadvantaged have better quality of life.

Market Linkage Via SWAN Federation: SWAN Federation has developed a marketing infrastructure for the selling of spices made in-house from raw materials provided by SHG members. On their agricultural property, SHG members grow spices like red chilli, turmeric, and coriander. SHG members, sales representatives, PDS, and government distribution channels such midday meal and franchise basis are used for marketing. In this context, the federation acts as a channel that connects the producer with the consumer directly.

3.9 Structure of SWAN Federation

Establish under the legal framework of Himachal Pradesh Government, there is minimal possibility that the SWAN federation will work in despotic capacity. Considering the nature and scope of SWAN federation, the democratic means of governance lies at its centre. The federations operations are democratic in nature and it has four tier democratic structure that makes is participative and inclusive in nature. Each tier of governance is presented below (*Official Website of SWAN Women Federation*):

SWAN Women Federation Apex body: The Apex body of the Swan Women Federation comprises of

- Directors: They are duly elected, one from each Mahila Kalyan Manch, who have voting rights. From among these Directors, six leaders are elected for the smooth functioning of the SWAN Women Federation. The elected members include Chairperson, Vice Chairperson, President, Vice-President, Secretary and Treasurer.
- Executive Officers headed by a Chief Executive Officer (CEO), having no voting rights. The CEO is responsible for the overall functioning of the Federation.
- Advisory board, consisting of Advisors having no voting rights render advice to the SWAN Women Federation from time to time for the smooth functioning of the Federation activities.

Mahila Kalyan Manch (MKM): A Mahila Kalyan Manch (MKM) is composed of members from a group of five to seven Panchayat Mahila Sangathans. There are presently 10 MKMs under the umbrella of SWAN Women Federation. The MKM is responsible of coordinating and implementing the Swan Women Federation's goals, objectives, and programmes in their respective geographic areas. The MKM too has an elected body of four members from among its member PMS organizations. Besides, from each MKM, a Director is also elected duly. In all at present, there are ten MKMs within the umbrella of Swan Women Federation. However, during the last three and a half years after the exit of the Swan River (IWMP), the Swan Women Federation has increased its member base from 6112 to 12,712 and number of PMS from 50 to 86.

Panchayat Mahila Sangathan (PMS): The Panchayat Mahila Sangathan is a Panchayat level body in each of the 86 panchayats where the SWAN Women Federation has a member base. All members of the SHGs within the local panchayat are general house members of that particular PMS. The number of SHGs and the number of members in each PMS may differ, but each PMS has four duly elected office bearers, namely President, Vice-President, Secretary and Treasurer. These elected members are responsible for maintaining liaison among the member SHGs of the PMS besides maintaining coordination with Swan Women Federation motivators / group coordinators and other senior staff for implementing the programmes of the Swan Women Federation for the purpose of women empowerment in their PMS.

Self-Help Groups (SHGs): When the JICA-supported Swan River (IWMP) programme ended and the SWAN Women Federation took over the role of continuity for hand-holding support to the SHGs, there were no funds available to pay the support staff remuneration. As a result, some former Swan River (IWMP) field personnel who were key in the formation of the SWAN Women Federation worked without pay to secure the SHGs' continued support. Now at the present time there are 913 SHGs works under SWAN Federation. All 913 SHGs of the Federation have three elected leaders each, namely President, Secretary and Treasurer, who are responsible for holding monthly meetings, writing resolutions, maintaining financial records of the groups besides maintaining liaison with the respective Motivators / Group Coordinators of the Swan Women Federation as regards guidance and support for micro savings, micro credit, livelihood, life style, promotion of girl child or any other activity of the Federation.

All the four tiers of governance are working in collaboration for effective implementation of its developmental policies. More importantly, the federation has working staff who are responsible for implementing and coordinating the activities of federation. The working committee include Executive Officers, Group Coordinators and motivators, most of whom are women. The number of Executive Officers is four, including the Chief Executive Officer, a Senior Executive Officer and two Executive Officers.

Table 3.4: Membership of SWAN Women Federation

Year	Total No. of SHGs	Members from General Category	Members from SC Category	Members from ST Category	Members from OBC Category	Total Membership
2021-2022	913	4182	3052	256	5292	12782
2020-2021	777	3541	2607	219	4498	10865
2019-2020	697	3309	2128	196	4139	9772
2018-2019	631	2882	2099	172	3643	8796
2017-2018	568	2501	1898	153	3393	7945
2016-2017	510	2404	1604	145	2995	7148
2015-2016	428	1993	1428	93	483	5997

Source: Data Compilation from SWAN Federation

SWAN federation as an organization has passed the litmus test and still stands tall in empowering the women. The membership of federation witnesses an increase since its establishment in the year 2015. In this regard, the above table outlines the details pertaining to developmental growth analysis both in terms of category-wise and year-wise of all the Self-Help Groups and the members of the SWAN federation at large. According to 2021-2022 data, growth is visible in the sense that there has been the inclusion of new 52 SHGs in the federation because of which the total strength of SHGs stalled at 913. There is definite increase in number of SHGs within SWAN federation since 2015. In the year 2015, the number of SHGs under SWAN federation were 428, that subsequently raised to 510 in 2016-

17, 631 in 2018-19, 777 in 2020-21 and 913 in 2021-22 respectively. More importantly, post COVID-19 pandemic era has witnessed rise and establishment of more SHGs.

With the increase in number of SHGs, the total membership also increased accordingly. In the year 2015-16, the total membership stands at 5997 that subsequently increased to 7148 in 2016-17, 8796 in 2018-19, 10865 in 2020-21 and 12782 in 2021-22 respectively. As far as the category-wise yearly inclusion is concerned, the data implies that there is inclusion of all categories in the federation. According to the data, out of total membership in 2015-16, 1428 belong to *Scheduled Caste* (SC) category, 93 belong to *Scheduled Tribe* (ST) category and 483 belong to *Other Backward Class* (OBC) category. The number of these different communities also changed positively since 2015 to 2021-22. In the year 2021-22, the membership of SCs stands at 3052, STs include 256 and 5292 OBCs respectively. Therefore, the disadvantaged communities are actively engaging themselves in economic activities that helps them to earn livelihoods meant for streamlining their socio-economic aspects.

Table 3.5: Core functionaries of SWAN Women Federation

S.No	Name	Designation	Field of work	Experience
1	Dr. RK Dogra	Chief Executive Officer	Environment sciences, Planning, Administration, Micro finance, and social mobilisation	HPFS Officer, Divisional Forest Officer Dehra, District Kangra.
2	Sh. SS Parmar	Advisor	Participatory Forestry & watershed management, livelihood expert	Former HPFS Officer 30 years in Participatory Management
3	Sh. Rajesh Sharma	Advisor	Project management & documentation, communication & mass media, IT.	Implemented projects for International and national agencies, Journalist, worked as Asst. Professor at Govt. College for 20 yrs.
4	Sh. Satish Sharma	Advisor	Entrepreneurship development	Social activist, 30 years' experience in Panchayati Raj Institutions (PRIs)
5	Smt Subhadra Devi	Chairperson	Leadership, Motivation	20 years' experience in PRIs.

6	Smt Raj Kumari	President, Coop Society	Micro finance	15 years in micro finance
7	Smt. Anuranjana Sharma	Vice- President		10 years' experience in PRIs
8	Smt. Sunita Sharma	Sr Executive Officer	MA (Social Sciences), PG in Rural Dev'.	18 years in women empowerment, rural development, participatory planning, micro finance.
9	Smt. Ritu Sharma	Executive Officer (SHGs)	BA	14 years' experience in social mobilization, micro finance and participatory planning
10	Sh. Chinder Pal	Executive Officer (Spices)		14 years as above
11	Cooperative Society managers / Asst. Secretaries			Micro finance services, office management, record keeping

Source: Primary Data (Office Visit by Researcher)

3.10 Activities of the organization

SWAN Women Federation has been attributed with multitude of roles that expands its scope of operations. However, there is set of activities that lie at the center of federations supportive mechanism. The key supportive activities are outlined below (*Official Brochure of SWAN Women Federation*):

Farm produce: With the assistance of the SWAN River Integrated Watershed Management project, the Federation began to boost farm production activities for its members of SHGs for upliftment of their socio-economic status. A number of cash crops were introduced with technical inputs regarding cultivation, harvesting, storage and marketing. The hand holding support by the Federation to its members and elected organization structure is in the essence of the cohesiveness of the Federation constituents and the project objectives.

Social awareness activities: The organization, through its network of field level activists and motivators helps create awareness on social issues including declining child sex ratio and

gender equality, dowry and early marriage besides awareness on cultivation of alternate crops in view of animal menace and conservation of water.

Health and sanitation related activities: Health checkup camps are organized regularly by the organization for its members and family members including children, particularly those residing in the far flung rural areas. Free diagnostics and treatment are provided at these health camps. The organization also participates in sanitation drives at the rural level.

Activities for promotion of girl child: SWAN Women Federation is playing a proactive role in the betterment of child sex ratio and overall sex ratio in the district. Scholarships worth Rs 1.81 lakhs per annum are being given for education of meritorious and deserving girl child in panchayats where the SWAN Women Federation has its members. The data pertaining to monetary support to the girl child of members of SHGs is presented in below table:

Table 3.6: Monetary Support for School Going Girls

Year	No. of Girls	Cash Prize per student	Amount
2015-2016	40	2500	100000
2016-2017	34	2500	85000
2019-2020	34	Stationary provided	34000
2021-2022	33	As per position and class	181000

Source of Data: Data compiled from SWAN Women Federation

For upliftment of girl child, Scholarship is one of the major programmes of SWAN women federation. The federation helps its members to create a supportive mechanism for educating their girl child. In the year 2015-16, 40 girls were given cash prize of Rs. 2500 each. In the year 2016-17, Rs. 2500 per girl was again given to 34 girls. However, during the COVID-19 pandemic, the scholarship amount was not paid in cash to students but in the form of stationary items (Bags, Note-books and pencil box) to 34 students. In February, 2022 Scholarship exam was conducted for 6th to 10 classes and scholarship was paid as per the position. In the year 2021-22, scholarship worth Rs 1.81 lakhs was disbursed to girl students based on merit in test.

Collective Procurement and distribution of daily use products: In an effort to improve the living standard of the families associated with the Federation, the organization undertakes collective procurement and distribution of daily use household items. Bulk purchase of the products that include blankets, bed sheets, induction and dinner set, reduces the unit cost. The distribution of these goods is not only linked to livelihood, but also to holistic socio-economic development of members of SWAN federation. The key items distributed by the federation are presented below:

Table 3.7: Items Distribution by SWAN Federation

Year	Name of Items	Quantity	Purchased cost per items	Store Balance	Received Amount
2021	Induction	82	1700	NIL	139400
2022	Dinner Set	200	2850	29	487350
2022	Double Bed Blanket	1000	850	Nil	850000
2022	Single and Double Bed Blanket(Second Batch)	300 200	650 850	25 23	178750 107950

Source: Data compiled from SWAN Women Federation

To bring the fundamental transformation into the lives of members of SHGs, the federation distributes many items. These items are effective in uplifting the women from social avenues and eases their lives and hygiene thereby. In the year 2021 and 2022, induction, dinner sets, single and double bed blankets were distributed to the members of SHGs. These items are pre-requisite for improving the quality of life and standards of life. Furthermore, they have the potentiality to help members of SHGs to save some money for their future.

Seed kit distribution: In order to enhance the nutrition intake value of the member families, the organization distributes kitchen garden seed kits for the rabi and kharif seasons. Besides, fodder seed species such as barseem, chari bajara and tub are distributed at nominal charges to the members who rear livestock. Kitchen garden seeds kit have a significant impact on the

social and economic condition of the women. The key items distributed in this context are presented in below table:

Table 3.8: Distribution of Kitchen Garden Seeds Kits by SWAN Federation

Year	Name of Items	Quantity	Purchased cost per items	Sale Cost per items	Total Expenses	Received Amount	Profit
2020	Kitchen Garden seed kits(Winter Season)	2500	32.40	35	81000	87500	6500
2021	Kitchen Garden seed kits(Summer Season)	2400	40	50	96000	12000	24000
2021	Kitchen Garden seed kits(Winter Season)	600pkt	21.50	30	12900	18000	5100
2022	Kitchen Garden seed kits(Summer Season)	1610	29.23	40	47060.3	64400	17340

Source: Data compiled from SWAN Women Federation

Women Cooperative for small savings and credit linkages of SHGs and members: In order to provide interactive and user friendly credit and deposit facilities, the SWAN Women Federation has formed its own Cooperative Society in the name of SWAN Women (Multi-purpose) Cooperative Society, which is registered at the office of Assistant Registrar of Cooperative Societies at Una district headquarters. The Society, with its all-women staff is involved in providing micro savings and credit support to the SHGs. The said facility not

only supplements the economic base of members of SWAN federation, but also helps them to improve their social wellbeing.

Financial Assistance/Loan Facility: The SWAN Federation is the supportive mechanism that gives supports to SHG members and SHGs for Savings in FDs, RDs and general savings accounts besides extending credit support. It is for the first time that Women, who are non-land owners, are able to get financial credit for income generation activities besides for other important requirements such as education of their children, marriage of their daughters, creating livelihood generation activities, furnishing homes etc. As on date, the Cooperative has assets worth Rs 15 crores. All 913 SHGs of the SWAN Women Federation have reposed faith in the Cooperative Society and have deposits amounting to about Rs 3 crores in the Society besides individual savings, fixed deposits and recurring deposits, while the loans disbursed to the SHG members for various activities are worth Rs 4.4 crores. The data pertaining to financial assistance for various purposes since the inception of SWAN Federation is presented below:

Table 3.9: Financial Assistance /Loan Provided Every Year for various purpose

Year	Purpose for Loan	Amount
2015-2016	Domestic, Education, Agriculture, Marriage	2932000
2016-2017	Domestic, Education, Agriculture, Marriage	1305000
2017-2018	Domestic, Education, Agriculture, Marriage	7782000
2018-2019	Domestic, Education, Agriculture, Marriage	8495500
2019-2020	Domestic, Education, Agriculture, Marriage	11160000
2020-2021	Domestic, Education, Agriculture, Marriage	11228000
2021-2022	Domestic, Education, Agriculture, Marriage	12567800

Source: Data compiled from SWAN Women Federation Members

3.11 SWAN Federation Spices Unit

The SWAN River (IWMP) provided a sum of Rs 22 lakhs to the SWAN Women Federation for setting up a Spice processing unit for value addition of farm products. The

SHGs of Upper Badheda panchayat in Haroli Sub-Division of Una district convinced the Panchayat members to lease out a plot of land owned by the Panchayat for the SWAN Spices unit. The land was leased by the Panchayat to SWAN Women Federation where the unit and has been set up. The unit was formally inaugurated by the then Himachal Pradesh Industries Minister *Sh. Mukesh Agnihotri* in 2016.

Diagram/Image 3.6: Inauguration of Spice Unit



Source:

The installed machinery in the unit includes cold pulverizing machines, Semi-automatic Machine, Automatic pouch packing machines, Batch printing machines and Semi-automatic machine. These machines are effective in processing, packaging and labelling the products of SWAN Federation. The key spices processed under the ambit of SWAN federations spice unit include turmeric powder, red chilli powder, coriander powder and gram masala powder. The processed spices are being packaged in different formats and weight categories as mentioned below:

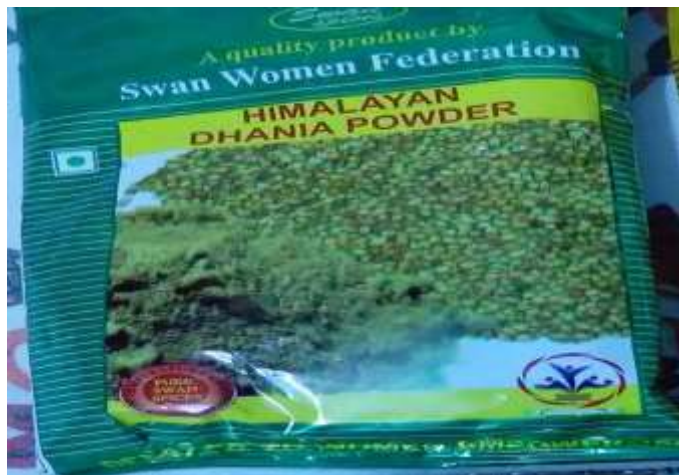
Turmeric Powder:

Packages of 100grams, 200grams and 500grams are available.



Coriander Powder:

Packages of 100grams, 200grams and 500grams are available.



Red Chili Powder: Packages of 100grams, 200grams and 500grams are available.



Garam Masala Powder:

Packages of 100grams, 200grams and 500grams are available.



Trifala Powder: Packages of 100grams and 500grams are available.



Chat Masala, Chana Masala, Sabji Masala, chicken Masala and Tea Masala packs are available.



Impressed by the working of the SWAN Women Federation, the Industries Minister provided a pickup utility vehicle for transportation of spices and a Tata Sumo passenger vehicle to boost the activities of the Federation. On 8 March, 2020, SWAN Women Federation organized its annual function on the occasion of the International Day for Women. It was a massive gathering of over 5,000 women where Union Minister of State for Finance and Corporate Affairs, Shri Anurag Thakur was the Chief Guest, while Himachal Pradesh Rural Development Minister Shri Virender Kanwar presided over the function. On the occasion, the Federation launched a new product, '*Himalayan Trifala*' powder, which was unveiled by the above mentioned dignitaries.

Certification of SWAN Spices: The SWAN Spices, processed and packed for sale have the Federations' truthful label for purity. However, since established government norms need to be adhered to in the Food Industry, SWAN Spices are duly certified by the Food Safety and Standards Authority of India (FSSAI). The packaged contents have further been tested for purity, organic contents and essential oils by government certified laboratories and have been certified to have qualified all tests successfully. The material used for packing SWAN Spices is of the highest grade and of the best quality to preserve the freshness and nutritive value of the produce.

Spices Production and Sales: About 685 quintals of spices have been sold in the market during the last six years, which have found entry to mid-day meals being prepared for government school children, Anganwari centers, fair price shops, Navodaya Schools, hotels and other prestigious institutions besides the local market. A dedicated outlet for sale of spices has also been opened in the Una city, while the Forest department has leased out a sales outlet for SWAN Spices at their tourism-cum-facilitation center in Gopalpur zoo situated in Palampur, district Kangra, Himachal Pradesh. However, the biggest market for the SWAN Spices is its members itself, who get these spices at rates almost 10 percent cheaper than the market rates. The profit is therefore shared by the members.

Table 3.10: Sale of Spices Under SWAN Women Federation

Year	Spices Sales (Rs)	Quintals
2021-2022(Approx)	2600000	145
2020-2021(Approx	2400000	134
2019-2020	1764908	96
2018-2019	2332532	129.5
2017-2018	1564187	87
2016-2017	1689003	94
Total	12350630	685.5

Source: Data Compiled from SWAN women Federation

Purity, the hallmark of SWAN Spices: The spices are being hailed by the domestic and commercial users of the products in high esteem and are being regarded as benchmarks in quality, purity and aroma. The turmeric powder manufactured by SWAN Spices is promoted as an Ayurvedic product by a many natural therapists. According to many testimonials from retail outlet owners, customers who purchase SWAN Spices, ask for the same products next time.

Passing the benefits of Spices unit to Members: Spices, which are processed at the SWAN Spices unit are purchased from members of the SWAN Women Federation, who cultivate turmeric, coriander and red chilli in their agriculture land. The produce is purchased from the member's fields or homes at a cost, which is 10 percent more than the procurement rate of the produce prevailing in the open market i.e. at the Agriculture Produce Marketing Committee (APMC). In case the members choose to transport the produce to the SWAN Spices unit, the member gets a 20 percent premium on the prevailing market rates of the product at the APMC. In all cases, the SWAN Women Federation member cultivating spices, gets a ready market for the produce. The processed spices, which are sold to the SWAN Women Federation members through the SHGs, get to buy the produce at 15 percent reduced rates than the cost of the spices sold in the open market.

SWAN Women Federation as expert agency for federating farmers of HPCDPP-JICA:

Based on the success of the SWAN Women Federation in networking and sustaining the objectives even after the exit of the project, the Federation was entrusted with the responsibility of Federating the beneficiary farmers of the JICA assisted Himachal Pradesh Crop Diversification Promotion Project, functional in five districts of the state. The assignment included creation of a multi-layered pyramid structured organizational structure for the farmers to enable percolation of project objectives and benefits to the grass root level besides creating empowerment opportunities for the stakeholders. The target was achieved through a massive social exercise which included trust building, transparency and leadership identification from village to the apex levels, thus leading to the formation of the state level *“Himachal Pradesh Kisan Vikas Federation”* during the period July 2017 to October 2018. The experienced and dedicated staff of the SWAN Women Federation undertook the mammoth challenge and despite constraints of inclement weather, hard geographical areas, Assembly elections and many more, the desirables were qualitatively achieved within the framework of the project document.

Diagram/Image 3.7: State Level Convention by SWAN Federation



Source: SWAN women Federation Report, 2023

3.12 Conclusion

SWAN Women Federation plays an important role in empowering individuals, especially in the context of socio-economic development. The members of the federation work together to collectively address the socio-economic challenges and work towards improving the livelihoods and overall well-being of its members. The federation provide a platform for the members of associated SHGs to pool their financial resources and access

credit and loans collectively. This helps members undertake income-generating activities, start small businesses, and invest in various ventures. The federation through various measures facilitate skill development and training programs for their members. The training sessions include training in various vocations, agricultural practices, and entrepreneurial skills.

SWAN federation acts as a deliberating mechanism for its members particularly women who often constitute a significant portion of SHG members, to engage in decision-making processes. It acts as a supportive mechanism for SHGs to foster a sense of belonging and mutual support among their members. This social cohesion creates a supportive environment where members can share their challenges and find solutions collectively. The federation conducts awareness campaigns and workshops on various societal issues including health, sanitation and education. It not only empowers the women from economic terms, but also from societal perspective. It believes in empowerment of women from education, healthcare, employment and societal perspective. The multitude of initiatives undertaken by federation are aimed to supplement the financial status of women, bringing the self-sufficiency and develop alternative means of livelihoods.

The federation distributes kitchen seed kits to its members for developing alternative livelihoods. It facilitates the economic activities of its members by giving credit/loans without any hindrance. More importantly, the house items including blankets, bed sheets and induction cookers are being provided to members at discounted rates. Having presence in the river bed area of Una district known for spices cultivation, the federation has established a spices processing unit for value-added creation. It has created a supportive mechanism to support the education of girl child of its members by giving scholarships and other study material. Although, the challenges are there in federation; but it cannot be negated that federation is an effective vehicle for empowering women by providing them with access to resources, skills, knowledge, and a supportive community. The capacity building programmes have led positive transformations and improved the overall quality of life for their members.

CHAPTER 4
SUCCESS STORIES OF SELF HELP GROUPS IN UNA DISTRICT OF
HIMACHAL PRADESH

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4.1 Introduction

Women empowerment is of significant importance globally, as it leads to social, economic, and political progress, enhances gender equality, and contributes to sustainable development. Women's empowerment is essential for achieving gender equality, which is a fundamental human right under Part III of Indian constitution and a key Sustainable Development Goal (SDG) as envisioned by United Nations. Empowering women is integral to achieving sustainable development goals, as women play critical roles in environmental conservation and community development. Moreover, empowered women contribute to positive social change, including challenging discriminatory practices and promoting social justice. Women's empowerment is not only essential for the well-being of women but also for the advancement of society as a whole. It is an interdisciplinary and multifaceted concept that underpins various aspects of human development and progress. For women empowerment, not only, but non-state actors are also playing an important role as discussed below.

Una is a district located in the state of Himachal Pradesh, India. It is one of the districts in the northern part of the state and is known for its mesmerizing beauty and scenic landscapes. Una district is situated in the southwestern part of Himachal Pradesh and shares its borders with the Indian state of Punjab. With population of 5.2 lakh, the district has impressive sex ratio of 976/1000 males. The district is quite progressive in terms of literacy having male literacy rate of 92.12% and female literacy rate of 81.11%. Considering the geographical landscape and population diversity, the district is known for large number of Self Help Groups who accommodate thousands of women and brings socio-economic transformations in their lives. SWAN federation being an umbrella organization imparts training and skills to the members of different SHGs and supplements their efforts to improve the socio-economic lives. In this milieu, the present chapter offers an exploration into some of the successful women entrepreneurs who were actively supported by the SHGs and federation at large.

A. Table 4.1: Success Story of Parmjeet Kaur

Name: Parmjeet Kaur	MKM: Badhera Upper
Age: 41	PMS: Samnal
Mobile No.: 7018466560	Name of SHG: Guru Nanak Dev Ji
Spouse Job Status: Grocery Shop	Join in SHG: 2016
No. of Children: 3 (2 girls & 1 boy)	Members in SHG: 12
Qualification: +2	Group Coordinator: Mrs.Madhu Kumari

Joined SHG in the year 2016, garnered training of financial skill and loan training to start the business; *Parmjeet Kaur* started her business of Cosmetics, Cloth House, Boutique and Parlor in 2019. With mere Rs. 30,000 in hand, she started the business with the active support of SHG. To supplement her business activity, she had availed loan three times for purchasing of Cosmetics materials, Unstitch cloths, and Parlor Products. She also supports her income by means of stitching and agriculture produce. At present, she is earning Rs. 45,000 per month from her business venture that helped her to improve her socio-economic wellbeing. It had been more than four years since she started the activity, but visible positive developments have been noted in her socio-economic avenues. In this milieu, following changes have been noted:

- She enrolled her children in public school for educational purpose.
- She purchased own car for her convenience.
- Considering her husband’s unemployment condition, she started grocery shop for him.
- Become more financial strong in comparison to previous time.





Source: Primary Data (Case Study: Meeting)

Parmjeet Kaur has succeeded to be the successful entrepreneur that has transformed the power relations in the economic realm. Her vision to be a successful and independent business lady had led positive developments as she became the job provider rather job seeker. The profitable business activity helped her to support her family by bringing self-sufficiency and educational development at large. Her consistent efforts including starting grocery store for her husband is the remarkable achievement that outlines self-empowerment and help others to empower. Her empowerment journey not only inspires her; but others also who want to take the similar lead.

B. Table 4.2: Success Story of Mamta Rani

Name: Mamta Rani	MKM: Badhera Upper
Age: 37	PMS: Haroli
Mobile No.: 9882528101	Name of SHG: Durga Group
Spouse Job Status: Cosmetic Shop	Join in SHG: 2016
No. of Children: 2 (2 girls)	Members in SHG: 10
Qualification: B.A.	Group Coordinator: Mrs.Madhu Kumari

Living in remote village of Una district, *Mamta Rani* is leading an example of becoming self-made entrepreneur. She started her weaving and stitching business with the name ‘*Salon and Lehanga House*’ in the year 2021 with the in hand amount of Rs. 1,50,000. Her efforts were

supplemented by 10 other members of SHGs and she received training in micro enterprises and marketing. She is using ‘targeted market strategy’ to market the weaving products and saloon services. To supplement her business venture, she availed the loan facility three times for renovation of shops, purchase of new lehngas and readymade garments. However, the profit of the business model lies upon marriage season. On an average, the monthly savings range from Rs. 15,000 to Rs. 20,000. The minimal savings does not demotivate the *Mamta Rani*, but continues to inspire her to catch the heights of success. Moreover, some key socio-economic developments in her family took place after starting the business as enshrined below:

- She freed herself from anxiety of finance and become self-dependent.
- She became a well-known figure and developed an independent identity in local area.
- She enrolled her girls in public school for educational purpose.



Source: Primary Data (Case Study: Meeting)

Known for their supportive mechanism, the SHGs are actively engaged in employment generation. Considering the case of *Mamta Rani*, she is providing employment to many women

and leads the example of successful business lady. The journey for *Mamta* was not smooth as she faced the financial issues and family constraints. But her family's encouragement and her individual will make her destiny full of opportunities and successful one. The key components that are integral to her successful journey are self-sufficiency and independent social identity. Moreover, the supportive mechanism in the form of credit had helped her to shape and diversify the business operations. The training and skill sets helped her to develop the appropriate market strategies and business tactics for larger benefit.

C. Table 4.3: Success Story of Parvesh Kumari

Name: Parvesh Kumari	MKM: Badoli
Age: 47	PMS: Badoli
Mobile No.: 9318874868	Name of SHG:
Spouse Job Status: Agriculture	Join in SHG: 2014
No. of Children: 2 (2 Boys)	Members in SHG: 10
Qualification: 10 th	Group Coordinator: Mrs. Sunita Kumari

Under the group coordination of *Mrs. Sunita Kumari*, *Parvesh Kumari* joined the SHG in 2014. She started the turmeric and ginger cultivation business in 2014 and became expert by means of training and awareness programmes of conducted by SHG. Initially she started the business with mere Rs. 4000, but the venture become quite successful. She sold her products in Ludhiana mandi and earns nearly Rs. 1,00,000 as profit on seasonal basis. The venture is seasonal and profit oriented, that made *Parvesh Kumari* a successful lady and self-sufficient one. The key changes that took place after the venture became a success are mentioned below:

- The family income witnesses an increase that helped them to live a better life
- SWAN federation help her to get acquainted with various government schemes.
- The nutritional intake of family witnessed a positive trend.



Source: Primary Data (Case Study: Meeting)

Parvesh Kumari’s family background is agricultural one and she is actively supported by her husband. She started the successful turmeric and ginger cultivation venture to supplement her husband. Working in collaboration with other members of family helped her to realize the potential and contribute to the family’s income. The traditional societal connotation that kept the women outside the power structures is getting transformed into the positive attribution. In the words of *Dr. B. R. Ambedkar*, “I measure the progress of a community with a degree of progress women have achieved”.

D. Table 4.4: Success Story of Sneha Lata

Name: Sneha Lata	MKM:
Age: 52	PMS:
Mobile No.: 88949-60204	Name of SHG: Shiv Shakti
Spouse Job Status: Stationary Shop	Join in SHG: 2020
No. of Children: 2 (1Girl &1 boy)	Members in SHG: 12
Qualification: Middle (8 th)	Group Coordinator: Mrs.Saroj Kumari

Age is no bar to become a successful and self-sufficient business lady. *Sneh Lata* is a leading example that proves, age is just a number. Joined SHG of 12 members in 2020 and started the business of ‘*Production of Disposal Containers*’ in the year 2021. She received training and joined awareness programmes on Livelihoods and meetings related to loan awareness that helped her to get familiar with the marketing strategies and successful business models. Invested a mere sum of Rs. 40,000 in business, she earns approximately Rs. 1,00,000 as profit per season that depends upon demand. To supplement and diversify her business, she availed loan of Rs. 40,000 for business expansion. The venture helped her to become self-reliant and supplement the financial status of her family. The key positive developments that became integral part of her life after joining the SHG and initiating a business are mentioned below:

- She became financially strong and gained good societal position.
- She got familiar with different livelihood activities and government programmes.



Source: Primary Data (Case Study: Meeting)

SHGs are leading examples that administer the ideals of equality, inclusivity and self-sufficiency among the rural women. Their functional perspective is realistic one that helps the women to realize and utilize their potential as the case with *Sneh Lata*. Despite being from a middle class educational background and highest age bar, she is leading a live example for others. Her competency and self-realization proved if one has the will he/she can touch down the skies. Leading an example for others, she helped her family to live a better life and became a model of discussion for others in the society.

E. Table 4.5: Success Story of Roshini Devi

Name: Parvesh kumara (Mid-Day Meal Worker)	MKM: Ajnoli
Age: 52	PMS: Upper Kotla
Mobile No.: 9805688604	Name of SHG: Jai Mata di
Spouse Job Status: No	Join in SHG: 2019
No. of Children: 5(4 girls and 1Boys)	Members in SHG: 10
Qualification: Middle (5 th)	Group Coordinator: Mrs.Suman Kumari

Under the valuable coordinatorship of *Mrs. Suman Kumari*, *Roshni Devi* also proved age is no bar to become a successful lady. Joined the SHG in 2019 at the age of 52, she started her dairy farm business. She availed training which enhance her business competency, livelihoods and market strategy for milk and other products. She started her business with Rs. 85,000 and supplements her income by agriculture and seasonal vegetable cultivation. Moreover, she availed loan of Rs. 50,000 for purchasing cow and every day she sells 40-45 kg of milk. Her profit lies approximately Rs. 1,45,000 and she sells her milk to Government Milk Plant Jhalera and nearby homes. Some key developments are presented below:

- She and her family became financially sound and self-sufficient.
- Their social status and familiarity became well known in the area.
- Her son also took the interest and helps her in routine works.



Source: Primary Data (Case Study: Meeting)

Leading an example for others, *Roshni Devi* helps her 5 children to live a better life. Like *Sneh Lata*, she also proved age and education is no bar to become successful in life. However, she suggested that SHGs and SWAN federation should help her to add value to milk for garnering better income. Earning a better livelihood helps her family to stay away from burden of loans and become self-reliant. Moreover, she plans to expand her dairy business and convert the milk into *Khoya*, *Paneer* and other products. She also plans to make rational use of cow dung by converting it into vermicomposting for getting better returns.

F. Table 4.6: Success Story of Parmla Devi

Name: Parmla devi	MKM: Ajnoli
Age: 51	PMS: Kotla Lower
Mobile No.: 7559616109	Name of SHG: Tulsi SWAN Group
Spouse Job Status: Retired from Electricity Board	Join in SHG: 2014
No. of Children: 4 (2 Boys & 2 girls)	Members in SHG: 10
Qualification: Middle (8 th)	Group Coordinator: Mrs.Suman Kumari

Parmla Devi joined the SHG in 2014 under the coordinatorship of *Mrs. Suman Kumari*. She started her ‘dairy farm and vegetable cultivation’ business in 2014. To bring efficiency and effectiveness in business, she availed training of vegetable cultivation and organic agriculture. For *Parmla Devi*, the journey to start the business was full of hurdles and she was financially weak. She started the business with mere Rs. 5000 in hand; but the business become quite successful and she earns monthly profit of Rs. 15,000. The business not only helps her to earn the benefit, but also helps her to fulfill the vegetable and milk needs for her family. To supplement her business, she availed one-time loan for purchasing the Buffalow. The business is quite profitable and she is being actively supported by the family. The family supportive mechanism helped her to achieve the greater heights in terms of self-sufficiency. The key socio-economic developments after starting the business activity are mentioned below:

- Enhancement in income and change in social living.
- Get awareness of various government schemes initiated by SWAN Federation.

- Became well versed with the social system and is leading an example in area.



Source: Primary Data (Case Study: Meeting)

At the age of 51, *Parmla Devi* is the living example of dedication and competency in the area. The business activity helped her to fulfill the basic family needs and earn the profits at large. Being mother of four children, she is supported by all including her husband who is a retired government employee. The supportive mechanism of SWAN federation helped her to achieve the greater success and equality in the economic realm. As stated by *Mahatma Gandhi* “Give women access to economic activities and they will have access to power and self-confidence to which they hitherto have been stranger”. The Gandhian attribution appropriately fits into the case of *Parmla Devi*.

G. Table 4.7: Success Story of Pushpa Devi

Name: Pushpa Devi	MKM: Ajnoli
Age: 52	PMS: Upper Kotla
Mobile No.: 9805348238	Name of SHG: Jai Mata Di
Spouse Job Status: Farmer	Join in SHG: 2017
No. of Children: 3 (2 girls & 1 boy)	Members in SHG: 10
Qualification: (8 th)	Group Coordinator: Mrs. Suman Kumari

Belongs to a farmer and middle class family, *Pushpa Devi* has occupied the central stage in SHG. Like other women as mentioned earlier; age and educational background is no barrier for starting a business. She joined the SHG in 2017 and initiated the vegetable cultivation business in same year. To bring efficiency and greater productivity in cultivation, she joined 7 days training of vegetables cultivation in Sangroor. She started her business with meagre Rs. 15,000 and earns Rs. 25,000 per month/season. She sells her vegetables like Lady finger, Bottle guard, Pumpkin, cucumber, chilli, Beans, Elephant foot yam (Jimikand) etc. in Mandi. To increase the productivity and maintain the quality of vegetables, she availed one-time loan for purchasing the fertilizers. Husband being a farmer, actively participates and supports the cultivation of *Pushpa Devi*. Known as *Iron Lady*, she diversified the vegetable cultivation and there is large demand for the same as she mostly uses organic fertilizers. In certain cases, there is huge demand from patients as the vegetables are purely organic in nature. The key socio-economic changes that took place in the family of *Pushpa Devi* after starting the micro business includes the following:

- Their family income has witnessed an increase and to some extent they became financially sound.
- They can easily purchase the basic needs including grocery, blankets and other day to day needed items.
- After joining the federation, she became more aware about their surrounding and got familiar with modernized agricultural practices.



Source: Primary Data (Case Study: Meeting)

Pushpa Devi envisioned to become producer of organic vegetables as the demand is growing for the same. She is the only one from her village who is working in organic farming. Known as *Iron Lady* by her family and relatives, she is actively supported by her family. She became expert in agricultural sector primarily because of two factors: one husband being a farmer and secondly training sessions of SWAN federation. In her view, the coordination among the SHGs is pre-requisite as it will offer her access to cow-dung/vermicomposting from other SHGs at lesser costs. The business enterprise offered her opportunity to become the equal shareholder in the decisions and deliberations of family. Moreover, she also takes lead in certain deliberations including career of children and future business planning of the family.

H. Table 4.8: Success Story of Bimla Devi

Name: Bimla Devi	MKM : Nari
Age: 52	PMS: Lower Bawal
Mobile No.: 7018137185	Name of SHG: Nari Shakti
Spouse Job Status: Farmer	Join in SHG: 2010
No. of Children: 3 (2 girls & 1 boy)	Members in SHG: 12
Qualification: (8 th)	Group Coordinator: Mrs. Suneeta Kumari

Bimla Devi joined the SHG in 2010 and established the vegetable cultivation business in 8-10 Kanal land in 2012. She attended the training sessions regarding vegetable cultivation and awareness about *Hybrid Seeds*. Initially, she invested Rs. 15,000 in the business and later availed one-time loan facility for expanding the vegetable cultivation business. Despite starting the business from nominal money, it gives monthly/seasonal return of Rs. 35,000. The suitable place of marketing for the sale of vegetables like Lady finger, Bottle guard, Pumpkin, cucumber, chilli and Beans is nearby Mandi. Like other women entrepreneurs, she is also supported by her husband who is also a farmer. There are visible socio-economic developments that became part of *Bimla Devi's* family after the initiation of vegetable cultivation business. The key developments are mentioned below:

- The financial condition of family improved at larger extent.
- Establishment of business helped her to strengthen the social status.

- After joining the federation, she became familiar with modernized agricultural practices.



Source: Primary Data (Case Study: Meeting)

Family support lies at the critical juncture for *Bimla Devi* who proved to be a successful business lady. Emotional support, financial support and participation of family members in cultivation helped her to achieve the greatest feat. She diversified her vegetable produce primarily due to uncertain weather conditions and pest attacks. Their family is planning to go for value addition including pickle making and dried vegetables for getting more profit. Although the journey was not smooth, but she succeeded in reaching the upper side of ladder by active family support.

4.2 Changing Trends of SHGs in Una District

Self-Help Groups (SHGs) have been successful in empowering women, and contributing to their socio-economic development in various ways. The success of women entrepreneurs in district Una under the aegis of SHGs is primarily attributed to availability of credit facilities, skill development programmes, family and societal support. However, it's important to note that the success of these micro-enterprises also vary depending on factors. Moreover, Continuous monitoring, evaluation, and capacity-building are essential to sustain and enhance the impact of SHGs. Furthermore, the success of women led business ventures and rising trend of SHGs has

positive implications upon their socio-economic development. The state of SHGs in district Una is presented in below table:

Table 4.9: No. of SHGs and Membership in District Una

Year	No. of SHGs	No. of Members
2018-19	232	2276
2019-20	379	3679
2020-21	422	4066
2021-22	552	5443
2022-23	536	5104
Total	2121	20568

Source: RTI to Government of Himachal Pradesh

According to the above tabular data, there is increasing trend of SHGs and the membership thereby in the district Una. In the year 2018-19, the total number of SHGs in the district was 232 that subsequently increased to 2121 in the year 2022-23. Similarly, the total number of members in SHGs has increased from 2278 in 2018-19 to 20568 in 2022-23. Therefore, it can be inferred from the above data that there is increasing trend of SHGs and membership thereby in the district. Moreover, the opportunities led by these SHGs attract larger number of people to join them.

Table 4.10: Changing Trends of SHGs in District Una

Loan Facility Availed by Members of SHGs (Amount in Crores)					
<i>District Name</i>	<i>2018-19</i>	<i>2019-20</i>	<i>2020-21</i>	<i>2021-22</i>	<i>2022-23</i>
Una	4.45	4.86	7.22	11.28	12.42
Bank Linkage Progress in Last 5 Years – No. of SHGs					
<i>District Name</i>	<i>2018-19</i>	<i>2019-20</i>	<i>2020-21</i>	<i>2021-22</i>	<i>2022-23</i>
Una	366	418	446	482	550

Source: RTI to Ministry of Rural Development, GoI

The state of Himachal Pradesh witnessed a massive increase in the number of SHGs. Although, there is no uniformity in the number of SHGs across the different districts of state. Some districts have witnessed increasing number of SHGs since last few years while as figure remains the same in certain districts. According to the official statistics of *Ministry of Rural Development, Government of India*, as of 31st March 2023 there are 2093 SHGs registered in Una district of Himachal Pradesh. These SHGs often focus on women's participation and leadership. They provide a platform for women to come together, build self-confidence, and take control of their lives. This empowerment has a ripple effect on families and communities. These SHGs have helped the women to avail loan facility and start their business ventures or expand their business operations.

In this realm, the data further outlined that members of SHGs are availing loan facility at larger scale. As discussed under the success stories above, many women entrepreneurs have availed loan facilities to start or expand their business. According to the data, in the year 2018-19, Rs. 4.45 crore worth amount was availed as loan by members of SHGs in Una district that increased to Rs. 4.86 crore in the year 2019-20. The amount further increased to Rs. 7.22 crores in 2020-21 and Rs. 11.28 crore in 2021-22 respectively. In the financial year 2022-23, a total of Rs. 12.42 crore was disbursed as loan among the members of SHGs in district Una. Therefore, it is evident from the data that there is increasing trend of availing loan facility among the members of SHGs in district Una. The increasing trend also signals towards the increasing number of SHGs in the district.

Moreover, bank linkages by Self-Help Groups (SHGs) are a critical component of their success and impact. These linkages involve establishing a relationship between SHGs and formal financial institutions like banks. The linkage between the SHGs and banks helps in access to credit facilities, saving mobilization, reducing dependency on moneylenders and financial independence among the members of SHGs. According to the data, in the year 2018-19; 366 SHGs were linked to banks that subsequently increased to 418 in 2019-20. Similarly, the number of linkages increased to 446 in 2020-21 and 482 in 2021-22. In the financial year 2022-23, the number of linkages increased to 550. Therefore, it is evident from the data that financial/bank linkages among the SHGs are increasing in the Una district. These linkages are vital as they provide a supportive system to the members of SHGs for developing independent businesses and identities.

4.3 Conclusion

Self-Help Groups (SHGs) have been recognized as a powerful tool for women's empowerment in the state of Himachal Pradesh. They have provided women with opportunities for economic, social, and personal development. SHGs and most importantly, the SWAN Federation enabled rural women from Una district to access credit facility and start income-generating activities. Women's participation in SHGs enhances their self-confidence, leadership skills, and decision-making abilities. It also provides a platform for social interactions. They have encouraged women to engage in diverse set of economic activities ranging from disposable items to vegetable cultivation. Participation in SHGs has greater potentiality to increase awareness of gender issues and contribute to reducing domestic violence. In Una district, the SHGs and federation at large focuses on sustainable practices, such as agricultural techniques and resource management, contributing to long-term empowerment.

These SHGs have demonstrated their effectiveness in promoting women's empowerment by addressing social and economic dimensions. However, the success of micro-enterprises as established in Una district is largely attributed to family support. Family support plays a crucial role in the success of women entrepreneurs. Starting and running a business can be challenging, and having a strong support system, including family members, can make a significant difference. Family provides emotional support to women entrepreneurs. Family members provide a listening ear, offer encouragement, and help women entrepreneurs navigate the ups and downs of business ownership. Family members also provide financial support to women when needed. This can be especially helpful during the startup phase or when the business faces financial challenges. The family also contributes equally to the success of micro-enterprises as established by women. In the case of *Roshni Devi* and *Pushpa Devi*, their family is the supportive pillar that contribute to the success of dairy farm and vegetable cultivation business thereby. The success of these micro-enterprises has led to multiple benefits including self-sufficiency of women, family financial stability and empowerment at large.

CHAPTER 5
DATA INTERPRETATION AND ANALYSIS

CHAPTER 5

DATA INTERPRETATION AND ANALYSIS

5.1 Introduction

Women empowerment refers to the process of enabling women to have greater control over the socio-economic avenues and decision making process. Women empowerment includes their participation in political process, health and wellbeing that have the potentiality to lead positive outcomes. Equality of women in terms of social, economic and political avenues is integral for their holistic development. Empowering women helps them to have better access to better paying jobs that helps them to overcome poverty and bring inclusivity. Empowerment becomes the cornerstone to increase the self-esteem, confidence and improve mental and physical health of women. To break the shackles of sub-ordination and social stigmas, women have taken lead in employment and entrepreneurship became a simple tool. Moreover, to bring inclusion of women in economic arena, plethora's of schemes have been put in place by the government.

Despite a dozens of policy measures to create a better environment for women entrepreneurs in India, arranging finance remained a single biggest challenge. Coupled with social stigmas, the ambitions of women remained unfulfilled those have limited their opportunities to become self-reliant. In such a circumstance, Self Help Groups (SHGs) act as a bridge between the women entrepreneurs who have will to begin an enterprise, but do not have finances for it. Emerging as an important, micro-finance system, SHGs are working as platforms to promote solidarity and bridging the gap in socio-economic avenues. SHGs have made significant contributions in terms of developing entrepreneur skills among the women by giving appropriate skills and training. In this context, it becomes important to analyze the role of SHGs in women empowerment in the state of Himachal Pradesh.

Keeping in view the objectives of research, the present chapter has analyzed the data from primary sources including 360 members from 40 SHGs in the Una District of Himachal Pradesh. All the data has been presented under appropriate themes keeping in consideration the objectives of research and synchronization of variables. The data is presented in tabular and chart/graphical form as it becomes easier for reader to garner insights into the subject matter. The tabular/graphical representation is followed by interpretation and analysis that lie in concurrence with the objectives of the study.

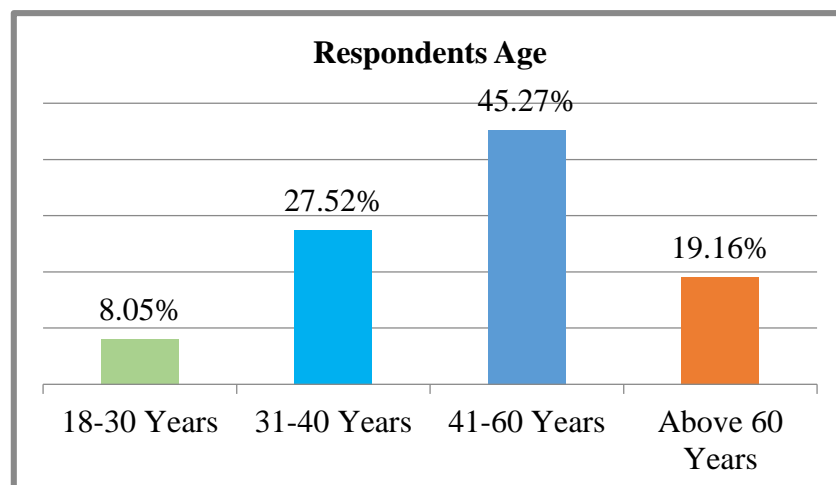
5.2 Socio-Economic Profile of Respondents (Members of SHGs)

Socio-economic status of respondents is the individual's position in a society in terms of education, occupation, social class and other aspects. It becomes important for the researcher to analyze the data of respondents from diverse perspectives including gender, occupation, education and other aspects to draw the precise inferences. It is assumed that diversification of socio-economic aspects has potentiality of diversification of perception of respondents. In this context, the present section presents an exploration into the socio-economic profile of respondents (360 members from 40 SHGs).

Table 5.1: Respondents Age Group

S. No.	Age Group	Frequency	Percentage
1.	18-30 Years	29	8.05%
2.	31-40 Years	99	27.52%
3.	41-60 Years	163	45.27%
4.	Above 60 Years	69	19.16%
Total		360	100%

Chart 5.1: Respondents Age Group



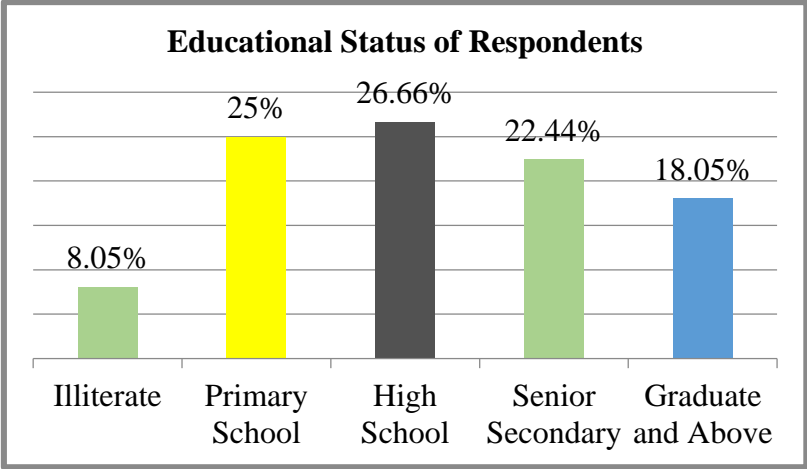
According to the *Cambridge Dictionary*, age is defined as the period of time someone has been alive or something has existed. In a research, the age is the important factor for selecting the respondents. In this context, the question was raised before the respondents working in

different SHGs regarding their age. The data has outlined that 29 (8.05%) of respondents belong to the age category of 18-30 years and 99 (27.52%) of respondents belong to the age category of 31-40 years. While as 163 (45.27%) of respondents belong to 41-60 years age category and 69 (19.16%) of respondents belong to age group above 60 years. Therefore, it can be inferred from the data that age is no bar to be part of SHGs and respondents from every age group are actively participating in the activities of SHGs. The active engagement of respondents from diverse age groups defines the inclusive nature of SHGs in terms of providing employment avenues and self-sufficiency by minimizing dependency.

Table 5.2: Educational Status of Respondents

S. No.	Educational Qualifications	Frequency	Percentage
1.	Illiterate	29	8.05%
2.	Primary School	90	25%
3.	High School	96	26.66%
4.	Senior Secondary	80	22.44%
5.	Graduate and Above	65	18.05%
Total		360	100%

Chart 5.2: Educational Status of Respondents



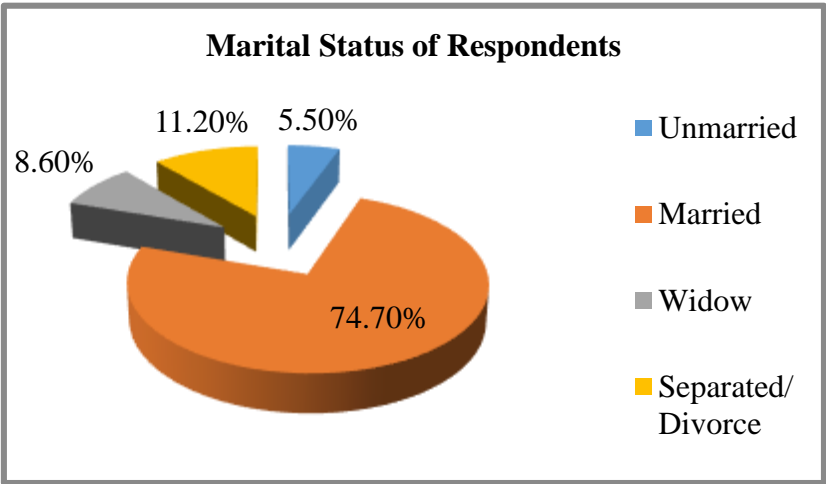
Educational status is the educational attainment or level of education of individuals. Analyzing the data from educational perspective is important to measure the variations in terms of availability of employment avenues to educated and uneducated people. In this

context, the question was raised before the respondents regarding their educational status, where 29 (8.05%) of respondents were illiterate who never joined school and 90 (25%) have completed primary schooling. While as 96 (26.66%) of respondents completed high school, 80 (22.44%) of respondents have completed senior secondary schooling and 65 (18.05%) are graduates/above. Therefore, it can be inferred from the data that SHGs are inclusive in nature where education does not become a barrier for starting any productive activity. More importantly, the nature of SHGs is supportive as they envision creating a self sufficient and independent individual identity.

Table 5.3: Marital Status of Respondents

S. No.	Marital Status of Respondents	Frequency	Percentage
1.	Unmarried	20	5.5%
2.	Married	269	74.7%
3.	Widow	31	8.6%
4.	Separated/ Divorce	40	11.2%
	Total	360	100%

Chart 5.3: Marital Status of Respondents



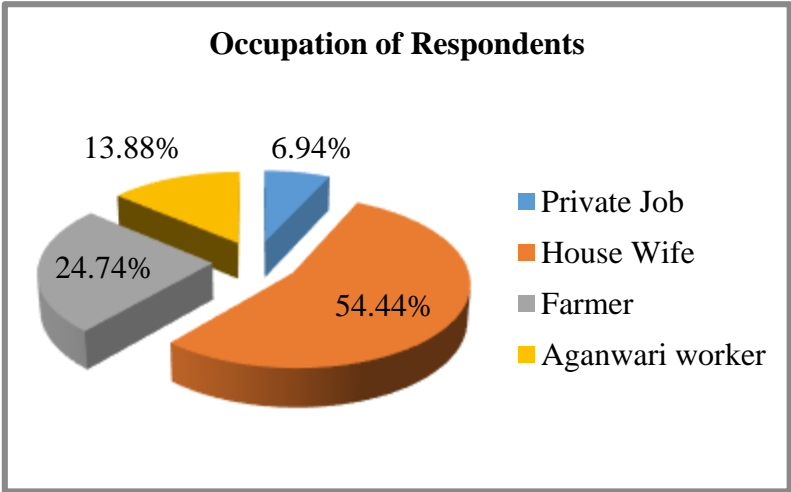
Marital status is the legally defined marital state. There are many types of marital status including Un-married, married, widowed, separated/ divorced. Marital status is the important factor that has the potentiality to affect the socio-economic status of a person in positive or

negative orientation. In this regard, the question was raised before the respondents regarding their marital status where 20 (5.5%) respondents are unmarried and 269 (74.7%) of respondents are married. While as 31 (8.6%) of respondents are widowed and 40 (11.2%) are separated/divorced. Therefore, it can be inferred from the data that SHGs are inclusive as they provide equal opportunity to everyone and act as a platform for self-sufficiency and development. The togetherness of SHG members positively and significantly affect the overall empowerment score and bridge the gap in economic terms.

Table 5.4: Occupation of Respondents

S. No.	Occupation	Frequency	Percentage
1.	Private Job	25	6.94%
2.	House Wife	196	54.44%
3.	Farmer	89	24.74%
4.	Aganwari worker	50	13.88%
Total		360	100%

Chart 5.4: Occupation of Respondents



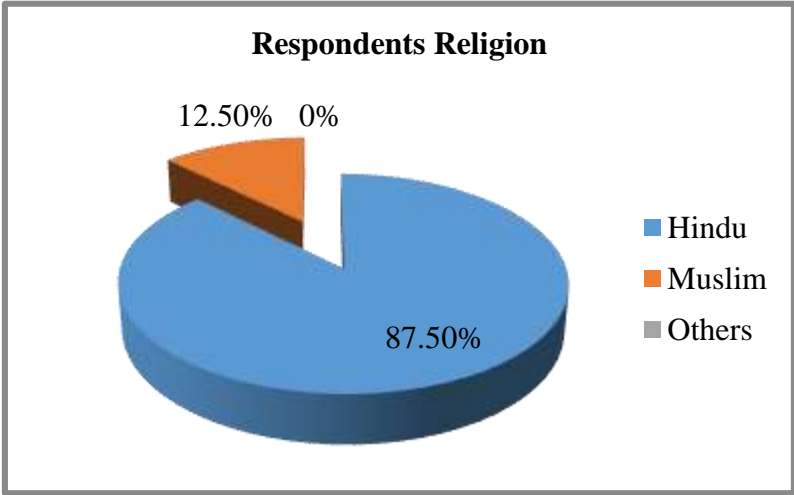
Occupation is the profession that is followed by a person. In other words occupation is a work situation of a person who had a specific field of interest and distinct skills that benefit that field. In this context, the question was raised before the respondents where 25 (6.94%) were engaged in private jobs and 196 (54.44%) were house wives. While as 89 (24.74%) of

respondents are engaged as farmers and 50 (13.88%) are Anganwari Workers. Therefore, respondents from diverse occupations are part of SHGs, while as majority of them are house wives. Thus, it would be inferred from the data that SHGs is an ideal mechanism to engage women and other’s from diverse occupations for imparting relevant skills and supplement their income and economic share. Moreover, in such a scenario, occupation becomes an ideal factor for deciding the engagement of respondents with SHGs.

Table 5.5: Respondents Religion

S. No.	Respondents Religion	Frequency	Percentage
1	Hindu	315	87.5%
2	Muslim	45	12.5%
3	Others	00	00%
Total		360	100%

Chart 5.5: Respondents Religion



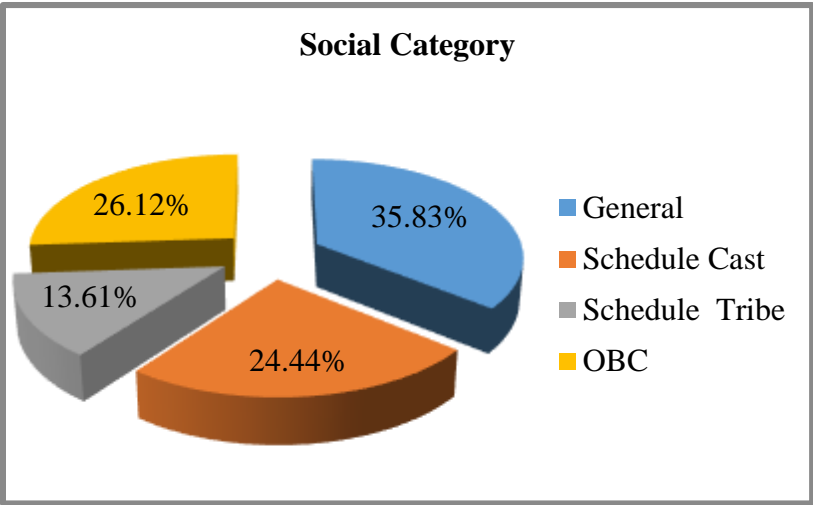
According to *Merriam Webster Dictionary*, religion is a personal set or institutionalized system of religious attitudes, beliefs and practices. India being the diversified country is the home to many cultures and religious practices. In this context, the question was raised before the respondents regarding their religious belief. To this 315 (87.5%) of respondents are practicing Hinduism and 45 (12.5%) practice Islam. Therefore, the inclusivity in terms of religion adds hallmark to the SHGs. Moreover it can be inferred that there is no domination of one religion or exclusion of other in the realm of Self Help Groups. The coexistence of

members from different religious practices in SHGs is the vital aspect that defines the co-existence in real terms in a unified setting.

Table 5.6: Social Categorization of Respondents

S. No.	Social Category	Frequency	Percentage
1.	General	129	35.83%
2.	Schedule Caste	88	24.44%
3.	Schedule Tribe	49	13.61%
4.	OBC	94	26.12%
Total		360	100%

Chart 5.6: Social Categorization of Respondents



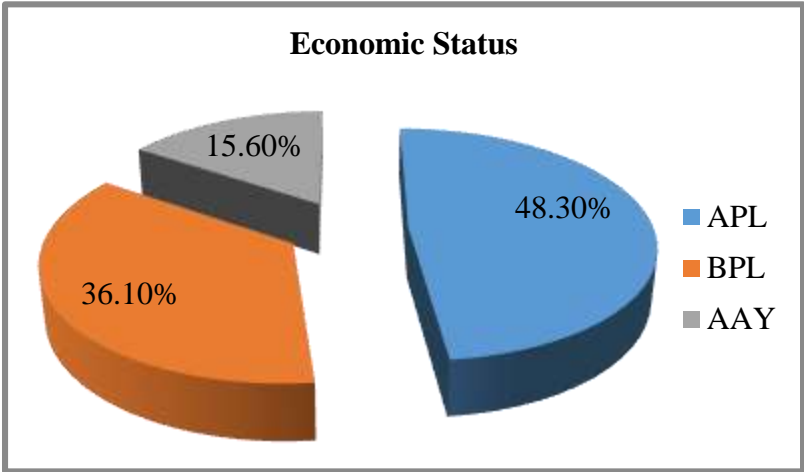
Indian society is diversified in terms of castes and other social classes. However, there are wide variations among different social classes in social and economic terms. Therefore, it becomes important to maintain inclusivity in sample size in terms of social categorization. In this background, the question was raised before the respondents regarding their social category. According to the data, 129 (35.83%) of respondents belong to ‘General Category’ and 88 (24.44%) belong to ‘Schedule Caste’ category. While as 49 (13.61%) of respondents belong to ‘Schedule Tribe’ and 94 (26.12%) belong to ‘Other Backward Class (OBC)’. Therefore, it can be inferred that inclusivity of social classes is prevalent among the SHGs. More importantly, SHGs are vital institutions that play a role to bridge the gap in socio-

economic aspects to empower the women and others. The disadvantaged sections including SC's, ST's and OBC's are getting due share to be active participants in the economic activities under the realm of SHGs.

Table 5.7: Household Economic Status of Respondents

S. No.	Economic Status	Frequency	Percentage
1.	APL	174	48.3%
2.	BPL	130	36.1%
3.	AAY	56	15.6%
Total		360	100%

Chart 5.7: Household Economic Status of Respondents



Economic status is the description of people based on their income, type of job and other economic aspects. Primarily Government of India issues three types of ration cards based on economic status/viability of a family namely APL, BPL and AAY. In this context, the question was raised before the respondents regarding their economic status where 174 (48.3%) of respondents belong to 'Above Poverty Line (APL)' and 130 (36.1%) belong to 'Below Poverty Line (BPL)'. While as 56 (15.6%) of respondents are 'Antoyodaya Anna Yojana (AAY)' ration holders. Therefore, it can be inferred from the data that inclusivity in terms of economic status is being maintained in SHGs. SHGs hold wider importance in terms of providing employment avenues to economically vulnerable communities including BPL and AAY.

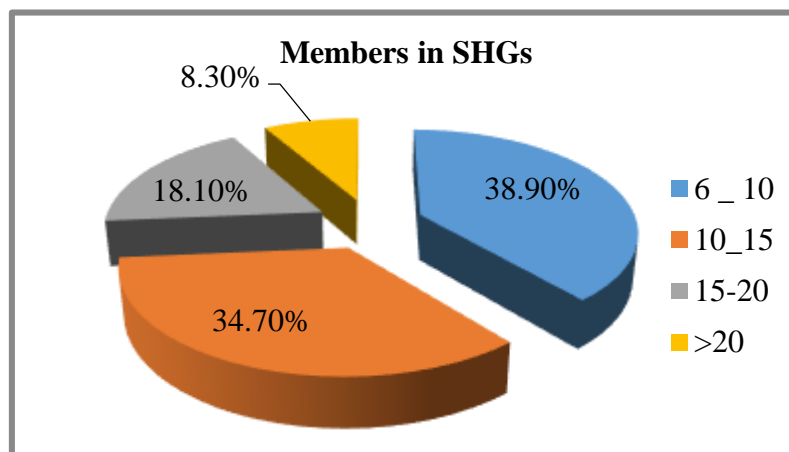
5.3 Association of Respondents with Self Help Groups

Self Help Groups is the association of people facing similar issues who come together and find ways to improve their living conditions. In this context, it becomes important to analyze the participation of respondents in SHGs and the reasons that motivated them to join the SHG. Therefore, the present section will explore different aspects including experience of members and reasons of joining SHGs.

Table 5.8: Members in Self Help Groups (SHG's)

S. No.	Members in SHGs	Frequency	Percentage
1.	6-10	140	38.9%
2.	10-15	125	34.7%
3.	15-20	65	18.1%
4.	20 & above	30	8.3%
Total		360	100%

Chart 5.8: Members in Self Help Groups (SHG's)



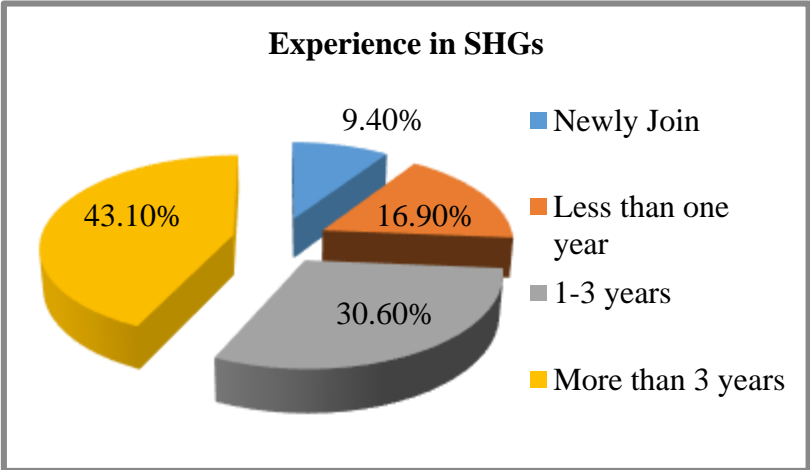
The strength of SHGs depends upon its membership i.e. how many people are members of SHG. Larger the membership, larger is the resource pool for economic activities. In this context, the question was raised before the respondents regarding the membership of SHGs. The data has outlined that out of 360 respondents, 140 (38.9%) have stated that there are 6-10 members in SHGs and 125 (34.7%) of respondents have stated that there are 10-15 members

in SHGs. While as 65 (18.1%) of respondents attributed 15-20 members as strength in SHGs and 30 (8.3%) of respondents outlined that there are 20 & above members in SHGs. Therefore, it can be inferred from the data that majority of the SHGs have members in between 5-15 that defines their precise composition. The minimal membership demarcates that the nature of economic activities varies from one SHG to other depends upon the suitability of members.

Table 5.9: Experience of Respondents in SHGs

S. No.	Experience in SHGs	Frequency	Percentage
1.	Newly Join	34	9.4%
2.	Less than one year	61	16.9%
3.	1-3 years	110	30.6%
4.	More than 3 years	155	43.1%
	Total	360	100%

Chart 5.9: Experience of Respondents in SHGs



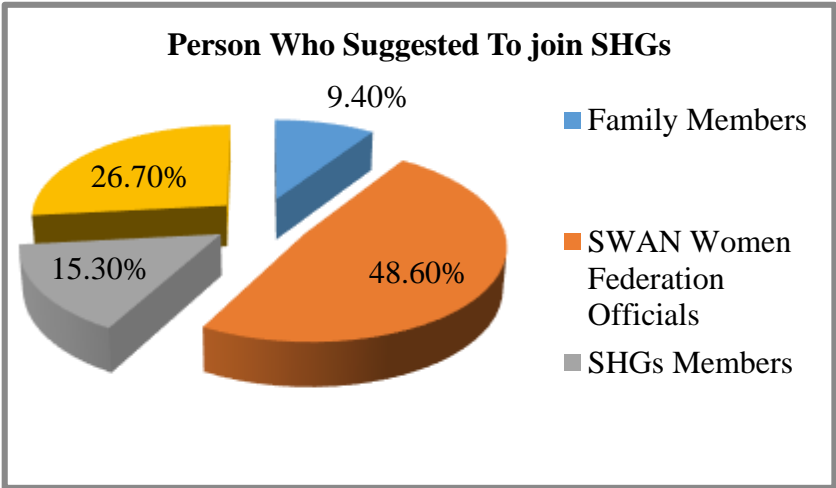
SHGs are vital institutions that bridge the economic gaps mostly from gender perspective. SHGs not only provide the employment opportunities but also amplify the skill set and expertise of its members. The all round development of members of SHGs depends upon their association with SHGs. In this context, the question was raised before the respondents regarding their association with SHG. To this, 34 (9.4%) of respondents cited that they have newly joined SHGs and 61 (16.9%) have stated that their association with SHG is less than

one-year-old. While as 110 (30.6%) of respondents have cited that they are associated with SHGs since last 1-3 years and 155 (43.1%) attributed more than 3 years as their association with SHGs. Therefore, it can be inferred from the data that majority of the respondents are associated with SHGs since last 3 years. More importantly, they also provide a good opportunity to others to join them as per their convenience and need. Therefore, SHGs have adopted a holistic and inclusive approach for bringing economic convenience, development and self-sufficiency to its members.

Table 5.10: Person Who Suggested to Join SHG

S. No.	Person Who Suggested To join SHGs	Frequency	Percentage
1.	Family Members	34	9.4%
2.	SWAN Women Federation Officials	175	48.6%
3.	SHGs Members	55	15.3%
4.	Group Leaders	96	26.7%
	Total	360	100%

Chart 5.10: Person who suggested to join SHG



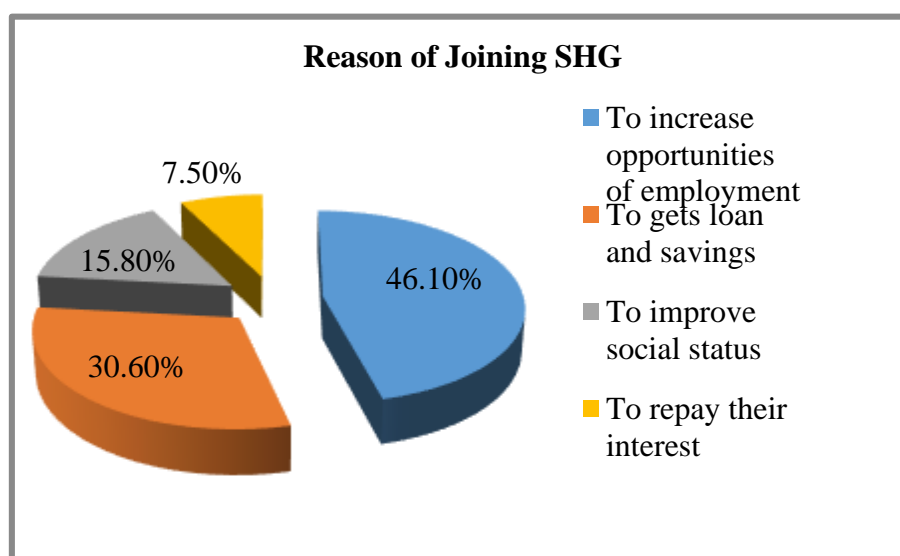
There are various reasons that led respondents to the join the SHGs. However, the association of respondents with SHGs is based on various factors, circumstances and familiarity. In this context, the question was raised before the respondents regarding that who suggested them to

join the SHG. To this 34 (9.4%) of respondents have stated that ‘family members’ have suggested them to join the SHG and 175 (48.6%) have attributed the same to ‘SWAN Women Federation Officials’. While as 55 (15.3%) of respondents have stated that ‘SHG members’ have suggested them to join SHG and 96 (26.7%) have attributed their joining to ‘Group Leader’. Therefore, it can be inferred from the data that majority of the respondents have joined SHGs on the advice of SWAN federation and Group leader of SHG. The active presence of these institutions is vital for uplifting the women and providing them economic alternatives and developmental avenues. Moreover, the role of family could not be neglected, however their suggestion to join the SHG depends upon their familiarity/knowledge of SHG.

Table 5.11: Reason of Joining SHG

S. No.	Reason of Joining SHG	Frequency	Percentage
1.	To increase opportunities of employment	166	46.1%
2.	To gets loan and savings	110	30.6%
3.	To improve social status	57	15.8%
4.	To repay their interest	27	7.5%
	Total	360	100%

Chart 5.11: Reason of Joining SHG

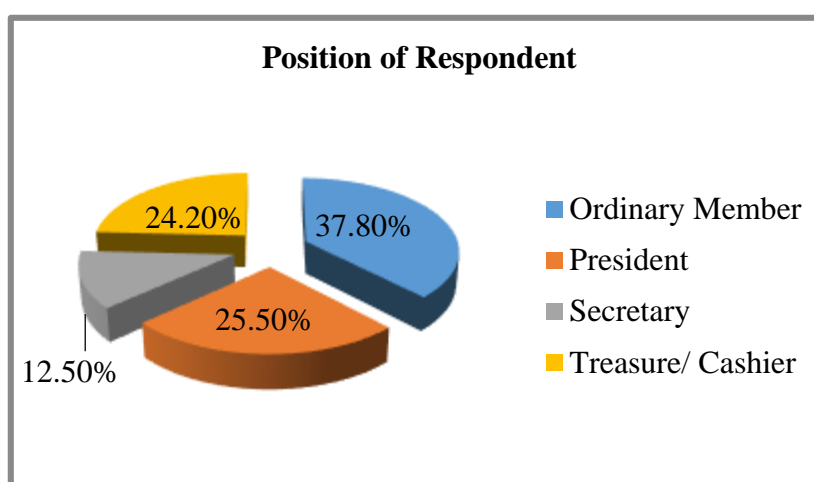


Joining SHG is not a voluntary phenomenon, but is highly motivated by certain factors. These factors have the potentiality to shape the perception of respondents. In this context, the question was raised before the respondents regarding the reasons for joining the SHG. To this, 166 (46.1%) of respondents have cited ‘*increase in employment opportunity*’ as a reason for joining SHG and 110 (30.6%) of respondents have joined SHGs for ‘*getting loans and savings*’. While as 57 (15.8%) have joined SHGs to ‘*improve their social status*’ and 27 (7.5%) have joined SHGs for ‘*repaying their interest*’. Therefore, it can be inferred from the data that all the reasons as stated above for joining the SHGs have a direct link to improve the socio-economic conditions of people. Moreover, joining the SHG has the potentiality to provide better livelihoods and minimize the dependency.

Table 5.12: Position of Respondents in SHG

S. No	Position of Respondent	Frequency	Percentage
1.	Ordinary Member	136	37.8%
2.	President	92	25.5%
3.	Secretary	45	12.5%
4.	Treasure/ Cashier	87	24.2%
	Total	360	100%

Chart 5.12: Position of Respondents in SHG

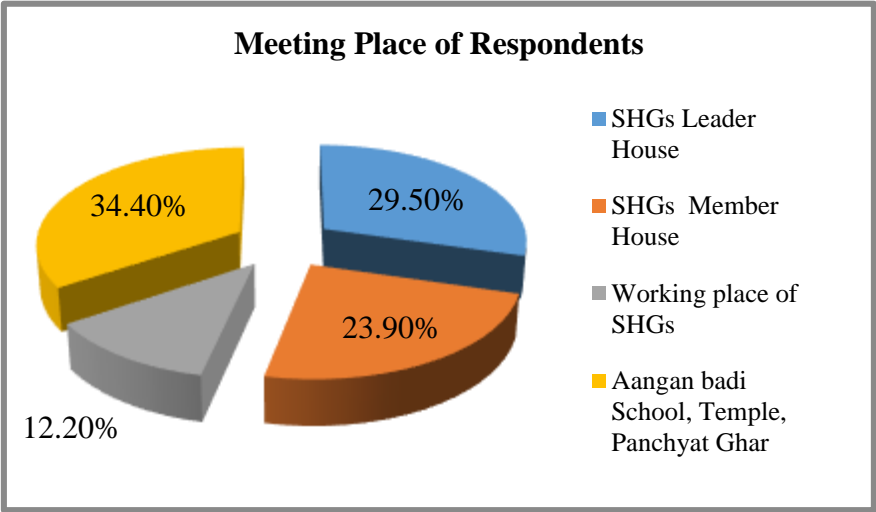


The official hierarchy lies at the centre of every organization. Hierarchy defines the different set of roles and responsibilities attributed to different members of the organization. In this context, the question was raised before the respondents regarding the position they hold in SHGs. To this 136 (37.8%) of respondents stated that they hold ‘*Ordinary Member*’ position and 92 (25.5%) of respondents hold ‘*President*’ position. While as 45 (12.5%) of respondents hold ‘*Secretary*’ position and 87 (24.2%) of respondents hold ‘*Treasure/Cashier*’ position. Therefore, it can be inferred from the data that, respondents occupy diverse positions irrespective of their socio-economic backwardness. Moreover, inclusivity in terms of composition in governance of SHGs is maintained. Holding the particular position amplifies the skill set and develops expertise among the members in the particular domain.

Table 5.13: Meeting Avenue/Place of SHG Members

S. No.	Meeting Place	Frequency	Percentage
1.	SHGs Leader House	106	29.5%
2.	SHGs Member House	86	23.9%
3.	Working place of SHGs	44	12.2%
4.	Aangan badi School, Temple, Panchyat Ghar	124	34.4%
	Total	360	100%

Chart 5.13: Meeting Avenue/Place of SHG Members

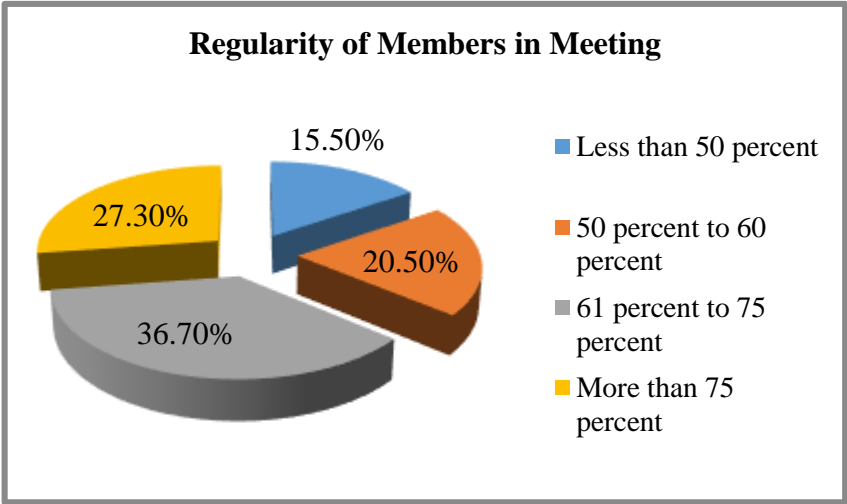


Meeting place is the avenue where the discussions/deliberations pertaining to particular aspect/issue are being undertaken. Considering the nature and magnitude of work of SHGs, they regularly held the meetings with their members. Therefore, it becomes important to have a suitable meeting place for such deliberations. In this context, the question was raised before the respondents regarding the meeting place where 106 (29.5%) of respondents outlined that they held meetings in the ‘SHG Leaders House’ and 86 (23.9%) of respondents undertook meetings in ‘SHG Members House’. While as 44 (12.2%) of respondents stated that they held meetings in ‘Work Place of SHGs’ and 124 (34.4%) attend meetings in Anganwadi School, Temple and Panchayat Ghar. Therefore, it can be inferred that there is no particular designated place to held meetings of SHGs. However, the meeting avenue is being decided on the basis of availability of members and severity of issues.

Table 5.14: Regularity of Members in Meeting

S. No.	Regularity of Members in Meeting	Frequency	Percentage
1.	Less than 50 percent	56	15.5%
2.	50 percent to 60 percent	74	20.5%
3.	61 percent to 75 percent	132	36.7%
4.	More than 75 percent	98	27.3%
	Total	360	100%

Chart 5.14: Regularity of Members in Meeting



SHGs held meetings regularly to address the relevant issues and challenges thereby. The meetings are being held at designated locations as per the need and urgency of the subject matter. Therefore, the active and regular presence of all the members is integral for effective resolution of the prevalent issues. In this regard, the question was raised before the respondents regarding the regularity of members in the meeting where 56 (15.5%) of respondents stated that their regularity is less than 50% and 74 (20.5%) mentioned that their regularity in meeting is 50-60%. While as 132 (36.7%) of respondents have 61-75% of regularity in meetings and 98 (27.3%) have more than 75% regularity in meetings. Therefore, it can be inferred that participation of members in meetings is encouraging and impressive one and these meetings are effective mechanisms to address the issues thereby. However, for effective decision making, it becomes important that all stakeholders should be active participants in the deliberations and discussions of the meetings.

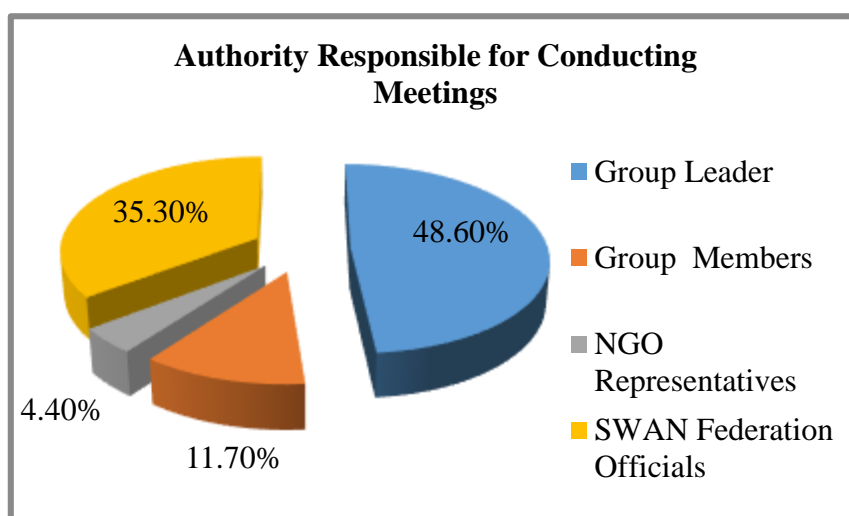
5.4 Functionality Perspective of SHGs

The scope of SHGs is wider in terms of its employment avenues and managing the group's activities thereby. Members associated with SHGs have been attributed differential roles based on their expertise and skill set. Therefore, it becomes important to understand and analyze the functional perspective of SHGs in the state of Himachal Pradesh. In this background, the present section highlights the roles and responsibilities attributed to SHGs under the legal framework.

Table 5.15: Authority Responsible for Conducting Meetings

S. No.	Authority Responsible for Conducting Meetings	Frequency	Percentage
1.	Group Leader	175	48.6%
2.	Group Members	42	11.7%
3.	NGO Representatives	16	4.4%
4.	SWAN Federation Officials	127	35.3%
	Total	360	100%

Chart 5.15: Authority Responsible for Conducting Meetings

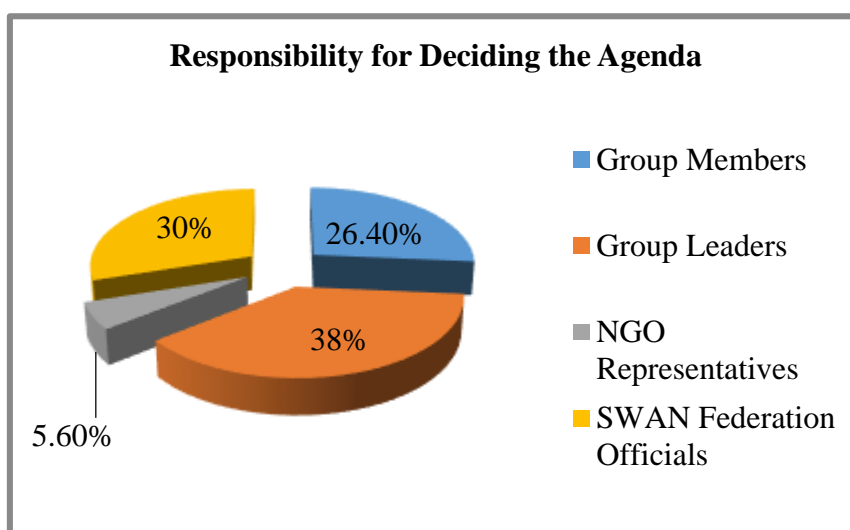


SHGs have been empowered to conduct the meetings for addressing the issues of the group and its members. The meetings are being held at regular intervals subject to need and urgency. However, there should be a responsible authority for conducting such meetings. In this context, the question was raised before the respondents regarding the authority responsible for conducting the meetings. The data has outlined that 175 (48.6%) of respondents attributed ‘*Group Leader*’ the responsibility to conduct meetings and 42 (11.7%) have attributed the same to ‘*Group Members*’. While as 16 (4.4%) of respondents have stated that ‘*NGO Representatives*’ conduct the meetings and 127 (35.3%) respondents have stated that ‘*SWAN Federation Officials*’ conduct the meetings of SHGs. Therefore, it can be inferred from the data that majority of the meetings are being conducted by SHG and SWAN Federation as they are more familiar with the issues and challenges thereby.

Table 5.16: Responsibility for Deciding the Agenda

S. No.	Responsibility for Deciding the Agenda	Frequency	Percentage
1.	Group Members	95	26.4%
2.	Group Leaders	137	38%
3.	NGO Representatives	20	5.6%
4.	SWAN Federation Officials	108	30%
	Total	360	100%

Chart 5.16: Responsibility for Deciding the Agenda

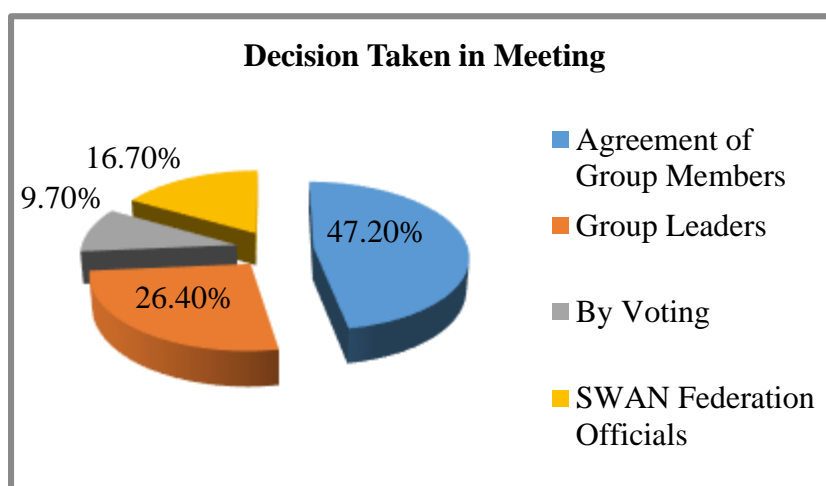


From the *Table 5.4.1*, it came to notice that majority of the meetings are being conducted by the Leaders of NGO and SWAN Federation as they have more familiarity with the matters around. In such case, it becomes important to understand the authority responsible for setting the agenda of the meeting. Therefore, the question was raised before the respondents regarding the authority responsible for deciding the agenda of the meeting. In this case, 95 (26.4%) of respondents stated that ‘*Group Members*’ decide the agenda for meeting and 137 (38%) respondents cited ‘*Group Leader*’ as authority for deciding the agenda of the meeting. While as 20 (5.6%) have attributed responsibility for setting meeting agenda to ‘*NGO Representatives*’ and 108 (30%) have stated that ‘*SWAN Federation Officials*’ are responsible for setting the agenda of meeting. Therefore, the agenda for meeting are being decided by different stakeholders depending upon the subject and relevance to the stakeholder.

Table 5.17: Procedure for Decision Taken in the Meeting

S. No.	Decision Taken in Meeting	Frequency	Percentage
1.	Agreement of Group Members	170	47.2%
2.	Group Leaders	95	26.4%
3.	By Voting	35	9.7%
4.	SWAN Federation Officials	60	16.7%
	Total	360	100%

Chart 5.17: Procedure for Decision Taken in the Meeting

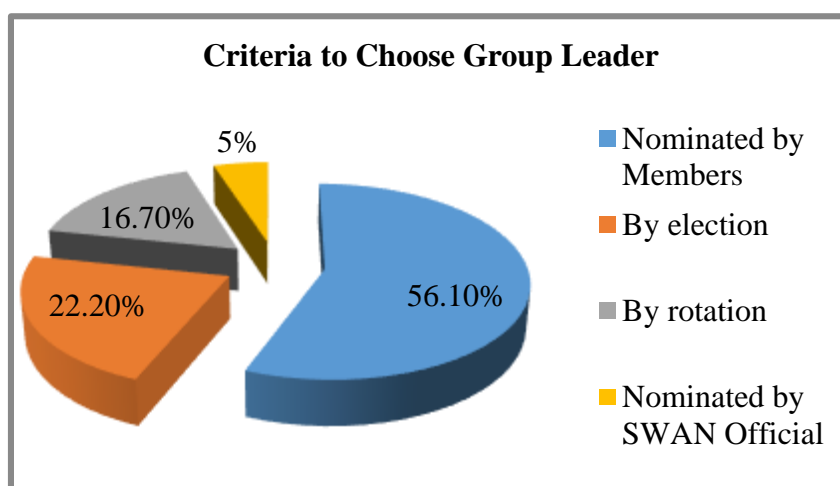


The nature of SHGs is inclusive and cooperative as it works for the welfare and development of all not the selected one's. Therefore, it becomes imperative to understand the mechanism/procedure of decision making meant for arriving the acceptable and productive conclusion. In this context, the question was raised before the respondents regarding the procedure of decision making in the meeting. According to the data, 170 (47.2%) of respondents have stated that the authority for taking decisions lies with 'Agreement of Group Members' and 95 (26.4%) have cited 'Group Leader' an appropriate authority to undertake decisions in a meeting. While as 35 (9.7%) have cited 'Voting' as a procedure for undertaking decisions and 60 (16.7%) respondents have attributed 'SWAN Federation Officials' as prime authority to take decisions in a meeting. Therefore, it can be inferred from the data that different mechanisms of procedures are being adopted for decision making. However, the democratization in decision making is limited in these groups.

Table 5.18: Criteria to Choose Group Leader

S. No.	Criteria to Choose Group Leader	Frequency	Percentage
1.	Nominated by Members	202	56.1%
2.	By election	80	22.2%
3.	By rotation	60	16.7%
4.	Nominated by SWAN Official	18	5%
	Total	360	100%

Chart 5.18: Criteria to Choose Group Leader

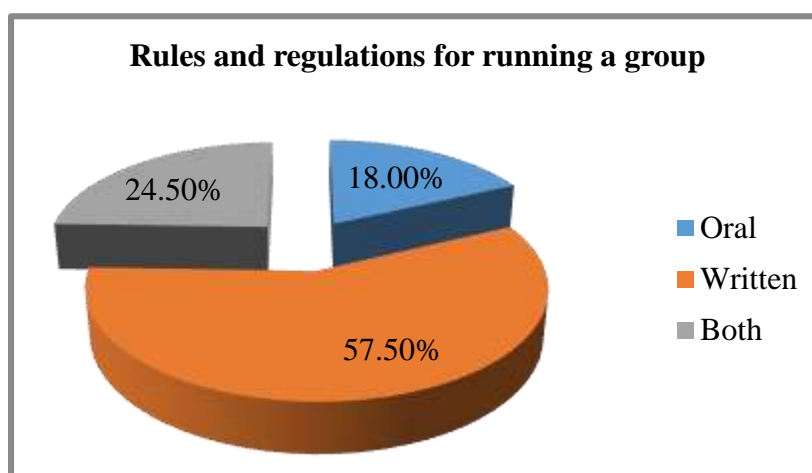


SHGs work under a defined hierarchy where different members are being attributed different/relevant roles. All the activities are being coordinated under the chairmanship of Group leader who supervises and keeps the tab on relevant domains. In this background it becomes important to understand what is the ‘criteria for choosing the group leader’? According to the data, 202 (56.1%) of respondents have stated that group leader is being ‘*Nominated by Members of SHG*’ and 80 (22.2%) respondents cited that group leader is being chosen by ‘*Election*’. While as 60 (16.7%) respondents outlined that group leader is chosen on ‘*Rotational Basis*’ and 18 (5%) respondents mentioned that group leader is being ‘*Nominated by SWAN Officials*’. Therefore, it can be inferred that group leader is the core member of SHG who is directly or indirectly related to the work domains of these groups. Moreover, while selecting/electing the group leader factors including expertise, integrity and professionalism are being taken into consideration.

Table 5.19: Rule and Regulations for Running the Group

S. No.	Rules and regulations for running a group	Frequency	Percentage
1.	Oral	65	18.0%
2.	Written	207	57.5%
3.	Both	88	24.5%
	Total	360	100%

Chart 5.19: Rule and Regulations for Running the Group



The 'rule book' or 'code of ethics' lies at the centre of every organization. All the activities of the group/organization are being coordinated according to the legal frameworks. However, the rules could be differentiated based on written records, conventions or oral ones. In this context, the question was raised before the respondents regarding the rules and regulations that are essential for running the affairs of SHGs. According to the data, 65 (18%) of respondents agree that activities of SHGs are being coordinated/supervised under 'Oral' rules and regulations. While as 207 (57.5%) of respondents have stated that 'Written' records constitute the rules and regulations of SHGs and 88 (24.5%) have outlined that SHGs are being run by both 'Oral' and 'Written' rules and regulations. Therefore, it can be inferred from the above data that majority of the SHGs are being run through written rules and regulations. Written rules and regulations occupy the central stage in any organization as there are minimal chances of disagreement. Moreover, written rules and regulations constitute the cornerstone of SHGs as they are being mutually drafted keeping in view the needs and demands of its members.

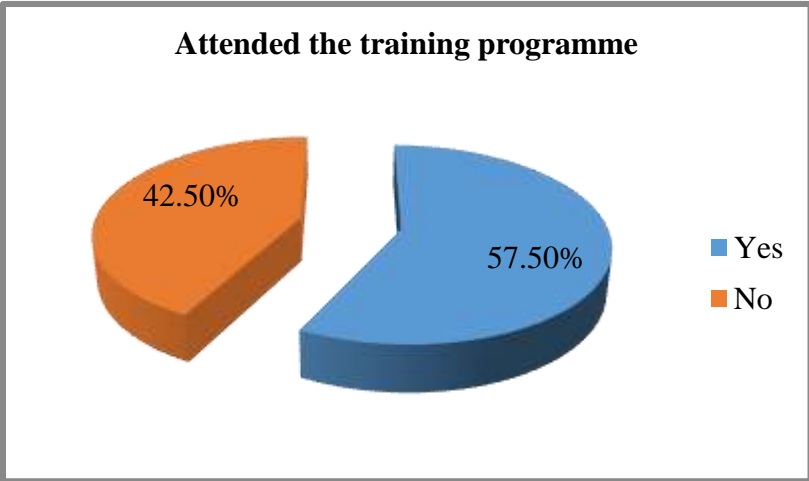
5.5 Structure and Functions of SHGs

With the rise in population and rising unemployment, non-state actors have taken lead to uplift the socio-economically disadvantaged sections of society. SHGs are no exception to this as they lie at the centre of economic activity and creating self-sufficiency. In this context, the present section will analyze the role of SHGs in providing training to its members and groups/communities including the women in the *Una* district of Himachal Pradesh. All the subject matter has been presented under appropriate themes as presented below:

Table 5.20: Respondents Attend the Training Programmes Related to SHG’s Activities

S. No.	Attended the training programme	Frequency	Percentage
1.	Yes	207	57.5%
2.	No	153	42.5%
	Total	360	100%

Chart 5.20: Respondents Attend the Training Programmes Related to SHG’s Activities

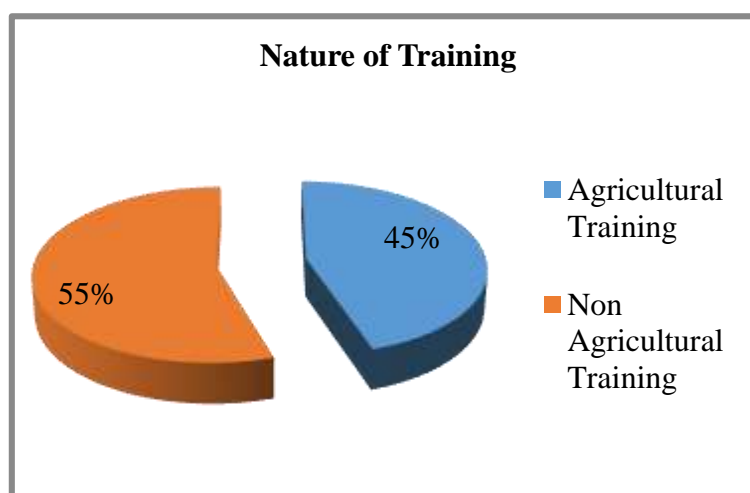


SHGs are primarily aimed at empowering women and others in the realm of socio-economic avenues. To empower its members, SHGs give training to its members that help them to improve their skill sets and competency. However, the training sessions are successful only if the members are actively attending them. In this context, the question was raised before the respondents regarding the attendance of training programmes of SHGs. To this 207 (57.5%) of respondents stated that they attend the training sessions of SHGs and 153 (42.5%) respondents do not attend the training sessions. Therefore, it can be inferred from the data that there is a gap in attending the training sessions. Non attendance in these training sessions has the inherent potential to limit the work efficiency of its members and productivity. Although, there may be factors including time constrains that affect the attendance of members in these training sessions, but it becomes important for every member to actively participate in these training sessions for bringing efficiency and effectiveness in the economic activities.

Table 5.21: Nature of Training

S. No.	Nature of Training	Frequency	Percentage
1.	Agricultural Training	162	45%
2.	Non Agricultural Training	198	55%
	Total	360	100%

Chart 5.21: Nature of Training

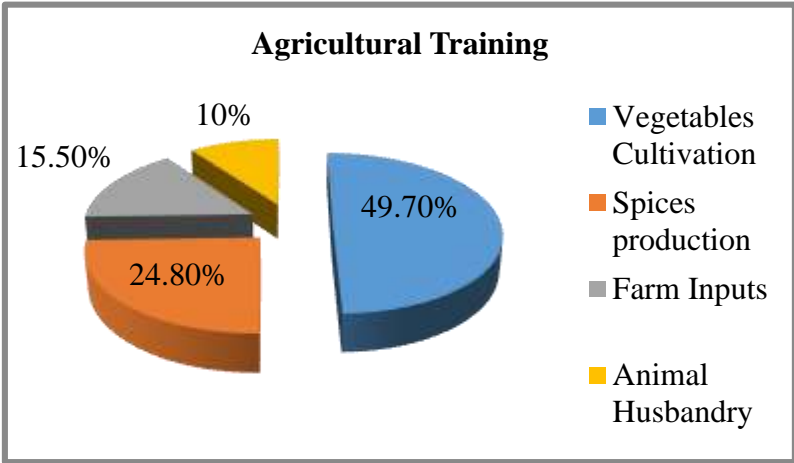


SHGs are known for transforming the lives of millions of people across the country. In context to Una district of Himachal Pradesh these SHGs provide training to its members for improving their socio-economic aspects. However, the nature of training may vary from one group to other. In this context, the question was raised before the respondents regarding the nature of training they have availed. To this 162 (45%) respondents have stated that SHGs provide training related to ‘*agriculture and allied sector*’. While as 198 (55%) of respondents outlined that they avail training related to ‘*non-agricultural economic aspects*’. Therefore, it can be inferred from the data that SHGs are playing a decisive role improve the lives of women by giving appropriate and diversified training that adds hallmark to the business activity. Moreover, the training helps the members to diversify their livelihood and minimize their dependence on the economic activity having minimal dividends.

Table 5.22: Nature of Agricultural Training

S. No.	Agricultural Training	Frequency	Percentage
1.	Vegetables Cultivation	179	49.7%
2.	Spices production	89	24.8%
3.	Farm Inputs	56	15.5%
4.	Animal Husbandry	36	10%
	Total	360	100%

Chart 5.22: Nature of Agricultural Training

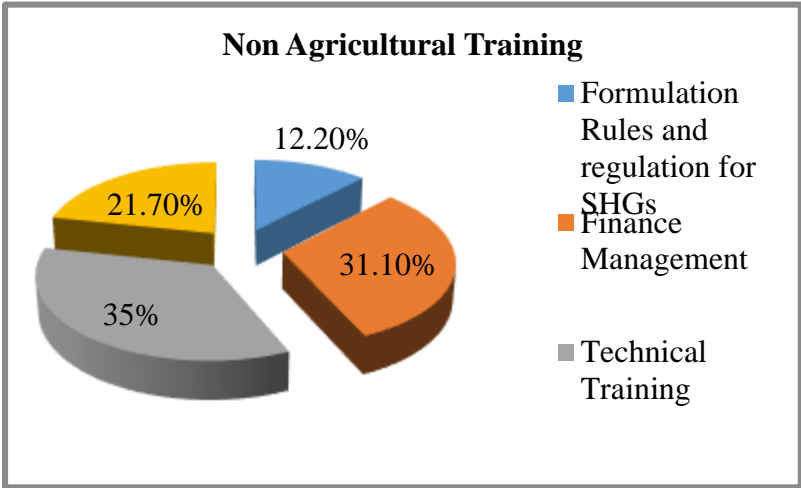


The training imparted under the framework of SHGs is unique in terms of its nature and diversification of economic activities. The agricultural training provided to members of SHGs is diversified in nature as training is being offered under specialized domains. In this context, the question was raised before the respondents regarding the nature of agricultural activity. According to the data, 179 (49.7%) of respondents stated that SHGs provide agriculture training in the field of ‘*Vegetable Cultivation*’ and 89 (24.8%) receive training in ‘*Spices Production*’. While as 56 (15.5%) respondents cited that SHGs provide training related to ‘*Farm Inputs*’ and 36 (10%) cited ‘*Animal Husbandry*’ as core domain for training. Therefore, the agricultural oriented training is being provided with the prime objective to diversify the economic base. Furthermore, the training is oriented towards creating a specialized workforce to bridge the emerging market demands.

Table 5.23: Non-Agricultural Activity

S. No.	Non Agricultural Training	Frequency	Percentage
1.	Formulation Rules and regulation for SHGs	44	12.2%
2.	Finance Management	112	31.1%
3.	Technical Training in – Agriculture Production, Packing and Marketing	126	35%
4.	Skill development Training	78	21.7%
	Total	360	100%

Chart 5.23: Non-Agricultural Activity



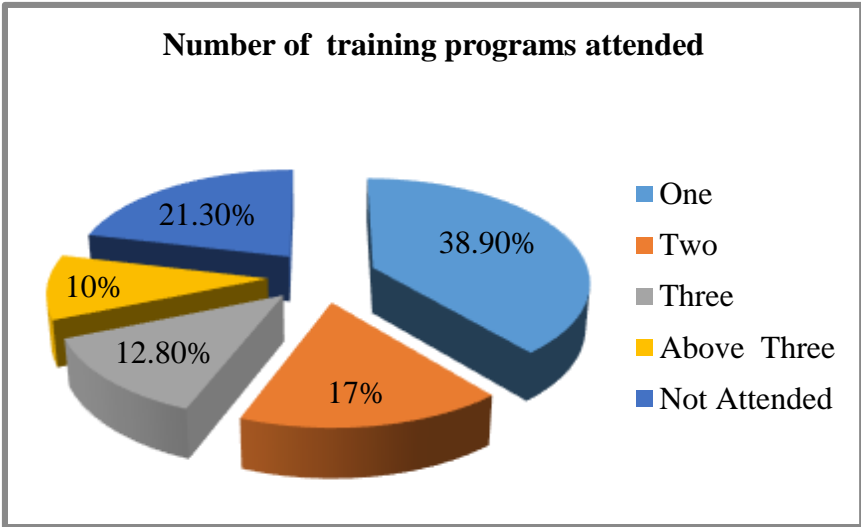
The diversification of training is not unique to agriculture but is also integral to non-agricultural activities. SHGs adopt a holistic and inclusive approach for catering the needs of its members and bridge the market demands. In this context, the question was raised before the respondents regarding the nature of training offered under non-agricultural aspects. To this 44 (12.2%) of respondents stated that training is being imparted for ‘*formulating rules and regulations of SHGs*’ and 112 (31.1%) cited ‘*finance management*’ as focus of training under SHGs. While as 126 (35%) stated that ‘*technical training is being provided in marketing and production*’ and 78 (21.7%) outlined that ‘*skill development training*’ is being provided under SHGs. Therefore, keeping in view the changing market dynamics, training is being imparted accordingly. Himachal Pradesh being the agricultural produce state is also vulnerable to natural calamities. In such circumstances, it becomes important that people

should be equipped with non-agricultural training to support their families and strengthen the functional domain of SHGs.

Table 5.24: Number of Training Programmes Attended

S. No	Number of training programs attended	Frequency	Percentage
1	One	140	38.9%
2	Two	61	17%
3	Three	46	12.8%
4	Above Three	36	10%
5	Not Attended	77	21.3%
	Total	360	100%

Chart 5.24: Number of Training Programmes Attended



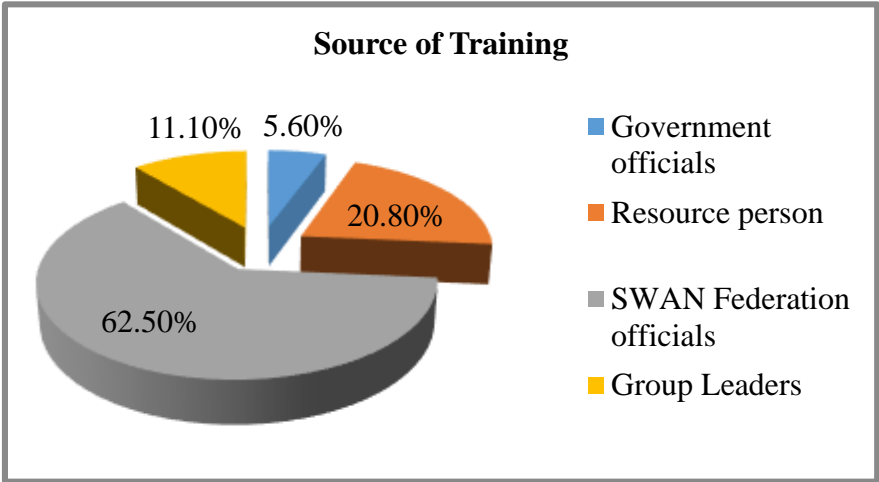
Regular training sessions are being conducted by SHGs to amplify the socio-economic potentiality of its members. These sessions are being held at regular time intervals for imparting relevant training and skills. In this context, it becomes important to analyze how many training programs are being attended by the members of SHGs. According to data, 140 (38.9%) respondents attended one training program and 61 (17%) of respondents have attended two training programs. While as 46 (12.8%) of respondents attended three training

sessions and 36 (10%) of respondents attended more than three training programs. However, 77 (21.3%) of respondents have never attended any training program. Therefore, it can be inferred from the data that members of SHGs have showcased their interest to supplement their skill set for bringing more productivity in their economic activities. However, there is a gap as many members have never joined any training program. The non-attending of training program has the potentiality to defeat the purpose of creating self-sufficiency and quality based livelihood opportunities.

Table 5.25: Sources of Training

S. No.	Source of Training	Frequency	Percentage
1	Government officials	20	5.6%
2	Resource person	75	20.8%
3	SWAN Federation officials	225	62.5%
4	Group Leaders	40	11.1%
	Total	360	100%

Chart 5.25: Sources of Training



The training sessions for SHGs are being conducted by experts in the relevant domains. There are many stakeholders that are playing a role to train the members in SHGs. In this context, it becomes important to analyse the role of different stakeholders who are responsible for conducting the training sessions. In this milieu, 20 (5.6%) of respondents have stated that

training programmes are being conducted by ‘*Government Officials*’ and 75 (20.8%) of respondents have mentioned that training programs are being conducted by ‘*Resource Person*’. While as 225 (62.5%) of respondents outlined that training programs are being conducted by ‘*SWAN Federation Officials*’ and 40 (11.1%) respondents mentioned that ‘*Group Leader*’ conducts the training sessions. Therefore, it can be inferred from the data that diverse set of training sessions are being conducted by different entities having expertise in their subject domain. However, majority of the training programs are being conducted by SWAN Federation and Group Leader as they are familiar with the needs and demands of its members. In this milieu, there is need to adopt the inclusive approach where experts from industry should be hired for effective and productive training sessions.

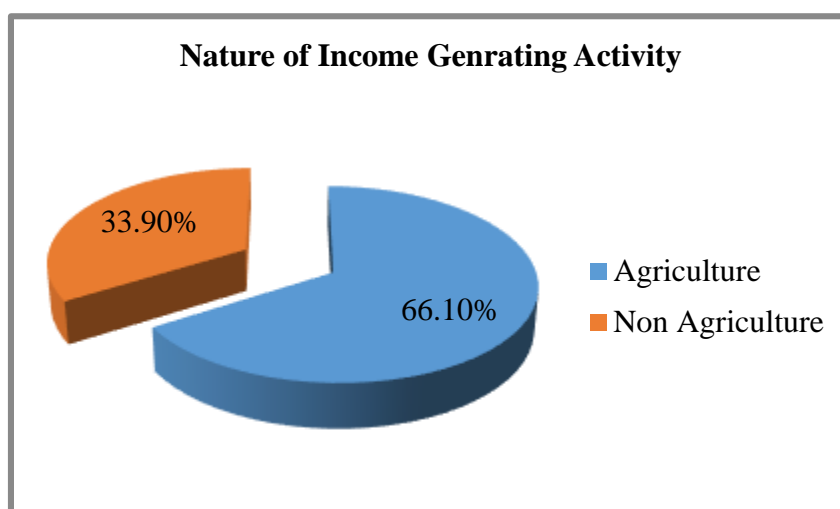
5.6 Role of SHGs in Income Generation Activities

SHGs lie at the centre of generating income avenues and creating the self-sufficiency among the women. SHGs have adopted a diversified approach in employment generation i.e. train the women in both traditional and modern economic activities. However, the effectiveness of SHGs lies with the fact whether the members are engaged in any kind of productive economic activity or not. In this background, the present section analyses the role SHGs in income generation activities. Moreover, the activities where the influx of members of SHGs is high has also been presented in this section. All the subject matter has been presented appropriate themes as presented below:

Table 5.26: Nature of Income Generation Activities

S. No.	Nature of Business	Frequency	Percentage
1	Agriculture	238	66.1%
2	Non Agriculture	122	33.9%
	Total	360	100%

Chart 5.26: Nature of Income Generation Activities

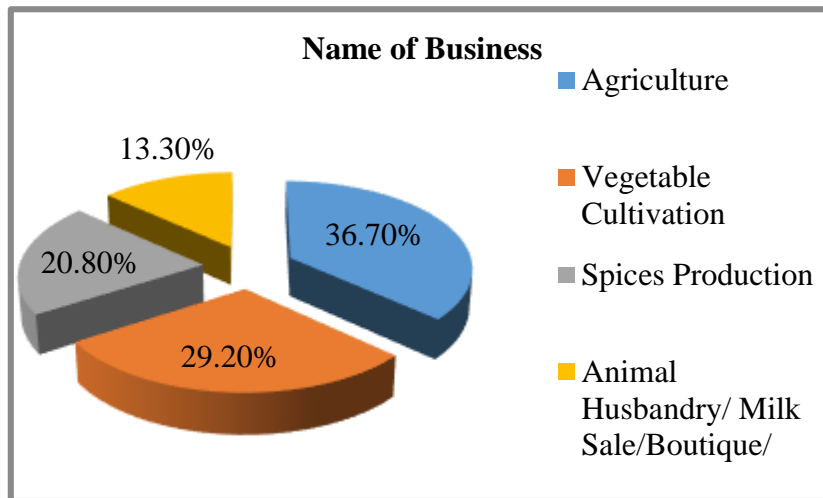


The scope of operations of SHGs is wider in terms of income generation activities. SHGs have adopted a diversified income generation approach where agricultural and non-agricultural activities have been focused upon. In this context, the question was raised before the respondents regarding the nature of income generation activities in SHGs. To this 238 (66.1%) of respondents have stated that majority of income generation activities of SHGs are agriculture oriented. While as 122 (33.9%) of respondents stated nature of income generation activities lies in proximity with non-agricultural activities. Therefore, it can be inferred from the data that SHGs have taken lead to train the women in the realm of both agricultural and non-agricultural activities. The prime reason for adopting the diversified approach is to maintain the socio-economic security of its members.

Table 5.27: Nature of Business

S. No.	Name of Business	Frequency	Percentage
1	Agriculture	132	36.7%
2	Vegetable Cultivation	105	29.2%
3	Spices Production	75	20.8%
4	Animal Husbandry/ Milk Sale/Boutique/	48	13.3%
	Total	360	100%

Chart 5.27: Nature of Business

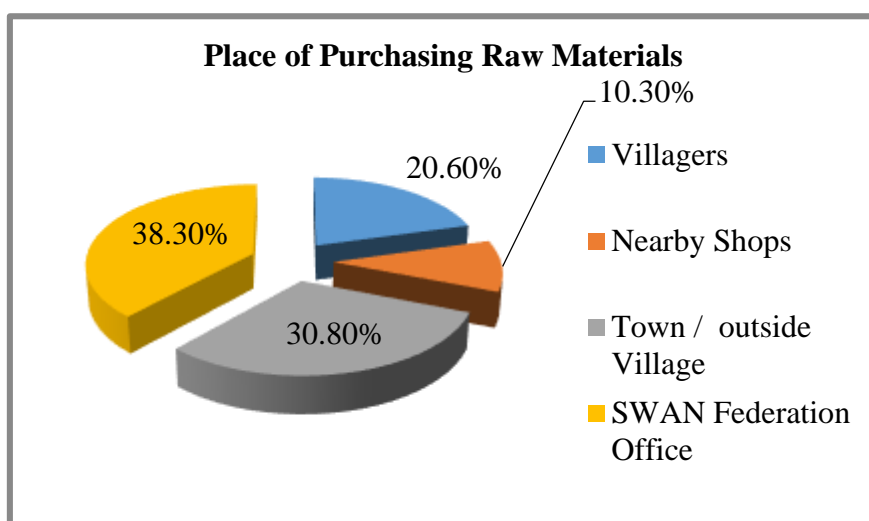


There are multitude of economic activities that lie at the center of SHGs. The diversification of economic activities is also meant for diversifying the economic base of its members and to create the self-sufficiency. In this regard the question was raised before the respondents regarding the nature of business activity under SHGs. To this 132 (36.7%) of respondents outlined that nature of business activities in SHGs is ‘*Agriculture Oriented*’ and 105 (29.2%) respondents stated that nature of economic activities is ‘*Vegetable Cultivation*’. While as 75 (20.8%) respondents have termed ‘*Spices Production*’ as prime nature of business activity and 48 (13.3%) attributed ‘*Animal Husbandry*’ as main economic activity of SHGs. Therefore, it can be inferred from the data that economic activities base of SHGs is diversified one and it has potentiality to bring multitude of economic opportunities to its members depending upon their expertise and convenience.

Table 5.28: Place of Purchasing Raw Material

S. No.	Place of Purchasing Raw Materials	Frequency	Percentage
1.	Villagers	74	20.6%
2.	Nearby Shops	37	10.3%
3.	Town / outside Village	111	30.8%
4	SWAN Federation Office	138	38.3%
	Total	360	100%

Chart 5.28: Place of Purchasing Raw Material

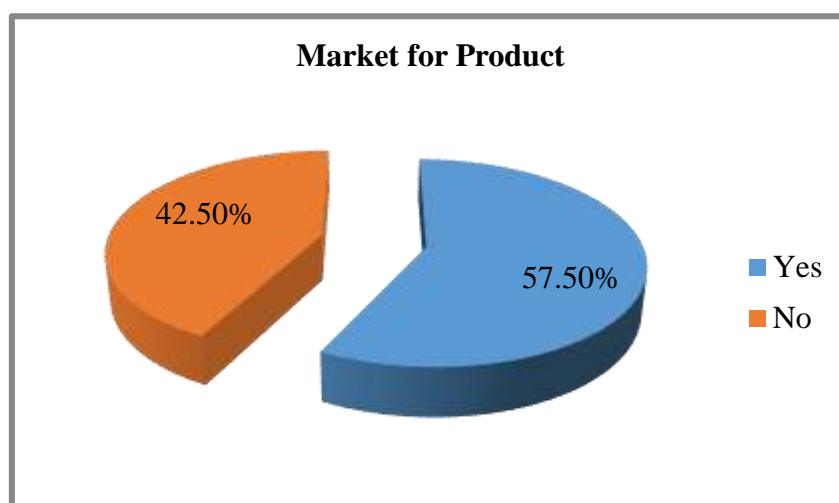


The business activities cannot survive in isolation as it depends upon the other businesses for raw material purpose. The easy availability of raw materials helps members of SHGs to save the transportation cost and other charges. In this context, the question was raised before the respondents regarding the availability and purchasing of raw materials for their business activity. According to the data 74 (20.6%) respondents stated that they purchase raw material from the ‘*Villages*’ and 37 (10.3%) respondents purchase raw material from ‘*Nearby Shops*’. While as 111 (30.8%) respondents purchase raw material from ‘*Town or Outside Village*’ and 138 (38.3%) of respondents purchase raw material from ‘*SWAN Federation Office*’. Therefore, it can be inferred from the data that purchase of raw material depends upon the nature of economic activity. Moreover, the SWAN Federation occupies the central stage to bridge the gaps in raw materials. The non-availability of raw material from locality adds financial burden upon the members of SHGs that increase the cost of final products.

Table 5.29: Market Availability for Product

S. No.	Market for Product	Frequency	Percentage
1.	Yes	207	57.5%
2.	No	153	42.5%
	Total	360	100

Chart 5.29: Market Availability for Product

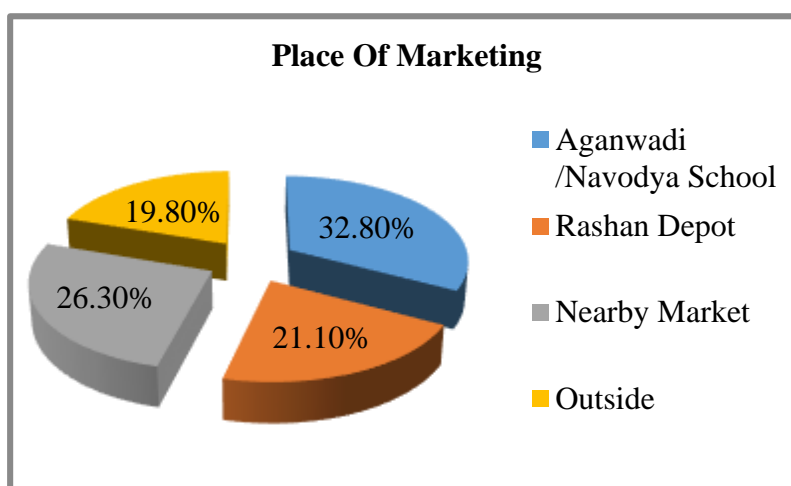


Although SHGs lie at the centre for creating the economic activities and bring self-sufficiency among the marginal women. SHGs lend their support to its members for producing the finished products for the market. However, the final goods are of no use until there is market availability. In this context, the question was raised before the respondents regarding the availability of market. To this 207 (57.5%) of respondents stated that market is easily available for their products. While as 153 (42.5%) respondents have stated that market is not readily/easily available for their products. Therefore, it can be inferred from the data that issues pertaining to market availability are quite looming around. The non-availability of market has the tendency to demotivate the members of SHGs. In this context, it becomes important to focus upon those economic activities that are in demand and where market is easily available.

Table 5.30: Place of Marketing

S. No.	Place Of Marketing	Frequency	Percentage
1.	Aganwadi /Navodya School	118	32.8%
2.	Rashan Depot	76	21.1%
3.	Nearby Market	95	26.3%
4	Outside	71	19.8%
	Total	360	100%

Chart 5.30: Place of Marketing

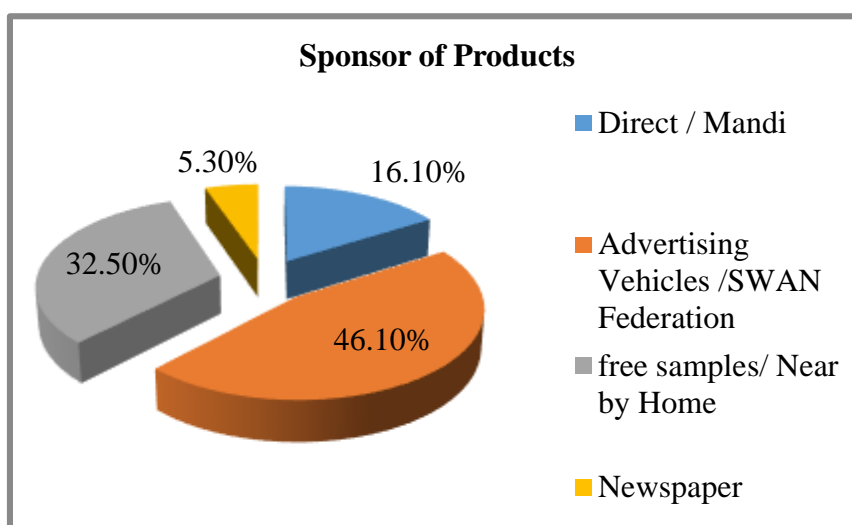


Despite facing multitude of issues pertaining to market availability, different government institutions come to the rescue of members of SHG. Moreover, the private entities also provide an ideal platform for marketing the products of SHGs. In this context, it becomes important to analyze the place of marketing available for the products of SHGs. To this 118 (32.8%) of respondents cited ‘*Anganwadi/Navodaya Schools*’ as ideal place of market and 76 (21.1%) of respondents have cited ‘*Rashan Depot*’ as ideal market place. While as 95 (26.3%) of respondents stated that ‘*Nearby Market*’ is their place of market and 71 (19.8%) of respondents outlined that they sell their products ‘*Outside*’ their area. Therefore, it can be inferred from the data that the place of market for SHG products is diversified in nature. Moreover, the Anganwadi Centers, Navodaya Schools and Rashan Depot have inherent tendency to boost the economic activities of SHGs as they provide an ideal place for marketing their products.

Table 5.31: Sponsor of Products

S. No	Sponsor of Products	Frequency	Percentage
1.	Direct / Mandi	58	16.1%
2.	Advertising Vehicles /SWAN Federation	166	46.1%
3.	free samples/ Near by Home	117	32.5%
4	Newspaper	19	5.3%
	Total	360	100%

Chart 5.31: Sponsor of Products

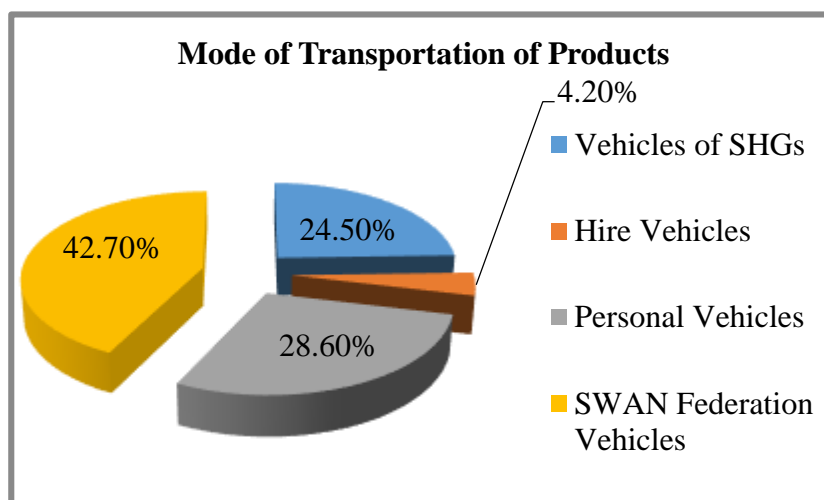


Sponsor is the act of supporting that has wider utility in diversified aspects. Considering the case of SHG products, there are many entities that promote/support their products. In this context, it becomes important to analyze the role of different entities in sponsoring the products of SHGs. According to the data, 58 (16.1%) of respondents have cited ‘Mandi’s’ as sponsors and 166 (46.1%) of respondents have termed ‘Advertising Vehicles/SWAN Federation’ as sponsor of SHGs products. While as 117 (32.5%) respondents stated their way of sponsorship is ‘Free Samples/Nearby Home Place’ and 19 (5.3%) of respondents called ‘Newspaper’ as sponsor of their products. Therefore, it can be inferred from the data that different entities play their role to support the economic activities of SHGs. More or less, these sponsorships have greater tendency to amplify the market share of these products. However, the larger role of SHGs and SWAN Federation for sponsoring the product of its members could not be negated.

Table 5.32: Mode of Transportation of Products

S. No	Mode of Transportation	Frequency	Percentage
1.	Vehicles of SHGs	88	24.5%
2.	Hire Vehicles	15	4.2%
3.	Personal Vehicles	103	28.6%
4	SWAN Federation Vehicles	154	42.7%
	Total	360	100%

Chart 5.32: Mode of Transportation of Products



It becomes important to deliver the goods/products from SHGs to market in real time and convenient means. Therefore, it is vital for adopting the convenient and cost-effective mode of transportation of these products. In this background the question was raised before the respondents regarding the mode of transportation they use to deliver products to the market. According to the data, 88 (24.5%) of respondents use ‘*Vehicles of SHGs*’ and 15 (4.2%) of respondents ‘*Hire Vehicles*’ for transportation of their products. While as 103 (28.6%) of respondents use ‘*Private Vehicles*’ and 154 (42.7%) of respondents use ‘*SWAN Federation Vehicles*’ for transportation of SHG products to market. Therefore, it can be inferred from the data that members of SHGs have minimal dependency upon external sources of transportation. Moreover, the SHGs and SWAN Federation occupy the central stage for providing transportation facilities to its members for the transport of their products. The role of SHGs and SWAN Federation in this context could be termed as convenient and supportive one.

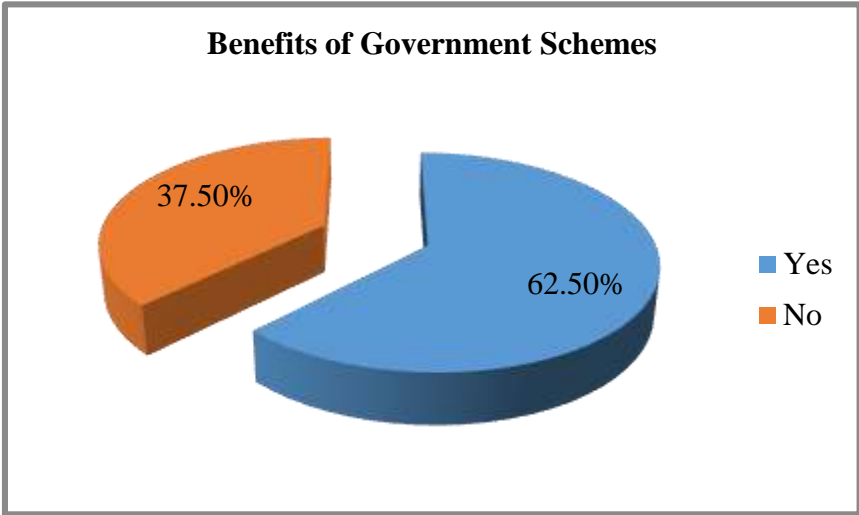
5.7 Government Interventions in SHGs

Government at both levels (Central and State Level) have undertaken various policy measures to uplift the socio-economically disadvantaged sections of society. These policy measures have direct bearing upon the development of individual and society at large. In this background, the present section will analyze the role of Government in providing support to the SHGs and its members. The content analysis has been presented under appropriate themes keeping in view the symmetry of subject matter as presented below:

Table 5.33: Benefits from Government Schemes

S. No	Benefits of Government Schemes	Frequency	Percentage
1.	Yes	225	62.5%
2.	No	135	37.5%
	Total	360	100%

Chart 5.33: Benefits from Government Schemes

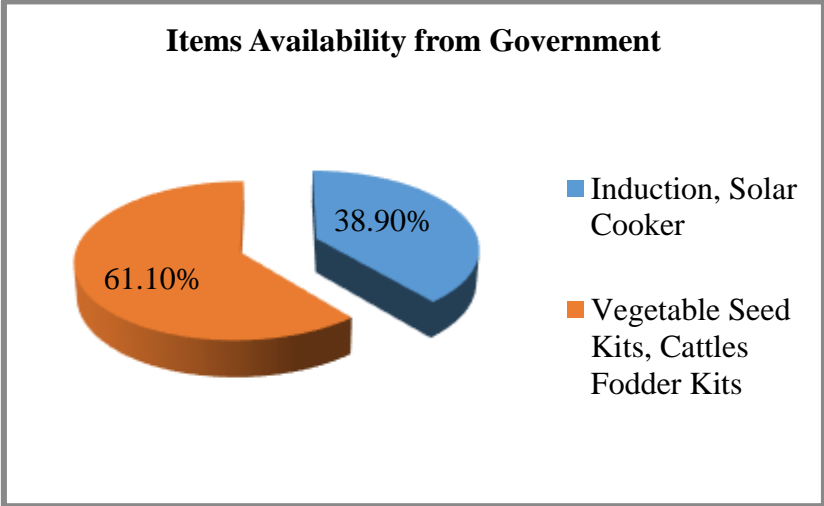


Government occupies the central stage at every socio-economic activity as it holds the prime responsibility to led the inclusive development of all. Under the constitutional mandate, government is mandated to undertake the positive roles for the development of marginal groups/communities. In this context, the question was raised before the respondents regarding the availability of policy benefits under the government domain. To this 225 (62.5%) of respondents agree that they avail government policy benefits and 135 (37.5%) of respondents stated that they did not avail any benefit from the government. Therefore, it can be inferred from the data that large share of respondents avails one or other type of policy benefit. However, the educational backwardness and lack of appropriate knowledge regarding the policy benefits may limit the scope of government led initiatives. Thus education regarding the policy benefits should be prioritized among the members of SHGs.

Table 5.34: Items Benefit from Government Schemes

S. No	Name of Items	Frequency	Percentage
1.	Induction, Solar Cooker	140	38.9%
2.	Vegetable Seed Kits, Cattles Fodder Kits	220	61.1%
	Total	360	100%

Chart 5.34: Items Benefit from Government Schemes



The accessibility of government led policy benefits depends upon the nature of economic activity of SHGs. Moreover, the items availed under government interventions are directly or indirectly related to the business activity. In this context, the question was raised before the respondents regarding the items availed from various government schemes. To this 140 (38.8%) of respondents have stated that they avail ‘*Induction and Solar Cooker*’ from government schemes. While as 220 (61.1%) of respondent’s avail ‘*Vegetable Seed Kits and Cattle Fodder Kits*’ from various government schemes. Therefore, it can be inferred from the above data that majority of the respondents avail those items that have direct bearing upon the economic activity and potentiality to bring efficiency in the production. Furthermore, these items minimize the financial burden upon the members of SHGs and helps them to strengthen their economic activity.

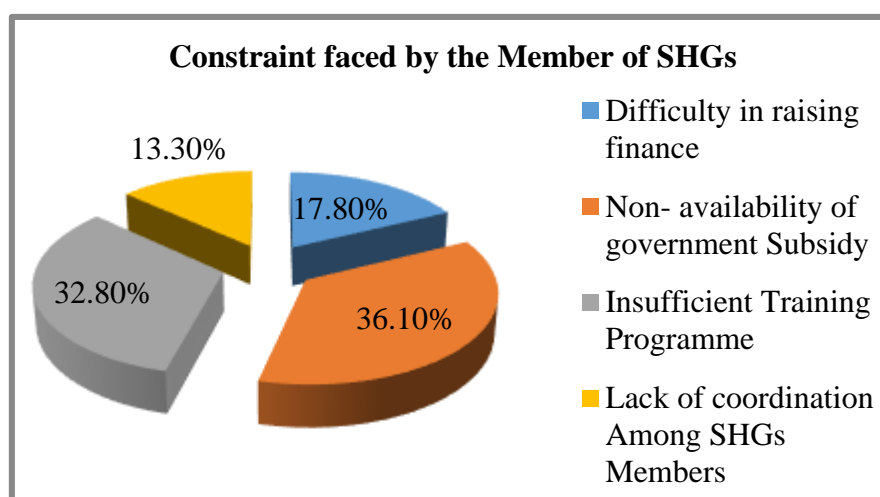
5.8 Challenges and Financial Viability

Financial viability lies at the center of any economic activity as it has potential to lead the business in positive orientation. The SHGs and its members are no exception to the challenges associated with finances. In this context, the present section presents an analysis of challenges associated with SHGs and the accessibility to finances in the crisis.

Table 5.35: Constraint Faced by Member of SHG

S. No	Constraint faced by the Member of SHGs	Frequency	Percentage
1.	Difficulty in raising finance	64	17.8%
2.	Non- availability of government Subsidy	130	36.1%
3.	Insufficient Training Programme	118	32.8%
4.	Lack of coordination Among SHGs Members	48	13.3%
	Total	360	100%

Chart 5.35: Constraint Faced by Member of SHG



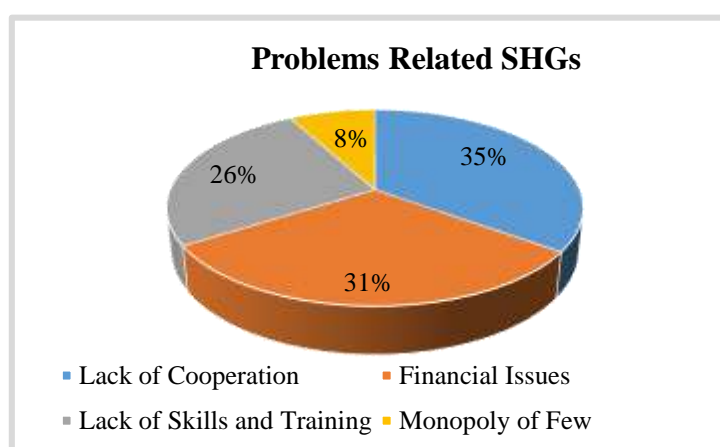
Challenges are integral to any economic activity as the case with SHGs. In this regard the question was raised before the respondents regarding various challenges they face. To this, 64 (17.8%) of respondents have stated that challenges pertaining to 'Raising Finances' are

prevalent and 130 (36.1%) of respondents cited that ‘*Non Availability of Government Subsidy*’ is the greatest challenge. While as 118 (32.8%) of respondents cited issues related to ‘*Insufficient Training Program*’ and 48 (13.3%) of respondents stated issues pertaining to ‘*Lack of coordination among the members of SHGs*’ as greatest challenges. Therefore, it can be inferred from the data that SHGs are facing multitude of challenges having potentiality to affect the economic activities in the downward trend. The greatest challenge is the lack of government subsidy and lack of coordination among the members of SHGs. The lack of coordination among the members of SHGs may affect the basic purpose of these groups and productivity thereby. Therefore, there needs a positive intervention from the government side for strengthening these groups and providing them adequate measures for self-sufficiency.

Table 5.36: Problems Related to Functioning of SHGs

S. No.	Problems Related To Functioning of SHGs	Frequency	Percentage
1.	Lack of Cooperation	126	35%
2.	Financial Issues	112	31%
3.	Lack of Skills and Training	93	26%
4	Monopoly of Few	29	08%
	Total	360	100%

Chart: 5.36: Problems Related to Functioning of SHGs

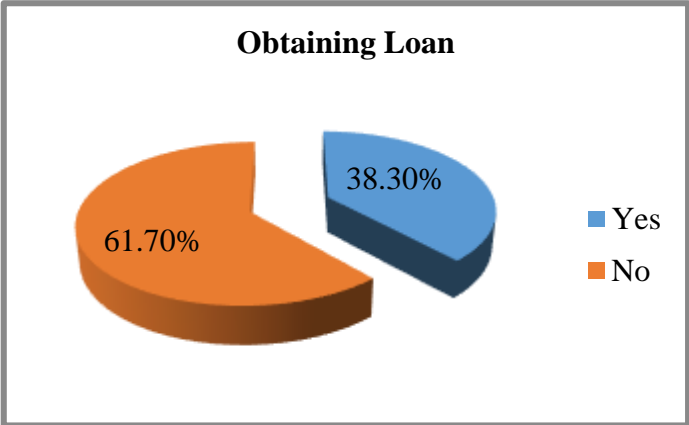


SHGs are no exception in facing challenges as evident from the data. To analyze the challenges pertaining to functionality of SHGs, the relevant question was raised before the respondents. According to the data, 126 (35%) of respondents have cited ‘Lack of Cooperation’ and 112 (31%) have termed ‘Financial Issues’ as major challenges. While as 93 (26%) of respondents have stated ‘Lack of Skills and Training’ and 29 (08%) have called ‘Monopoly of Few’ as a major challenge in smooth functioning of SHGs. Therefore, it can be inferred that SHGs also face major challenges that have potentiality to limit the scope of its functionality perspective. More importantly, the rising challenge is the monopoly of few where the domination created by seniors or heads leads to arbitrary use of power. Thus, the essence of cooperative governance gets defeated, but not in all cases.

Table 5.37: Respondents Availing Loan

S. No	Obtaining Loan	Frequency	Percentage
1.	Yes	138	38.3%
2.	No	222	61.7%
	Total	360	100%

Chart 5.37: Respondents Availing Loan



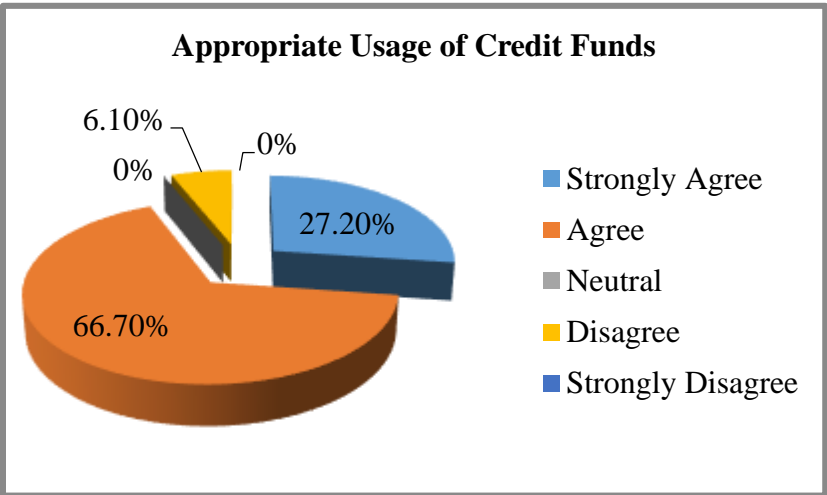
To bridge the financial gap in the economic activities of SHGs, there are adequate measures for their financial viability. These financial measures are aimed to supplement the economic activities of SHGs and bring the self-sufficiency thereby. In this context, the question was raised before the respondents regarding the availability of loan facility. To this 138 (38.3%) of respondents have stated that members of SHGs avail loan facility and 222 (61.7%) of

respondents cited that the members do not avail any loan facility. Therefore, it can be inferred from the data that loan facility is being availed by many members of SHGs and not the majority. Although, the loan facility is the effective measure to make the business viable in case of any downward trend. However, the appropriate use of such facility depends upon the knowledge and expertise of an individual. Moreover, the complicated procedures including documentation and others may limit the influx of loan facility among the members of SHGs.

Table 5.38: Appropriate Usage of Credit Funds

S. No.	Appropriate Usage of Credit Funds	Frequency	Percentage
1.	Strongly Agree	98	27.2%
2.	Agree	240	66.7%
3.	Neutral	0	0%
4.	Disagree	22	6.1%
5.	Strongly Disagree	0	0%
	Total	360	100%

Chart 5.38: Appropriate Usage of Credit Funds



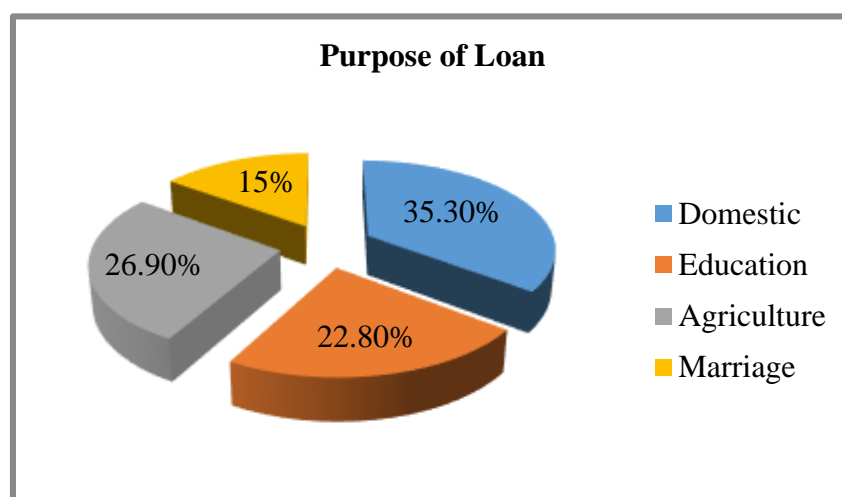
Availing a credit facility enables a business entity to expand its scope of economic activities. However, the appropriate use of funds depends upon how rational way the funds are being utilized. In this regard, the question was raised before the respondents regarding the

appropriate use of credit funds. According to the data, 98 (27.2%) of respondents ‘*Strongly Agree*’ and 240 (66.7%) respondents ‘*Agree*’ that they made appropriate use of credit funds. While as only, 22 (6.1%) of respondents ‘*Disagree*’ with the fact that they appropriately use the credit funds. Therefore, it can be inferred from the data that members of SHGs made appropriate use of credit funds. The rational/appropriate use of credit funds enables the members to strengthen their productive activities and streamline their business operations. Moreover, the pumping of credit into the productive activities have greater potentiality to bring more dividends and create the self-sufficiency among the members of SHGs.

Table 5.39: Purpose of Availing Loan Facility

S. No	Purpose of Loan	Frequency	Percentage
1.	Domestic	127	35.3%
2.	Education	82	22.8%
3.	Agriculture	97	26.9%
4	Marriage	54	15%
	Total	360	100%

Chart 5.39: Purpose of Availing Loan Facility



The loan facility availed under different financial institutions is being used in diverse perspectives. Furthermore, the consumption of loan is being decided by many factors including investment return, Equated Monthly Installments (EMI), interest rates and others. In

this context, the question was raised before the respondents regarding the purpose of availing the loan facility. According to the data, 127 (35.3%) of respondents stated that purpose of loan facility is ‘*Domestic Needs*’ and 82 (22.8%) respondents cited ‘*Education*’ as reason for availing the loan. While as 97 (26.9%) of respondents cited ‘*Agriculture*’ as reason for availing the loan and 54 (15%) respondents termed ‘*Marriage*’ as reason for availing loan facility. Therefore, it can be inferred from the data that loan facility is being availed by members of SHGs for different purposes. Moreover, agriculture and domestic needs occupy the central stage for availing the loan facility. The rational means for availing the loan facility and its consumption could lead to positive outcomes.

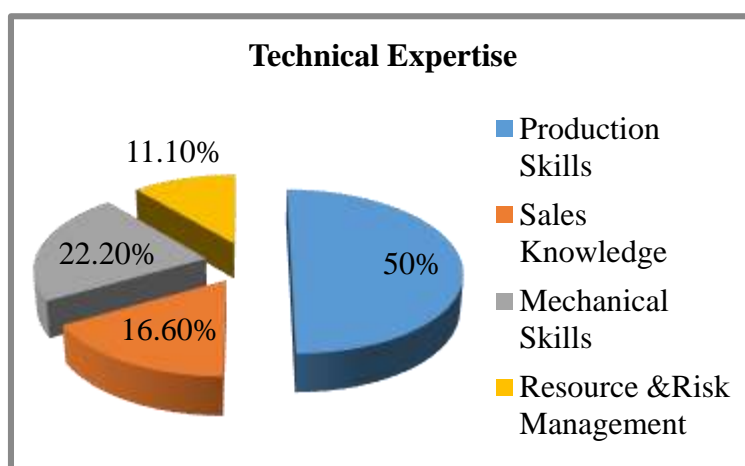
5.9 Role of SHGs and SWAN Federation in Developing Entrepreneurial Skills

The prime objective of SHGs is to build the functional capacity of poor and vulnerable in the realm of employment generation. SHGs empower its members by inculcating relevant skills, capacity building and financial support. However, the impact of SHGs depends upon how effective they are to address the relevant issues. In this context, the present section analyses the role of SHGs in the socio-economic development of women. Moreover, the socio-economic development has been presented under appropriate themes keeping in view the coherency of subject matter.

Table 5.40: Technical Expertise after Joining Federation

S. No	Technical Expertise	Frequency	Percentage
1.	Production Skills	180	50%
2.	Sales Knowledge	80	16.6%
3.	Mechanical Skills	60	22.2%
4	Resource & Risk Management	40	11.1%
	Total	360	100%

Chart 5.40: Technical Expertise after Joining Federation

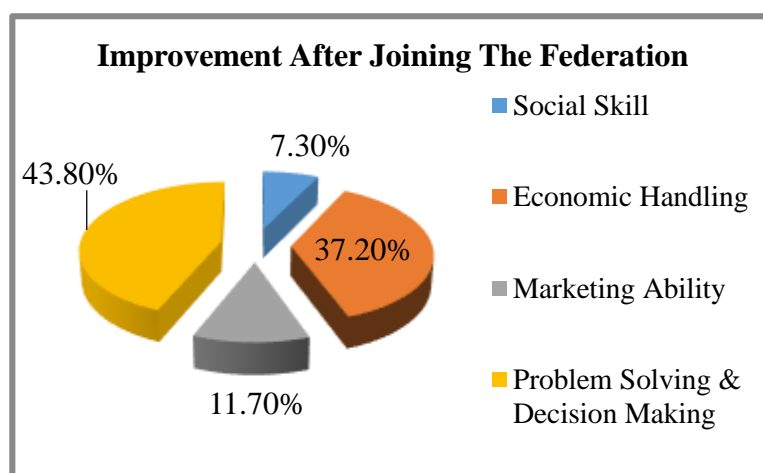


SHGs adopt holistic approach of development in the realm of socio-economic aspects. They focus upon to diversify the economic base and livelihood patterns of its members. In this context, it becomes important to understand how far SHGs have succeeded in imparting the technical expertise to its members. According to data, 180 (50%) of respondents have stated that SHGs impart ‘*Production Skills*’ and 80 (16.6%) of respondents outline that SHGs impart ‘*Sales Knowledge*’. While as 60 (22.2%) of respondents attributed ‘*Mechanical Skills*’ aspect to SHGs and 40 (11.1%) of respondents outline that SHGs impart ‘*Resource and Risk Management Skills*’. Therefore, SHGs are effective in imparting diverse skill sets to its members for creating a sustainable livelihood pattern. Moreover, the imparting of such training skills is aimed at creating a productive human resource. Such technical expertise helps the members of SHGs to be expert in their relevant domain.

Table 5.41: Improvement After Joining the Federation

S. No	Improvement After Joining The Federation	Frequency	Percentage
1.	Social Skill	26	7.3%
2.	Economic Handling	134	37.2%
3.	Marketing Ability	42	11.7%
4	Problem Solving & Decision Making	158	43.8%
	Total	360	100%

Chart 5.41: Improvement After Joining the Federation

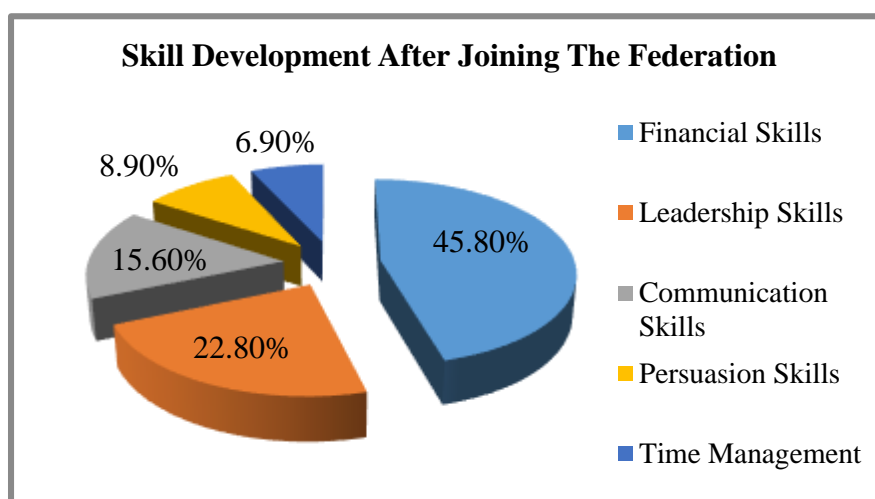


After joining the SHG and SWAN Federation, there seems to be visible improvement into the skill set and knowledge domain of its members. To verify the fact, the relevant question was raised before the respondents regarding the different aspects of improvements that took place under various perspectives. According to the data, 26 (7.3%) of respondents agree that development of ‘*Social Skills*’ took place and 134 (37.2%) of respondents agree that development of ‘*Economic Handling*’ gets a boost. While as 42 (11.7%) of respondents agree that their ‘*Market Ability*’ has improved and 158 (43.8%) of respondents agree that they get a boost in ‘*Problem Solving and Decision Making*’ aspects. Therefore, it can be inferred from the data that SHGs and SWAN Federation play a vital role to bring positive development in the members of SHGs. Furthermore, such developments have inherent tendency to radically transform the lives of women, supplement their income and prepare the ground for self-sufficiency.

Table 5.42: Skill Development after Joining the Federation

S. No	Skill Development After Joining Federation	Frequency	Percentage
1.	Financial Skills(Planning, Accounting ,and Budgeting)	165	45.8%
2.	Leadership Skills(Guidance)	82	22.8%
3.	Communication Skills(Confidence and Public Speaking)	56	15.6%
4.	Persuasion Skill (Convincing Power)	32	8.9%
5.	Time Management(Meeting the target before deadline)	25	6.9%
	Total	360	100%

Chart 5.42: Skill Development after Joining the Federation

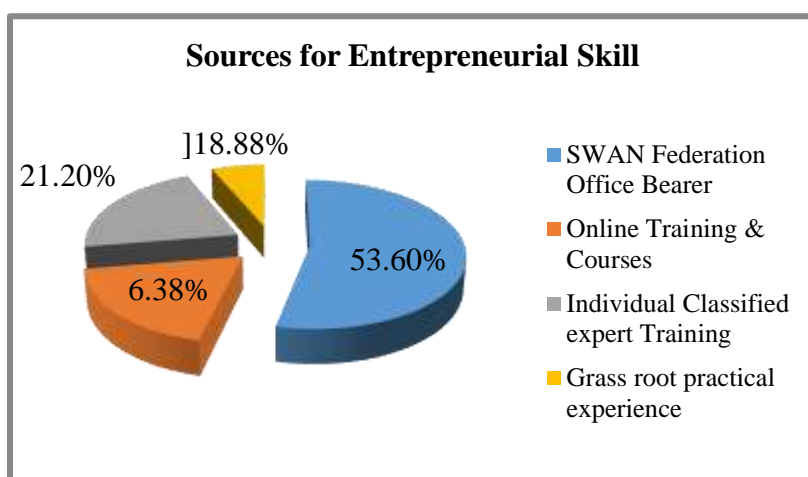


Skills means an ability to use one’s knowledge effectively and readily in execution or performance. The development of skills is not a sudden process but a series of events that took place in different stages of human existence. The development of skill sets under the realm of SHGs and SWAN Federation is no exception. In this regard the question was raised before the respondents regarding the development of skills after the joining of SWAN Federation. According to data 165 (45.8%) of respondents agree that ‘*Financial Skills (Planning, Accounting, and Budgeting)*’ takes place and 82 (22.8%) of respondents agree that ‘*Leadership Skills (Guidance)*’ takes place after Joining the federation. While as 56 (15.6%) of respondents cited development of ‘*Communication Skills (Confidence and Public Speaking)*’, 32 (8.9%) of respondents attributed development of ‘*Persuasion Skill (Convincing Power)*’ after joining the federation and 25 (6.9%) of respondents have attributed ‘*Time Management (Meeting the target before deadline)*’ to the joining federation. Therefore, the development of skills under SWAN Federation are aimed to develop the working expert. Moreover, skills are helpful to bring efficiency and effectiveness in business operations.

Table 5.43: Source for Acquiring Entrepreneurial Skills

S. No.	Sources for Entrepreneurial Skill	Frequency	Percentage
1.	SWAN Federation Office Bearer	193	53.6%
2.	Online Training & Courses	23	6.38%
3.	Individual Classified expert Training	76	21.2%
4.	Grass root practical experience	68	18.88%
	Total	360	100%

Chart 5.43: Source for Acquiring Entrepreneurial Skills

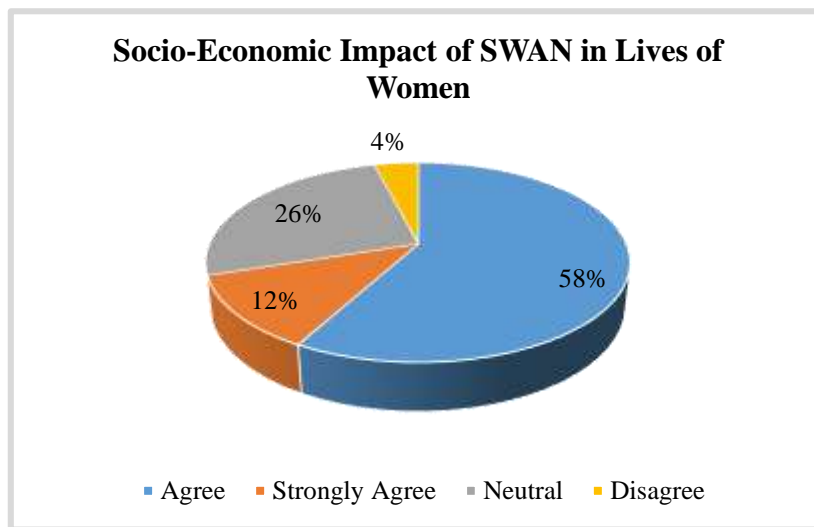


Joining the SHG and SWAN Federation are not the ultimate sources to acquire the 'Entrepreneurial skills'. There are other sources also that are vital for developing the entrepreneurial skills among the members of SHGs. In this context, it becomes important to analyze the source of acquiring the entrepreneurial skills among the women from different SHGs. According to the data, 193 (53.6%) of respondents attributed 'SWAN Federation Office Bearer' as source for acquiring the entrepreneurial skills 23 (6.38%) respondents acquired entrepreneurial skills from 'Online Training and Courses'. While as 76 (21.2%) respondents acquired the entrepreneurial skills from 'Individuals Classified Expert Training' and 68 (18.88%) respondents acquired the entrepreneurial skills from 'Grass Root Practical Experience'. Therefore, different institutions have become vocal and source of developing the entrepreneurial skills of SHG members. More importantly there needs to bring synchronization in economic activity and skill sets thereby.

Table 5.44: Role of SWAN Federation in socio-economic impacts on the lives of women

S. No	Socio-Economic Impact of SWAN in Lives of Women	Frequency	Percentage
1.	Agree	209	58%
2.	Strongly Agree	43	12%
3.	Neutral	94	26%
4	Disagree	14	04%
	Total	360	100%

Chart 5.44: Socio-Economic Impact of SWAN Federation in Lives of Women



Established in the year 2015, SWAN federation is primarily aimed at empowering rural women in socio-economic avenues. In this regard, the question was raised before the respondents 'what is the socio-economic impact of SWAN federation in the lives of women'. To this 209 (58%) of respondents 'Agree' and 43 (12%) of respondents 'Strongly Agree'. While as 94 (26%) of respondents have shown 'Neutral' stand and 14 (04%) have disagreed that SWAN federation has positively impacted the socio-economic avenues of women. Therefore, it can be inferred that SWAN federation has succeeded in improving the lives of women and led the positive developments in the realm of socio-economic aspects. Moreover, majority of the respondents agree with the given statement that outlines the significance and scope of federation.

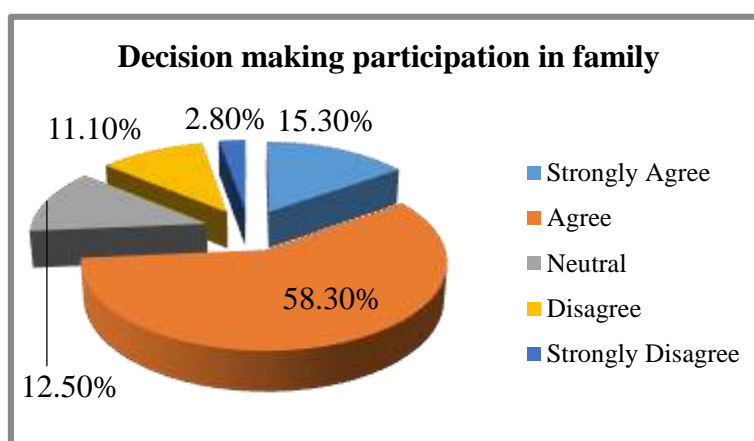
5.10 Impact of SHGs on Socio-Economic Development of Women

Socio-economic development of members of SHGs lies at the center of SHGs. The member's association with the group has added advantage in terms of creating a financially viable economic activity and to empower the women in social avenues. In this context, the present section analyzes the role of SHGs in empowering the women in socio-economic avenues. All the subject matter has been presented under appropriate tabulations/charts to draw the precise inferences of the subject matter.

Table 5.45: Respondents Participation in Family’s Decision Making Process

S. No.	Decision making participation in family	Frequency	Percentage
1.	Strongly Agree	55	15.3%
2.	Agree	210	58.3%
3.	Neutral	45	12.5%
4	Disagree	40	11.1%
5	Strongly Disagree	10	2.8%
	Total	360	100%

Chart 5.45: Respondents Participation in Family’s Decision Making Process

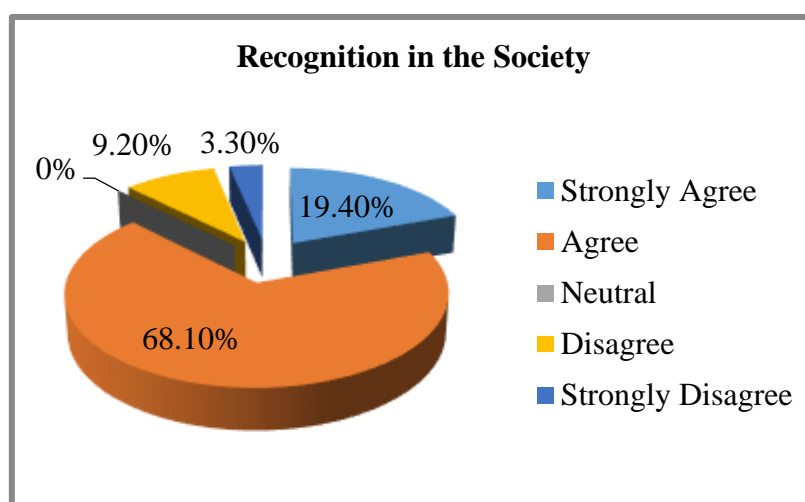


The participation of women in SHGs have greater potentiality to led their uplift in economic perspectives and social empowerment thereby. In this regard, the question was raised before the respondents regarding their ability to participate in family’s decision making process. According to the data, 55 (15.3%) respondents ‘*Strongly Agree*’ and 210 (58.3%) respondents ‘*agree*’ that they participate in family’s decision making process. While as 45 (12.5%) of respondents have shown neutral stand with the fact that participate in the decision making activities of their families. Moreover, 40 (11.1%) of respondents ‘*Disagree*’ and 10 (2.8%) of respondents ‘*Strongly Disagree*’ with the fact that they participate in decision making process of family. Therefore, it can be inferred that women are actively participating in the deliberations of family. Their participation in family’s decision making is the positive sign that signifies their upliftment in real terms. Moreover, the family’s support is encouraging in nature as it acts as a catalyst to led the inclusive participation of women in all socio-economic and political activities.

Table 5.46: Perception of respondents regarding Recognition in the Society

S. No.	Recognition in the Society	Frequency	Percentage
1.	Strongly Agree	70	19.4%
2.	Agree	245	68.1%
3.	Neutral	0	0%
4	Disagree	33	9.2%
5	Strongly Disagree	12	3.3%
	Total	360	100%

Chart 5.46: Perception of respondents regarding Recognition in the Society

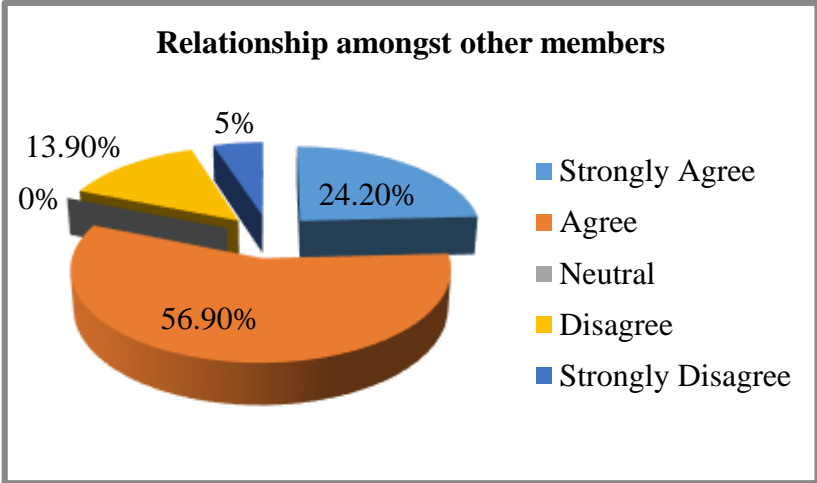


The efforts led by members of SHGs in economic terms are integral to their holistic development. All the activities under the shadow of SHGs are primarily aimed to create the income generating business activities and led the self-sufficiency of its members. However, the members of SHGs cannot be isolated from society as they integral to it. In this regard, it becomes important to analyze the societal recognition of activities undertaken by SHGs and their members. According to the data 70 (19.4%) of respondents ‘*Strongly Agree*’ and 245 (68.1%) of respondents ‘*Agree*’ that their activities have been positively recognized by the society. While as 33 (9.2%) of respondents ‘*Disagree*’ and 12 (3.3%) respondents ‘*Strongly Disagree*’ that they get due recognition of their activities in the society. Therefore, majority of the activities of SHGs get due recognition in the society. Moreover, the economic activities undertaken by SHGs and the members in collaboration are productive in nature and integral for bridging the societal demand in cost-effective mode.

Table 5.47: Strong Interpersonal relationship amongst other members

S. No.	Relationship amongst other members	Frequency	Percentage
1.	Strongly Agree	87	24.2%
2.	Agree	205	56.9%
3.	Neutral	0	0%
4	Disagree	50	13.9%
5	Strongly Disagree	18	5%
	Total	360	100%

Chart 5.47: Strong Interpersonal relationship amongst other members

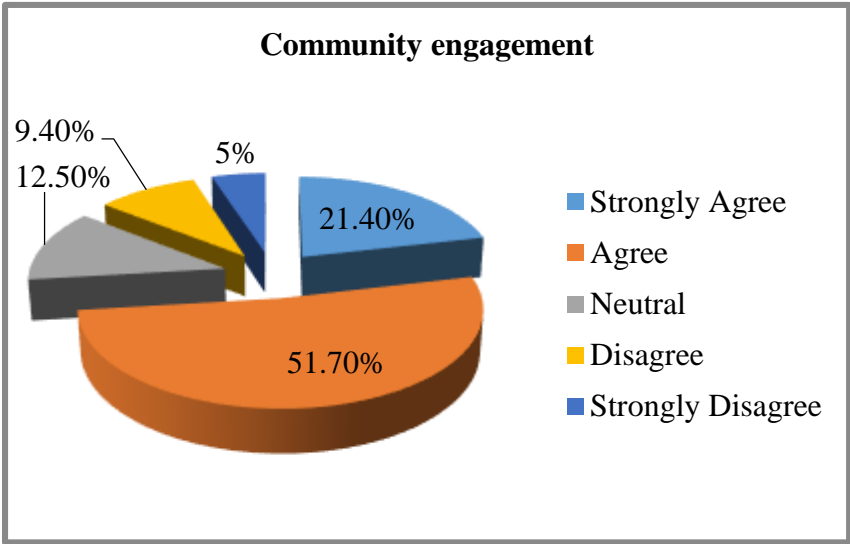


The important factor that makes SHGs a hallmark for creating self-sufficient ventures is the cooperation among its members. Therefore, it becomes important to analyze the relationship among the members of SHGs. In this regard the relevant question was raised before the respondents where 87 (24.2%) ‘Strongly Agree’ and 205 (56.9%) ‘Agree’ that there exists a strong and positive relation between the members of SHGs. While as 50 (13.9%) respondents ‘Disagree’ and 18 (5%) respondents ‘Strongly Disagree’ that strong and cordial relationship exists among the members of SHGs. Therefore, strong coordination among the members of SHGs have direct bearing upon the continuity of SHGs and their effectiveness in providing the opportunity in generating income generating ventures. Moreover, the coordination is also helpful in undertaking effective decisions for the benefit of all and it makes the governance participatory in nature.

Table 5.48: Perception of respondents regarding Community engagement

S. No.	Community engagement	Frequency	Percentage
1.	Strongly Agree	77	21.4%
2.	Agree	186	51.7%
3.	Neutral	45	12.5%
4.	Disagree	34	9.4%
5.	Strongly Disagree	18	5%
	Total	360	100%

Chart 5.48: Perception of respondents regarding Community engagement

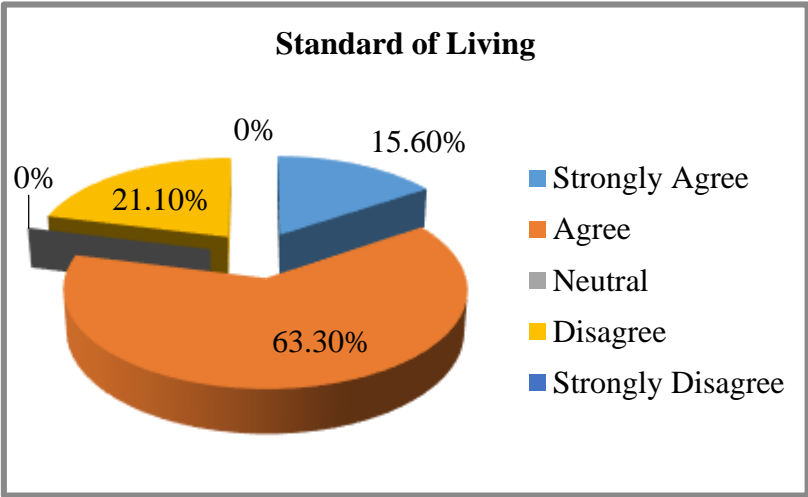


The members of SHGs form the integral part of civil society and they participate in all the socio-economic interactions of society. In this context, it becomes imperative to analyze how far SHGs engagement occupies at the central stage in community engagement. The relevant question was raised before the respondents where 77 (21.4%) of respondents ‘*Strongly Agree*’ and 186 (51.7%) of respondents ‘*Agree*’ that they are engaged in community affairs. While as 45 (12.5%) of respondents have shown neutral stand on the given fact. Moreover, 34 (9.4%) respondents ‘*Disagree*’ and 18 (5%) of respondents ‘*Strongly Disagree*’ that they are actively engaged in community affairs. Therefore, members of SHGs play a lead role to led the inclusive development of society and they largely involve themselves in community engagements. They part in community engagement indicates that the gender equality and gender inclusive development approach in the socio-economic avenues.

Table 5.49: Betterment in the standard of living

S. No.	Standard of Living	Frequency	Percentage
1.	Strongly Agree	56	15.6%
2.	Agree	228	63.3%
3.	Neutral	0	0%
4	Disagree	76	21.1%
5	Strongly Disagree	0	0%
	Total	360	100%

Chart 5.49: Betterment in the standard of living

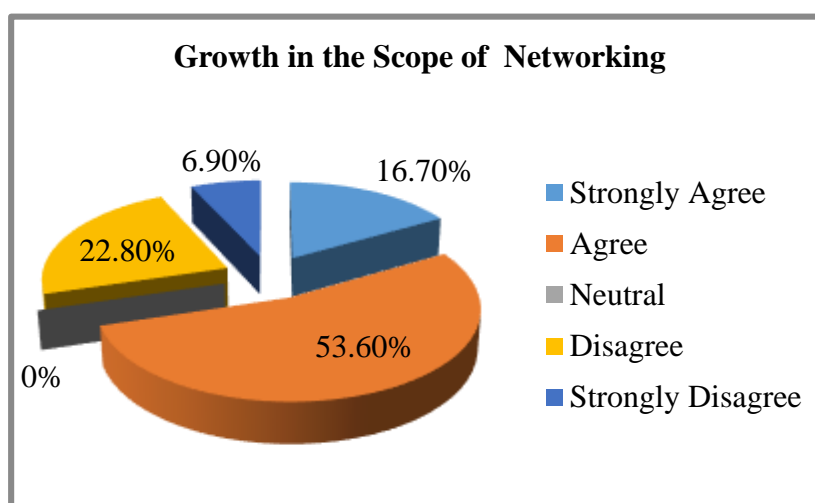


After becoming integral part of SHGs, the prospect of its members getting better livelihood opportunities is quite prosperous. In this context, it becomes important to analyze to what extent SHGs have improved the standard of living of its members. To this the relevant question was raised before the respondents where 56 (15.6%) of respondents ‘*Strongly Agree*’ and 228 (63.3%) of respondents ‘*Agree*’ that their standard of living has improved positively. While as 76 (21.1%) respondents ‘*Disagree*’ with the fact that their standard of living has improved after joining the SHGs. Therefore, it can be inferred from the data that SHGs have succeeded in developing the standard of living of its members. The data outlines that there exists a positive relation between the SHGs and standard of living of its members. Thus, it becomes vital that there needs to develop a supportive mechanism for bringing efficiency in the operations of SHGs.

Table 5.50: Growth in the Scope of Networking

S. No.	Growth in the Scope of Networking	Frequency	Percentage
1.	Strongly Agree	60	16.7%
2.	Agree	193	53.6%
3.	Neutral	0	0%
4.	Disagree	82	22.8%
5.	Strongly Disagree	25	6.9%
	Total	360	100%

Chart 5.50: Growth in the Scope of Networking

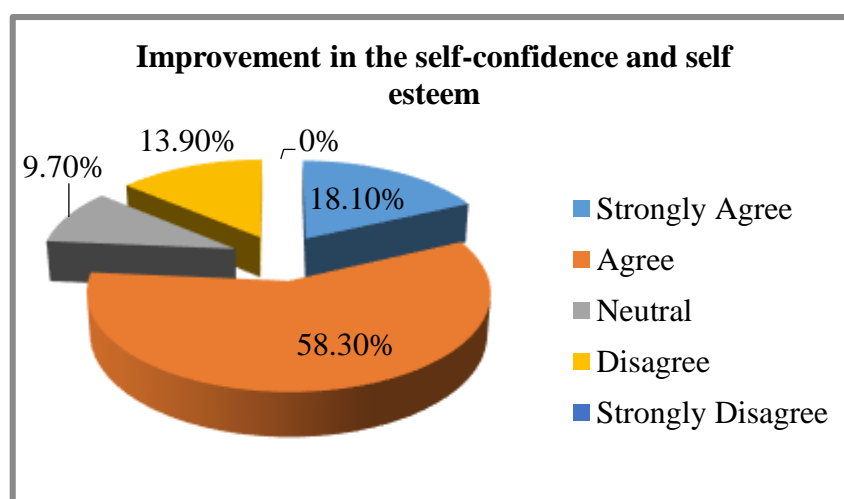


The expertise in particular domain or economic activity makes a particular person more familiar with others. With continuous trade and other economic activities, there is growth of network. In this context, the relevant question was raised before the respondents where 60 (16.7%) ‘*Strongly Agree*’ and 193 (53.6%) ‘*Agree*’ that there is growth of strong network while undertaking different activities under SHG. While as 82 (22.8%) of respondents ‘*Disagree*’ and 25 (6.9%) of respondents ‘*Strongly Disagree*’ that there in growth in scope of networks while being part of SHGs. Therefore, it can be inferred from the data that SHGs help in to build the strong networks. These strong networks have direct bearing upon the market expansion and better demand for goods produced by SHGs. Thus, focus should be laid upon to build the strong networks so that scope of mutual benefit could exist longer.

Table 5.51: Improvement in the Self-confidence and Self esteem

S. No.	Improvement in the self-confidence and self esteem	Frequency	Percentage
1.	Strongly Agree	65	18.1%
2.	Agree	210	58.3%
3.	Neutral	35	9.7%
4	Disagree	50	13.9%
5	Strongly Disagree	0	0%
	Total	360	100%

Chart 5.51: Improvement in the Self-confidence and Self esteem

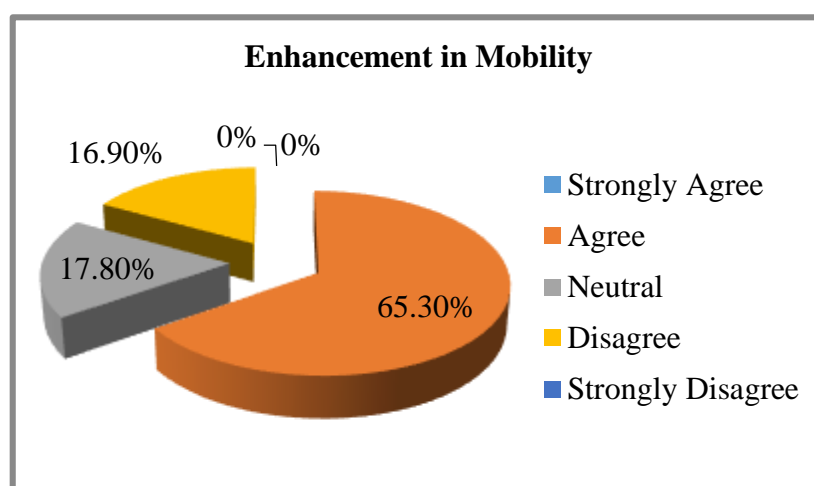


SHGs not only play a part in improving the economic conditions of its members, but also helps them in developing the self-confidence and self-esteem. These two aspects are critical for tailoring the professional skills of members. In this context, the question was raised before the respondents regarding the role of SHGs in developing self-confidence and self-esteem of its members. According to the data, 65 (18.1%) of respondents ‘*Strongly Agree*’ and 210 (58.3%) of respondents ‘*Agree*’ that SHGs improved their Self-confidence and Self-esteem. While as 35 (9.7%) of respondents have shown ‘*Neutral*’ stand and 50 (13.9%) of respondents have ‘*Disagreed*’ that SHGs improved their Self-confidence and Self-esteem. Therefore, SHGs occupy the central stage to bring professionalism in its members by means of self-confidence and self-esteem. Moreover, the role of SHGs in such avenues helps to build the strong inter-personnel relationships and bring the efficiency in the economic activities.

Table 5.52: Enhancement in Mobility

S. No.	Enhancement in Mobility	Frequency	Percentage
1.	Strongly Agree	0	0%
2.	Agree	235	65.3%
3.	Neutral	64	17.8%
4.	Disagree	61	16.9%
5.	Strongly Disagree	0	0%
	Total	360	100%

Chart 5.52: Enhancement in Mobility

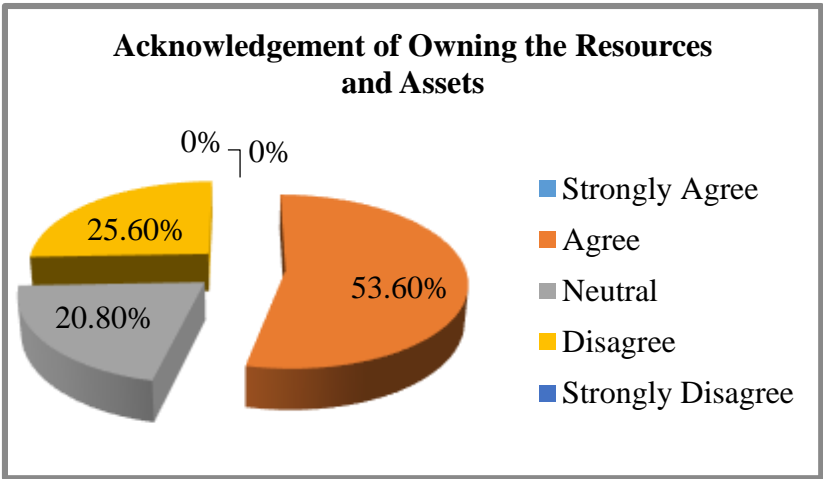


In the recent times, SHGs are working on the basis of sustainability mode where humans and nature co-exist. Efforts are being made to maintain the balance between the demands and nature including the mobility aspects. In this context, the question was raised before the respondents regarding the role of SHGs in enhancement of mobility. To this, 235 (65.3%) of respondents 'Agree' and 64 (17.8%) of respondents have shown neutral stand on the fact that they witnessed enhancement of mobility under SHGs. While as 61 (16.9%) of respondents have 'Disagreed' with the stated notion. Therefore, it can be inferred from the data that SHGs have exposed its members to the multitude of domains that have potentiality to improve their socio-economic standards accordingly. Moreover, the movements associated with business aspects also help the members of SHGs to analyze the market demands and make the strategies accordingly for their inclusive development.

Table 5.53: Acknowledgement of Owning the Resources and Assets

S. No.	Acknowledgement of Owning the Resources and Assets	Frequency	Percentage
1.	Strongly Agree	0	0%
2.	Agree	193	53.6%
3.	Neutral	75	20.8%
4.	Disagree	92	25.6%
5.	Strongly Disagree	0	0%
	Total	360	100%

Chart 5.53: Acknowledgement of Owning the Resources and Assets

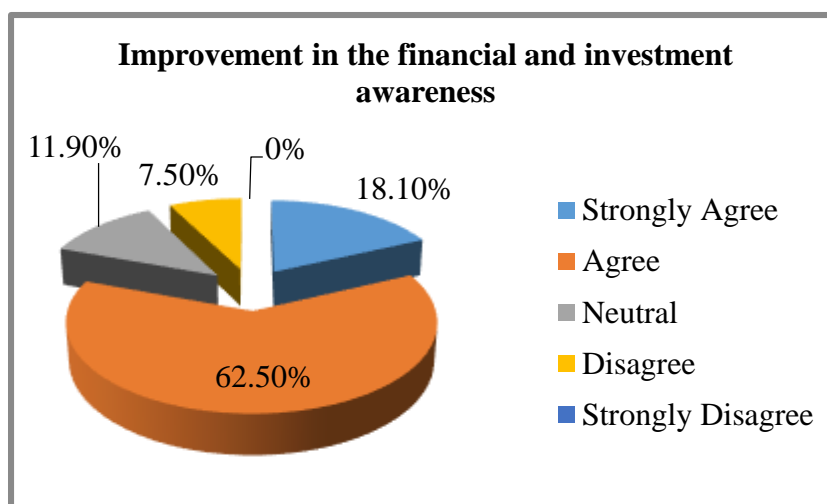


SHGs are primarily aimed at bringing the self-sufficiency and upliftment its members from the shackles of poverty. The effectiveness of SHGs depends upon to what extent it has succeeded in fulfilling its objectives. In this context, the question was raised before the respondents regarding the assets and resources owned by them. To this, 193 (53.6%) of respondents ‘Agree’ and 75 (20.8%) of respondents have shown neutral stand on the fact that own resources and assets. While as 92 (25.6%) of respondents have ‘Disagreed’ that they own any kind of asset or resource. Therefore, it can be inferred from the data that majority of the respondents own certain assets and resources. Owning a resource or asset outlines that women are becoming self-sufficient and self-reliant. This means their dependency upon the family and other male members of their family is declining rapidly.

Table 5.54: Improvement in the Financial and Investment Awareness

S. No.	Improvement in the financial and investment awareness	Frequency	Percentage
1.	Strongly Agree	65	18.1%
2.	Agree	225	62.5%
3.	Neutral	43	11.9%
4.	Disagree	27	7.5%
5.	Strongly Disagree	0	0%
	Total	360	100%

Chart 5.54: Improvement in the Financial and Investment Awareness

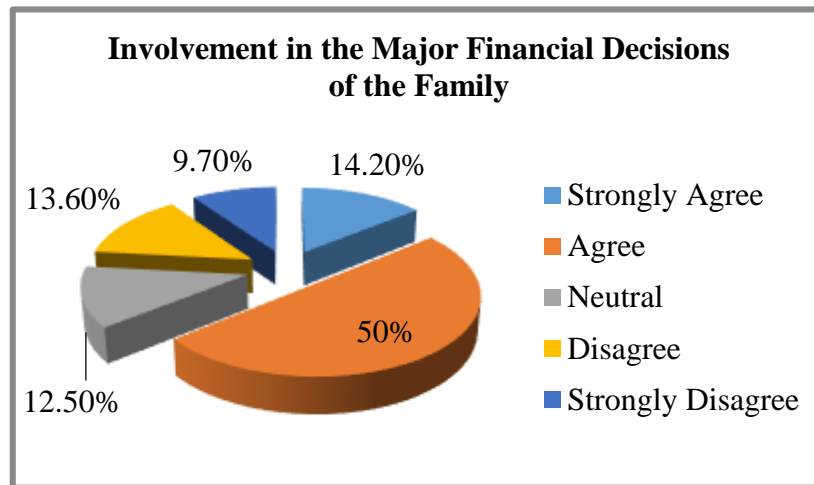


Being part of SHGs and SWAN Federation helped women to gain an insight into the investment avenues and awareness thereby. However, it becomes important to understand to what extent women have exposed themselves to financial and investment avenues. In this regard, the relevant question was raised before the respondents where 65 (18.1%) of respondents ‘*Strongly Agree*’ and 225 (62.5%) of respondents ‘*Agree*’ that their financial and investment knowledge has improved. While as 43 (11.9%) of respondents have shown ‘*Neutral*’ stand on the given fact and 27 (7.5%) of respondents have negated the same notion. Therefore, it can be inferred from the data that women have initiated a process to expose themselves to modern economic avenues and opportunities. These opportunities have direct bearing upon the success, expansion and profitability of economic activities under the domain of SHGs. The awareness also helps them to understand the lacunas and loopholes for making an economic activity more productive and profitable.

Table 5.55: Involvement in the Major Financial Decisions of the Family

S. No.	Involvement in the Major Financial Decisions of the Family	Frequency	Percentage
1.	Strongly Agree	51	14.2%
2.	Agree	180	50%
3.	Neutral	45	12.5%
4	Disagree	49	13.6%
5	Strongly Disagree	35	9.7%
	Total	360	100%

Chart 5.55: Involvement in the Major Financial Decisions of the Family

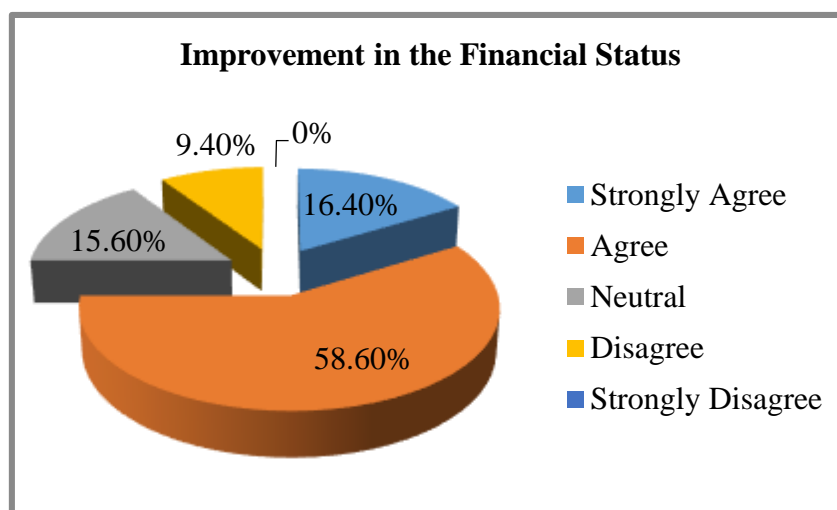


The socio-economic empowerment process should be initiated from the family as it is the first contact for socializing the individual. Family grows an individual and plays a role in shaping his/her socio-economic outlook. In this context, it becomes important to understand how far women are participative in decisions and deliberations of family. To this, relevant question was raised before the respondents where 51 (14.2%) ‘*Strongly Agree*’ and 180 (50%) ‘*Agree*’ that they actively participate in the financial decisions of the family. While as 45 (12.5%) of respondents have shown ‘*Neutral*’ stand, 49 (13.6%) have ‘*Disagreed*’ and 35 (9.7%) have ‘*Strongly Disagreed*’ that they actively participate in the financial decisions of the family. Therefore, majority of the respondents are integral to the financial decision making process of their families. It conveys that the scope for gender bias is quite minimal and empowerment and inclusion is taking place. Moreover, their engagement in family decisions acts as a supportive pillar to be part of any economic activity either part of family or outside one.

Table 5.56: Improvement in the Financial Status

S. No.	Improvement in the Financial Status	Frequency	Percentage
1.	Strongly Agree	59	16.4%
2.	Agree	211	58.6%
3.	Neutral	56	15.6%
4	Disagree	34	9.4%
5	Strongly Disagree	0	0%
	Total	360	100%

Chart 5.56: Improvement in the Financial Status

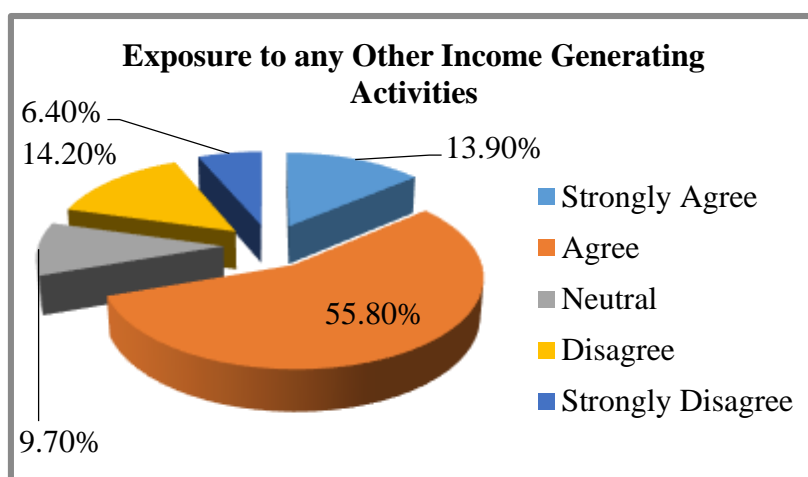


The prime reason for joining the SHG or SWAN Federation is to improve the socio-economic aspects by accessing the livelihood opportunities. Therefore, it becomes important to understand how far these groups have succeeded in improving the financial status of its members. In this context, the relevant question was raised before the respondents where 59 (16.4%) ‘*Strongly Agree*’ and 211 (58.6%) ‘*Agree*’ that they witnessed improvement in their financial status. While as 56 (15.6%) of respondents have shown ‘*Neutral*’ stand on the given fact and 34 (9.4%) of respondents have ‘*Disagreed*’ that their financial status has improved. Therefore, it can be inferred from the data that SHGs and federation have succeeded in bringing the financial viability and self-sufficiency of its members. The financial improvement is the positive attribution that has potential to bring the rapid upliftment of women from economic perspectives and minimize the dependency thereby.

Table 5.57: Exposure to Any Other Income Generating Activities

S. No.	Exposure to any Other Income Generating Activities	Frequency	Percentage
1.	Strongly Agree	50	13.9%
2.	Agree	201	55.8%
3.	Neutral	35	9.7%
4.	Disagree	51	14.2%
5.	Strongly Disagree	23	6.4%
	Total	360	100%

Chart 5.57: Exposure to Any Other Income Generating Activities

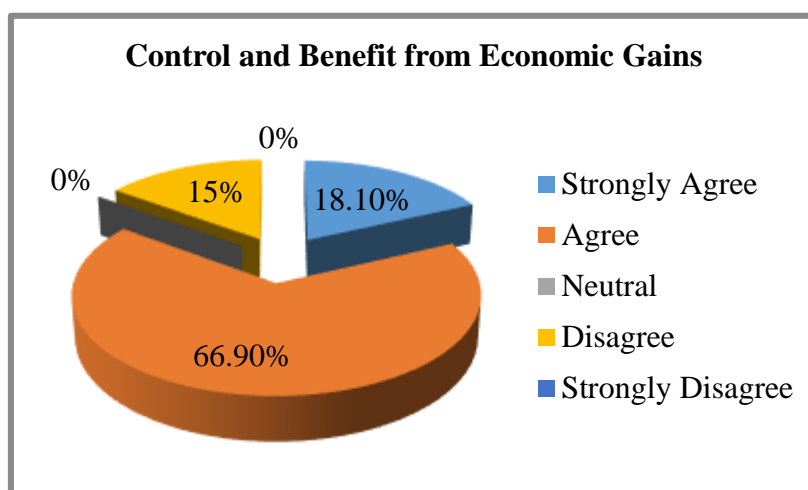


While being part of any economic activity, the particular individual becomes expect in that field. However, it is important to understand the market unpredictability linked with the field. Therefore, it becomes important to diversify the skill sets of members of SHGs and expose them to other economic activities thereby. In this context, the relevant question was raised before the respondents where 50 (13.9%) ‘*Strongly Agree*’ and 201 (55.8%) ‘*Agree*’ that are exposure to other income generating activities during their association with the group. While as 35 (9.7%) of respondents have shown ‘*Neutral*’ stand on the given fact. Also 51 (14.2%) of respondents have ‘*Disagree*’ and 23 (6.4%) of respondents ‘*Strongly Disagree*’ that they are exposed to other income generating activities during their association with the group. The dissemination of diverse set of skills and trainings have potential to diversify the livelihood opportunities and secure the economic conditions of members. These additional economic activities help the individual to earn an additional income to support his/her family.

Table 5.58: Control and Benefits from Economic Gains

S. No.	Control and Benefit from Economic Gains	Frequency	Percentage
1.	Strongly Agree	65	18.1%
2.	Agree	241	66.9%
3.	Neutral	0	0%
4	Disagree	54	15%
5	Strongly Disagree	0	0%
	Total	360	100%

Chart 5.58: Control and Benefits from Economic Gains

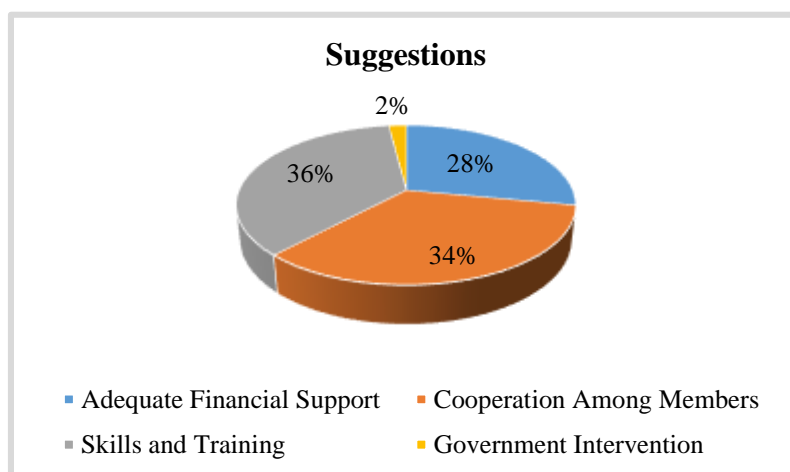


All the economic activities of SHGs are being coordinated in collaboration and mutual basis. Therefore, the profit from selling the products should also be shared equally. In this context, the relevant question was raised before the respondents regarding their role in control and benefit from economic gains of SHG activities. To this, 65 (18.1%) of respondents ‘*Strongly Agree*’ and 241 (66.9%) of respondents ‘*Agree*’ that they play their share in control and benefits from economic gains in the group. While as 54 (15%) of the respondents have ‘*Disagreed*’ with the same notion. Therefore, it can be inferred that collaborative mechanism is being followed in SHGs and mutualism lies at the center of every socio-economic activity. The cooperative mechanism will be effective to maintain cooperation and coordination in administering these groups. The added advantage is that, cooperation helps in bringing efficiency and transparency in the working mechanism of the group.

Table 5.59: Suggestion for Improving Functioning of SHGs

S. No	Suggestion for Improving Functioning of SHGs	Frequency	Percentage
1.	Adequate Financial Support	101	28%
2.	Cooperation Among Members	123	34%
3.	Skills and Training	129	36%
4	Government Intervention	07	02%
	Total	360	100%

Chart 5.59: Suggestion for Improving Functioning of SHGs



To bring the fundamental transformation into the functioning of SHGs, the relevant question was raised before the respondents. The question was aimed to collect the frequency of responses in the realm of improving SHGs. According to the data, 101 (28%) of respondents have suggested ‘*Adequate Financial Support*’ and 12 (34%) have suggested ‘*Cooperation Among Members of SHGs*’ as pre-requisite for improving the functionality of SHGs. While as 129 (36%) of respondents have suggested ‘*Skill Development and Training*’ and only 07 (02%) have suggested ‘*Government Intervention*’ as important need to reform the functional perspective of SHGs. Therefore, it can be inferred from the data that respondents have prior experience of issues associated with SHGs. Thus, the inculcation of the given suggestions will be helpful to bring holistic transformation of SHGs

5.11: Data Interpretation and Analysis of 25 SHG Office Bearers

In this section, the data analysis pertaining to 25 office bearers of different SHGs has been presented. Although, the members are part of different SHGs, it is assumed that there will be uniformity of responses in certain cases. Moreover, at situations where there is variation in responses have been presented under appropriate tabulations. The primary motive for such sampling is to get the desired outcome that will fulfill the stated objectives of research. For data collection purpose, the pre-defined set of 24 questions were administered to respondents using the structured questionnaire. In this milieu, the present section analyzes the perception and draw the deeper insights into the subject matter. On the basis of the collected data and information from the respondents through the framed questionnaire, the data analysis of the same is presented under appropriate themes as given below:

Criteria for Membership of SHG

The first underlying question that was asked to the respondents is *‘what is the criteria for becoming the member of SHG?’* To this question, there was uniformity of responses and the variation in responses is quite minimal. According to the perception of respondents, the one and only criteria for becoming the members of SHGs of SWAN women federation as mentioned by the members in the questionnaire was that anyone can become the part/member of SHG. No member is allowed to join or become a member of more than one SHG. The key context in this regard is *“One Member, One SHG”*. However, the minimum number of members for forming the SHG is 7 to 9 and for becoming a member of SHG age should not be less than 18 years. Also, a minimum deposit of Rs.100 is supposed to be made by every joinee as a part of membership fee. Furthermore, the members need to deposit Rs. 50 every year to renew and maintain their membership in SHGs. As a moral obligation, the members of SHGs must deposit some amount for saving.

Training Programmes for Members of SHGs

The second underlying question that was raised before the respondents is *‘Do you provide any training programmes in your SHGs?’* Most of the responses regarding the question were positive in nature where 23 out of 25 Office Bearers participated in the questionnaire discussion have claimed that yes they are providing one or other kind of training programmes in their SHGs to uplift their members. While as only 02 respondents were of the opinion that no training programme is being undertaken for the overall development of its members.

Therefore, SHGs are leading in providing the employment opportunities and bringing efficiency in the activities by means of various training programmes. These programmes are integral for the socio-economic development of members of SHGs.

Categories of Training Programmes

The third question that was asked to the office bearers is ‘*what are the different training programmes that are provided in the SHGs of SWAN Women Federation?*’ The key inferences drawn from the data have been presented in the below table:

Table No. 5.60: Training Programmes by SHGs

S. No.	Training Programmes	Frequency	Percentage
1	Cultivation of Turmeric	20	80%
2	Cultivation of Coriander/Chilli	12	48%
3	Cultivation of Garlic/ Ginger	14	56%
4	Cultivation of vegetables	18	72%
5	Agricultural Knowledge	11	44%
6	Health & Hygiene	15	60%
7	Badiyan Making	5	20%
8	Knowledge of Organic Fertilizers	11	44%
9	Formation and organization of SHGs	18	72%

The above table represents the responses of the office bearers of SHGs to the given question. The inferences have stated that various types of training programmes are being undertaken by SHGs for its members. Majority of the training programmes are linked to agriculture and allied sectors. The key programmes include training in cultivation of turmeric, cultivation of coriander, cultivation of garlic, cultivation of ginger and mushroom, cultivation of vegetables, health & hygiene, agricultural knowledge and others. Largely, the training programmes related to cultivation of turmeric and vegetable cultivation. Therefore, it can be inferred from the data that diverse set of training sessions are being conducted by SHGs for bringing the efficiency in productivity. Moreover, the training programmes are also being undertaken to educate the people regarding the formation, utility and functional perspective of SHGs. These training sessions are productive in terms of bringing hygienic and sustainable perspective in economic activities of SHGs.

Income Generating Activities of SHGs

With regard to the nature of income generating activities of SHGs, the question was raised before the respondents. The question outlines ‘*what are the income generating activities started by the SHGs of SWAN Women Federation?*’ The key findings of the stated question have been presented below:

Table No. 5.61: Income Generating Activities by SHGs

S. No.	Income Generating Activities	Frequency	Percentage
1	Dairy Farming	14	56%
2	Beauty Parlor	12	48%
3	Stitching and Embroidery	18	72%
4	Spices Production	19	76%
5	Agricultural activity	15	60%
6	Vegetable Shop	15	60%
7	Badiyan Selling	10	40%

There are diverse set of income generating activities that are being undertaken by SHGs. According to the above data, 14 (56%) of respondents outline that SHGs undertook ‘*Dairy Farming*’ and 12 (48%) cited that SHGs are undertaking ‘*Beauty Parlor*’ activities. Moreover ‘*Stitching and Embroidery*’ and ‘*Spices Production*’ are the prominent activities of SHGs. Agriculture and vegetable cultivation also hold the prominent place among SHGs. Therefore, working area of SHGs is wider in scope and they offer greater number of employment avenues depending upon the interest and expertise of members.

Purpose of Availing Loan Facility

SHGs are undertaking diverse set of economic activities for creating self-sufficiency and socio-economic development. To supplement their economic activities, they are availing the loan facilities from SWAN Federation. In this context, the question was raised before the respondents regarding ‘*what is the purpose of loan taken by the SHG members from the SWAN Women Federation?*’ The findings in this regard are presented below:

Table No. 5.62: Purpose of Availing Loan Facility

S. No.	Purpose of Loan	Frequency	Percentage
1	Education	15	60%
2	Basic Needs	18	72%
3	Marriage	8	32%
4	Agriculture	12	48%
5	Trade	6	24%
6	Cattle Farming	10	40%

Approximately 15 (60%) of respondents have stated that the prime reason for availing the loan facility is ‘*Education*’ and 18 (72%) have attributed the same to ‘*Basic Needs*’. While as 08 (32%) cited ‘*Marriage*’ as reason for availing loan facility, 12 (48%) cited ‘*Agriculture*’ and 06 (24%) termed ‘*Trade*’ as prime reason for availing the loan facility. Therefore, it can be inferred that majority of the loan facilities are being availed for fulfilling the basic needs followed by education purpose. Moreover, the SWAN federation acts as a guardian for the members of SHGs during the crisis stage as it helps the members to overcome the barriers into their socio-economic development. The SWAN federation supplements the efforts of SHGs and their members to maintain social security.

Criteria for Timely Payment of Loan Installments

As discussed in the previous tabular data, members of SHGs are availing loan facility for different purposes. After availing the loan facility, it becomes important to understand how far the members are able to pay the loan installments. In this regard the relevant question was raised before the respondents and the question outlines that ‘*what is the criteria for ensuring the timely payments of loan installments?*’ In this question, there is uniformity of responses among the office bearers of SHGs. On the basis of the recorded responses, it is found that most of the members are paying the loan installments on time. Moreover, no defaulter has been found till the date who fails to ensure the timely payments of loan installments they have availed. An active member of one of the SHGs, *Mrs. Ritu Sharma* has highlighted the fact that if someone does not return and ensure the timely payments of loan taken, then the Recurring Deposits (RD) & Fixed Deposits (FD) of the respective SHG will be mortgaged in the SWAN Women cooperative society. Also, the assets will be mortgaged unless the loan is

not paid. Therefore, the possibility of members not paying their loan installments are quite minimal and their RDs and FDs are acting as safety valve.

Impact of Awareness Programmes

SHGs are undertaking multiple awareness programmes that educate its members with regard to different socio-economic avenues. However, it becomes important to analyze, how far these SHGs are successful in creating the awareness among the members of SHGs. In this regard the relevant question was raised before the respondents regarding ‘*what is the impact of awareness programs on the SHG members run by the SWAN Women Federation?*’ The key findings related to the question have been presented below:

Table No. 5.63: Impact of Awareness Programmes

S. No.	Impact of Awareness programmes	Frequency	Percentage
1	Education of Children	19	76%
2	Decision of Girl Marriage	11	44%
3	Awareness about domestic violence	16	64%
4	Abolish Dowry System	13	52%
5	Beti Bachao, Beti Padhao	15	60%
6	Swacchh Bharat Abhiyan	12	48%
7	Blood Donation Knowledge	9	36%
8	Organic Agriculture	17	68%
9	Formation of New SHGs	18	72%
10	Kitchen Gardening	8	32%
11	Road Safety Awareness	11	44%
12	Health Campaign	18	72%

The awareness programmes conducted by SHGs not only have utility with respect to business activities; but also in other social avenues. These programmes are helping the members of SHGs to get familiar with different facets of social existence. According to the data, majority of the respondents have stated that awareness programmes helps the members of SHGs to get familiar with educational avenues and domestic abuse. Moreover, these programmes also motivate the women and others to form the new SHGs and get relevant information regarding the healthcare avenues. The education oriented policy measures including ‘*Beti Bachao Beti*

Padhao’ and sanitation and hygiene oriented measures including ‘*Swach Bharat Abhiyan*’ are being disseminated to people by means of these awareness programmes. Therefore, it can be inferred from the above data that the scope of these programmes is wider and they enrich the knowledge domain of SHG members from diverse perspectives.

Benefits Availed from Government Schemes

SHGs are no exception in availing the policy benefits from the government. Under the constitutional mandate, government is tasked to create an inclusive society where everyone should be given a fair share. In this context, the relevant question was raised before the respondents regarding ‘*what are the benefits SHG members are availing from the programmes of government schemes?*’ In this milieu, there is uniformity of responses where all the respondents have stated that the members of SHGs avail kitchen garden seed kit and Fodder seed kit.

Benefits of Garden Seed Kit and Fodder Seed Kit to Members of SHGs

The availability cum accessibility to Garden Seed Kit and Fodder Seed Kit is not the ultimate objective. The mere presence does not help the members of SHGs to become self-reliant until they use them properly. In this regard, the relevant question was raised before the respondents with respect to ‘*how does kitchen garden seed kit and fodder seed kit has benefited the SHG members?*’ The key inferences drawn from the data are presented below:

Table No. 5.64: Benefits of Kitchen Garden and Fodder Seeds

S. No.	Benefits of Kitchen Garden and Fodder Seed kits	Frequency	Percentage
1	Availability of best items in cheapest rates	18	72%
2	Provision of organic vegetables	11	44%
3	Provision for fresh green grass for cattles	10	40%
4	Increase in the milk production of the cattles	15	60%
5	Improvement in the health of the cattles	9	36%
6	Improvement in the health of the family members	6	24%
7	Increase in the family Income	3	12%

Based on the provided information from the respondents, the analysis of the above table focuses on the benefits of kitchen gardens and fodder seeds for members of Self-Help Groups (SHGs) within the SWAN Women Federation. The analysis highlights that the availability of high-quality items at affordable rates is the most significant benefit reported by the SHG members, while an increase in family income is perceived as the least availed benefit. The fact that SHG members consider the availability of high-quality items at affordable rates as the benefit suggests that the kitchen garden and fodder seed initiative has succeeded in providing accessible and cost-effective resources. This benefit implies that members can obtain fresh produce and nutritious fodder for their households without having to rely heavily on external markets, thereby improving food security and reducing expenses. The fact that an increase in family income is reported as the least availed benefit suggests that the primary focus of the kitchen garden and fodder seed initiative may not be on income generation. While the initiative provides benefits related to food security, nutrition, and skill development, it may not directly contribute to significant income generation for the SHG members. It is important to consider whether additional income-generating opportunities or complementary initiatives can be explored to address this aspect.

Quality and Rate of Kitchen Garden Seed Kits

The availability of Kitchen Garden Seed Kits does not signify their importance. Rather, their utility and quality should be the priority. In this regard, the relevant question was raised before the respondents with respect to *‘what are the opinions of SHG members regarding the quality and rate of kitchen garden seed kits?’*. There is uniformity of responses in the question and the data has highlighted that these seed kits have been regarded as having the best quality. Moreover, the members have emphasized that the prices of these kitchen garden seed kits are comparatively cheaper than the market rates. The fact suggests that the SHG members have had a favorable experience with the kitchen garden seed kits provided by SWAN Women Federation. The positive opinions regarding the quality indicate that the seed kits have met the expectations of the members in terms of seed viability, germination rates, and overall plant growth. This suggests that the federation has been successful in ensuring the availability of high-quality seed kits to its members, contributing to their satisfaction and confidence in the products.

Furthermore, the statement highlights the affordability of the kitchen garden seed kits. The SHG members have compared the prices of these kits to market rates and have found them

to be cheaper. This indicates that SWAN Women Federation has made efforts to provide the seed kits at reasonable prices, making them accessible to a larger number of SHG members. The affordability aspect is crucial as it enables the members to engage in kitchen gardening without financial constraints, promoting food security, and enhancing their livelihoods. *Mr. Chinder Pal*, the Finance Manager of SWAN spices working from 2014, holding the supervision 42 SHGs commented about the cheaper rates of kitchen garden seeds kits that is available only at Rs. 40 unlike in the market that is available at Rs. 120-140. He also highlighted that kitchen garden seed kits are available both in summer and winter season.

Items Provided by Lifestyle Programmes to SHG Members

The lifestyle programmes are being conducted and coordinated under the shadow of SWAN Federation. The primary aim of these programmes is to revitalize and transform the lifestyle of members of SHGs. In this context, the question was raised before the respondents regarding ‘*what are the items provided by lifestyle programme to SHG members of the SWAN Women Federation?*’ The inferences drawn from the data are presented below:

Table No 5.65: Items Provided by Lifestyle Programmes

S. No.	Items Provided by Lifestyle Programmes	Frequency	Percentage
1	Bed Sheets	17	68%
2	Solar Cooker	15	60%
3	Blankets	11	44%
4	Dinner Set	16	64%
5	Tarpaulin	8	32%
6	Tub	10	40%
7	Induction	15	60%

The lifestyle programs provide different items to the members of SHGs. These items included in bed sheets, solar cooker, induction, tub, tarpaulin, blankets, and dinner sets. Among these items, the data outlined that bed sheets are the most availed item by the SHG members through the lifestyle program, while tarpaulin is the least used and availed item. The fact suggests that bed sheets have gained popularity and preference among the SHG members. The high demand for bed sheets indicates that the members perceive them as valuable and

beneficial for their households. Bed sheets are essential household items that provide comfort and hygiene, contributing to a better quality of life. The members' preference for bed sheets highlights the program's success in meeting their needs and providing them with practical and useful items.

On the other hand, tarpaulin is identified as the item least used and availed by the SHG members through the lifestyle program. This implies that the members may not find tarpaulin as relevant or necessary for their specific circumstances. Tarpaulin is commonly used as a protective covering for various purposes, such as shelter, storage, or transportation. The low utilization of tarpaulin suggests that the members might not have immediate or frequent requirements for this particular item. The fact underscores the importance of understanding the specific needs and preferences of the SHG members when designing and implementing lifestyle programs. It highlights the significance of offering items that align with the members' requirements and priorities, ensuring that the resources provided are relevant, practical, and valuable to their daily lives.

Impact of Lifestyle Programmes

The lifestyle programmes as mentioned above have greater potentiality to improve the socio-economic avenues of SHG members. These programmes are not only linked to economic activities, but also impacts the other social avenues. In this regard the question was raised before the respondents regarding '*How does lifestyle programme provided by SWAN Women Federation impacted on the lives of SHG members?*' The findings in this context have been presented below:

Table No. 5.66: Impact of Lifestyle Programmes

S. No.	Impact of Lifestyle Programmes	Frequency	Percentage
1	Raise the standard of living	19	76%
2	Women are becoming modernised	14	56%
3	Active participation in societal activities	6	24%
4	Availability of items in lower interest rates	11	44%
5	Availability of items in cheaper rates	17	68%

The answer of the question indicates that the lifestyle programs offered by SWAN Women Federation have significantly influenced the standard of living of the SHG members. This suggests that the programs have provided resources, opportunities, or knowledge that have positively contributed to improving their overall quality of life. The impact on the standard of living can include factors such as increased income, access to better healthcare, improved housing, or enhanced overall well-being. The high percentage of respondents highlighting this aspect indicates the effectiveness of the programs in addressing the socio-economic needs of the SHG members.

On the other hand, the fact mentions that the least impact of the lifestyle programs is being observed in active participation in societal activities. This suggests that the lifestyle programs may not have had a substantial influence on the members' involvement or engagement in societal initiatives. It could be due to various reasons, such as a lack of interest, limited access to resources or training, or other competing priorities for the SHG members. This aspect highlights an area where the SWAN Women Federation could explore strategies to enhance the participation and engagement of the members in societal activities. *Mrs. Ritu Sharma*, an active member in one of the SHGs of SWAN Women Federation has highlighted the benefit of interest rates in SWAN Women Federation stating that loan availability interest rate for the SHG members is 9.4% that is lower than the other banks and in the case of RD & FD, the interest rates are followed as 7.5% and 7% respectively.

Perceptions Regarding Self-Grown Spices

Considering the diversified nature of economic activities under SHGs, focus is laid upon agriculture oriented activities. More importantly, the spices production also occupies the central stage in the economic activities of SHGs. In this context, the question was raised before the respondents regarding ‘*What are the opinions of the SHG members regarding the self- grown spices within the SWAN Women Federation?*’ The key inferences drawn from data are presented below:

Table No. 5.67: Opinions of SHG members regarding self- grown spices

S. No.	Opinions regarding self-grown Spices	Frequency	Percentage
1	Good and Organic Spices	16	64%
2	Good Quality Packaging	10	40%
3	Cheaper Rate than the Market	18	72%

The given statement focuses on the opinions of the SHG members within the SWAN Women Federation regarding self-grown spices. The analysis reveals that the SHG members have expressed numerous opinions about these spices. According to their responses, the prevalent opinions include the spices being pure and organic, coming in good quality packaging, and being cheaper in rates compared to the market. Among these opinions, the most favoured response is related to the spices being pure and organic, while the least favoured response pertains to good quality packaging. The fact suggests that the SHG members hold positive views about the self-grown spices provided within the SWAN Women Federation. The opinion that the spices are pure and organic indicates that the members appreciate the natural and chemical free composition of the spices. This suggests that the federation has implemented effective practices for cultivating spices without the use of harmful pesticides or additives, resulting in a healthier and more sustainable product. The emphasis on purity and organic qualities reflects the members' preferences for healthy and eco-friendly options.

Additionally, the SHG members have acknowledged the good quality packaging of the spices. Although this response was the least favored among the mentioned opinions, it still indicates the members' recognition of the importance of proper packaging. Packaging plays a crucial role in preserving the quality and freshness of the spices, ensuring that they remain intact until they reach the consumers. While this aspect may not be the most significant factor for the SHG members, it still highlights the importance of attention to detail in product presentation. Furthermore, the fact mentions that the self-grown spices are cheaper in rates compared to the market. This aspect is highly favoured by the SHG members, as it indicates that the federation is offering the spices at a more affordable price point. This affordability aspect is essential as it enables the members to access high-quality spices without straining their financial resources, making it a cost-effective option for them.

Machinery involved in Making of Spices

The modern era has witnessed a shift from traditional production process and use of modernized tools and techniques have gained wider prominence. In this context, the relevant question was raised before the respondents regarding ‘What are the machineries involved in the making of spices in the SWAN Women Federation?’ To this question, there is uniformity of responses among the 25 respondents. The Key inferences have stated that the machineries used throughout the federation for all the SHGs include a boiler, pulverizer, batch printing machine, sealing machine, and polish machine. The wider machinery base signifies that various machineries employed by the federation for spice production. The use of a boiler indicates that the federation utilizes heat for specific processes, such as drying or sterilizing the spices. This suggests that the federation follows appropriate hygiene and safety practices to ensure the quality and cleanliness of the spices. The boiler plays a vital role in providing the necessary heat for these operations.

The pulverizer mentioned in the responses suggests that the federation uses a machine to grind the spices into a fine powder. This machine facilitates the processing of the spices, ensuring consistent particle size and texture. The use of a pulverizer enables the federation to produce uniform and finely ground spices, enhancing the overall quality of the final product. Furthermore, the presence of a batch printing machine indicates that the federation emphasizes proper labelling and batch identification for their spice products. This machine allows for the printing of important information, such as batch numbers, manufacturing dates, and expiration dates, on the spice packaging. Accurate and clear labelling ensures traceability and helps consumers make informed decisions about the spices they purchase.

Moreover, the sealing machine mentioned in the responses suggests that the federation uses equipment to securely seal the spice packaging. This is crucial for maintaining the freshness, aroma, and quality of the spices by preventing moisture or air from entering the packaging. Proper sealing ensures that the spices remain intact until they reach the consumers, enhancing their overall satisfaction. Lastly, the presence of a polish machine indicates that the federation pays attention to the presentation and visual appeal of their spice products. This machine might be used for polishing the spice surfaces, giving them a glossy and attractive appearance. The use of a polish machine reflects the federation's commitment to delivering spices that meet aesthetic standards, enhancing their marketability and appeal to consumers.

Market Locations for Selling the Self-Grown Spices

After giving the final and finished touch to the self-grown spices, it becomes important to understand the market used to sell the species. In this milieu, the question was raised before the responses regarding ‘*What are the locations of the sale of self-grown spices by the SHG members of SWAN Women Federation?*’ There is uniformity of responses among the office bearers of SHGs and the key inferences stated that the sale of these spices results in a decent profit for the members, SHGs, and the federation as a whole. The key locations for selling these spices include depots, local ventures, among the group members, at occasions, in hotels, and in Navodaya schools. The mention of depots suggests that the federation might have established distribution centres or designated points of sale for the spices. These depots could serve as convenient locations for bulk purchases by individuals or businesses, contributing to increased sales volume and profitability.

The inclusion of local ventures indicates that the SHG members and the federation engage with small-scale local businesses or enterprises to distribute and sell their spice products. This collaboration with local ventures not only supports the local economy but also provides additional opportunities for the spices to reach a wider customer base. Furthermore, the fact mentions that the sale of spices takes place among the group members. This suggests that the SHG members actively participate in internal trading or direct selling within their own network. Selling among group members can foster a sense of community and trust, and it allows for a supportive environment where members can promote and support each other's products. The mention of occasions implies that the federation leverages festive events, celebrations, or special occasions to showcase and sell their spice products. This strategy capitalizes on increased consumer demand during such periods and provides an opportunity for the SHG members to generate higher sales and revenue.

Additionally, the fact indicates that the spices are sold in hotels, indicating that the federation has established partnerships or collaborations with hospitality establishments. Selling spices to hotels not only expands the customer base but also positions the products in the commercial food industry, potentially leading to bulk orders and long-term business relationships. Lastly, the inclusion of Navodaya schools suggests that the federation targets educational institutions as potential customers. Collaborating with schools can provide a consistent market for the spices, as they can be used in various culinary activities or incorporated into the school's meals.

Major Spices Grown by SHGs

In this context, the relevant question regarding to *‘What are major spices grown by the SHGs of the SWAN Women Federation?’* However, the uniformity of responses was recorded in this question where mostly Turmeric, Chilli, and Coriander are being grown by SHGs. The fact highlights the specific spices that are primarily cultivated by the SHG members within the SWAN Women Federation. Turmeric, Chilli, and Coriander, Trifila Powder and Tea Masala are popular and widely used spices in various cuisines, making them valuable crops for cultivation. The members' focus on growing these spices indicates their awareness of market demand and the potential for profitability. Turmeric, known for its vibrant yellow colour and health benefits, is a versatile spice used in culinary preparations and traditional medicine. Its inclusion in the major spices grown suggests that the federation recognizes its commercial value and the demand for this ingredient in various industries.

Chilli, with its characteristic heat and flavour, is an essential ingredient in many cuisines worldwide. Its cultivation by the SHG members emphasizes the federation's efforts to cater to the culinary preferences of consumers and potentially tap into the market for spicy food products. Coriander, also known as cilantro or dhania, is an aromatic herb used in both its fresh leaf form and dried seed form. Its inclusion among the major spices grown indicates the federation's recognition of the importance of this herb in enhancing the flavour profiles of dishes. The cultivation of these major spices reflects the SHG members' focus on meeting the culinary and cultural preferences of consumers. By growing these widely used and popular spices, the federation ensures a steady supply of essential ingredients for local consumption and potential commercial purposes. Moreover, the fact that these specific spices were highlighted suggests that the federation encourages specialization and expertise in the cultivation of specific crops. This focused approach allows the SHG members to develop in-depth knowledge and skills related to the cultivation, processing, and marketing of these spices, leading to better quality products and improved market competitiveness.

Scholarship Programme of the SWAN Federation

SWAN Federation occupies the central stage to uplift the vulnerable sections of society from socio-economic perspective. Being an umbrella organization, it supports the activities of SHGs and its members. In this context the relevant question was raised regarding *‘What are your views regarding the scholarship programme of the federation?’* The recorded responses in this context have been presented below

Table No. 5.68: Scholarship Programmes of the SWAN Women Federation

S. No.	Scholarship Programmes of SWAN Federation	Frequency	Percentage
1	Encouragement for Higher Education	17	68%
2	Upliftment in the respect of girl child	14	56%
3	Competitive mindset among the girl child	16	64%
4	Motivation among the girl child for moving forward	12	48%

The fact highlights the scholarship program implemented by the SWAN Women Federation and the opinions of the SHG members regarding its effectiveness and impact. The most adopted and favored response, which emphasizes the encouragement for higher education, reflects the members' recognition of the importance of education in their personal and professional development. It indicates their belief that pursuing higher education can lead to better opportunities, empowerment, and improved socio-economic status. The focus on encouraging higher education suggests that the federation places importance on providing financial support and resources to enable SHG members, particularly women, to pursue further/higher studies. This aligns with the federation's commitment to promoting education and equipping individuals with the necessary skills and knowledge for personal growth and success.

On the other hand, the least adopted or favoured response regarding motivation among the girl child for moving forward indicates that there might be challenges or cultural barriers in effectively encouraging and supporting young girls to pursue education. It highlights the need for targeted efforts to address gender disparities and overcome societal obstacles that hinder girls' education and empowerment. The differing responses suggest that while the encouragement for higher education is widely accepted and valued by the SHG members, there may be various factors influencing the limited adoption or favorability of motivating the girl child to move forward. These factors could include cultural norms, economic constraints, or lack of awareness regarding the importance of education for girls.

Socio-Economic Impact of SWAN Federation upon SHG Members

To analyze the role of SWAN Federation in improving the socio-economic avenues of SHG members, the relevant question was raised before the respondents. The question in this regard outlines that ‘*What is the Socio-Economic Impact of SWAN Women Federation upon the lives of the SHG members?*’ Although, the respondents are part of different SHGs, but there is uniformity in their responses. The key findings in this context are presented below:

Social Impact: The respondents have outlined three key aspects of social impact under SWAN Federation: improvement in self- esteem and self-confidence, improvement in the respect for women in society, and awareness about the moral and ethical standards of society. The fact highlights the transformative role played by the SWAN Women Federation in the lives of its SHG members, particularly in the social realm. The responses from the respondents shed light on the positive changes experienced by the members as a result of their involvement with the federation.

- The first aspect of social impact identified is the improvement in self-esteem and self-confidence. This suggests that the SWAN Women Federation has created an environment that fosters personal growth and empowerment. Through various initiatives and programs, the federation has equipped its members with the necessary skills, knowledge, and support to build their self-esteem and confidence. This is likely to have a ripple effect on their overall well-being and ability to engage meaningfully in various aspects of their lives.
- The second aspect of social impact mentioned is the improvement in the respect for women in society. This indicates that the federation's efforts have contributed to changing societal attitudes and perceptions towards women. By providing platforms for women to showcase their skills, talents, and achievements, the federation has challenged stereotypes and traditional gender roles. The increased respect for women in society reflects a shift in societal norms and a recognition of women's valuable contributions.
- The third aspect of social impact identified is the awareness about the moral and ethical standards of society. This suggests that the federation has played a role in raising awareness among its members about various social issues and challenges. By imparting knowledge and organizing educational programs, the federation has empowered its members to critically analyze their surroundings and make informed

decisions. This increased awareness enables them to navigate societal dynamics more effectively and contribute positively to their communities.

Economic Impact: The given statement focuses on the responses of the respondents regarding the economic impact of the SWAN Women Federation on the lives of the SHG members. The analysis reveals that the gathered information from the respondents indicates two key aspects of economic impact: financial independence and enhancement, and the setting up of small businesses. The fact highlights the transformative role played by the SWAN Women Federation in the economic empowerment of its SHG members. The responses from the respondents provide insights into the positive changes experienced by the members in their economic circumstances as a result of their association with the federation.

- The first aspect of economic impact identified is financial independence and enhancement. This suggests that the SWAN Women Federation has created opportunities for its members to generate income and achieve financial independence. Through various programs and initiatives, the federation has provided resources, training, and support to help members develop marketable skills and engage in income-generating activities. This increased financial independence enables members to meet their basic needs, support their families, and improve their overall economic well-being.
- The second aspect of economic impact mentioned is the setting up of small businesses. This indicates that the federation's efforts have empowered its members to become entrepreneurs and start their own ventures. By providing access to resources, mentorship, and guidance, the federation has facilitated the establishment of small businesses by its members. This not only creates additional income streams but also fosters economic growth at the individual and community levels. More importantly, these economic avenues have direct linkage with self-reliance and self-sufficiency and they minimize the dependence of women on others.

Challenges Faced by SHG Members

Under the given theme, the challenges faced by members of SHGs have been explored and analyzed thereby. To infer the findings, the relevant question was raised before the respondents regarding ‘*What are the challenges faced by the SHG members within the SWAN Women Federation?*’ The key responses have outlined that members of SHGs face two major challenges: transportation issues and delays in the timely submission of savings to the

Pradhan. However, it is worth noting that some members have not experienced any problems within the federation. The fact highlights the potential hurdles that SHG members face in their involvement with the SWAN Women Federation. The responses from the respondents shed light on the specific challenges encountered during the dispersal of activities within the federation.

- The first challenge identified is the problem of transportation. This suggests that some SHG members face difficulties in accessing the federation's activities due to transportation issues. Limited availability of transportation or lack of affordable and reliable transportation options may hinder the members' participation in meetings, training sessions, or other events organized by the federation. This obstacle can impact the inclusivity and engagement of members, particularly those residing in remote or inaccessible areas.
- The second challenge mentioned is the delay in the timely submission of savings to the Pradhan. This implies that some members struggle with meeting the deadlines for depositing their savings. Delays in submitting savings can disrupt the smooth functioning of the federation's financial operations and impact the overall effectiveness of the SHG model. It is important to address this challenge by providing support, reminders, and clear guidelines to the members to ensure timely submission of savings.

However, it is interesting to note that some members have not experienced any problems within the federation, as mentioned in their responses. This indicates that the federation's efforts in addressing challenges and providing a supportive environment have been effective for these members. It reflects the positive experiences of certain individuals within the federation and highlights the potential variability in the challenges faced by SHG members.

Suggestion with Regard to Improvement in Management of SWAN Federation

This section is primarily aimed at analyzing the responses pertaining to suggestions for improving the administrative convenience of the management of the SWAN Women Federation. The relevant question in this context is '*What are your suggestions regarding the improvement of administrative convenience of the management of the SWAN Women Federation?*' According to the data,

The key suggestions as stated by respondents includes provision of cabs or transportation

facilities to enhance the functioning of the SHGs. However, it is worth noting that some members did not provide any suggestions on this matter. The fact highlights the input provided by SHG members to enhance the administrative convenience of the SWAN Federation. The responses from the respondents shed light on specific suggestions put forward by the members to improve the management and operations of the federation.

One major suggestion identified is the provision of cabs or transportation facilities. This indicates that some SHG members feel that access to transportation is crucial for the effective functioning of the SHGs. By providing cabs or transportation facilities, the federation can address the transportation challenges faced by members and ensure their participation in meetings, training sessions, and other activities. This suggestion reflects the importance of removing transportation barriers and promoting inclusivity within the federation. However, it is interesting to note that some members did not provide any suggestions regarding the improvement of administrative convenience. This implies that they may be satisfied with the existing administrative setup and may not have identified any specific areas that require improvement. Their lack of suggestions suggests that they perceive the federation's management to be functioning adequately or that they may not have encountered any significant administrative inconveniences.

Relationship of SHGs with SWAN Federation

To analyze the relationship between the members of SHGs and SWAN Federation, the relevant question was raised before the respondents. The question outlines that *‘How is your relationship with the officials of SWAN Cooperative Society and other federation members?’* The key inferences drawn from data indicates that a positive and cooperative relationship exists between the SHG members and the officials of the SWAN Cooperative Society, as well as other federation members. The responses highlight friendly cooperation, good communication, and assistance in the easy availability of loans for miscellaneous purposes as key aspects of this relationship. The responses from the respondents provide insights into the dynamics and interactions within this relationship.

One key aspect highlighted by the responses is the presence of friendly cooperation between the SHG members and the officials. This suggests that there is a positive and amicable atmosphere in their interactions, fostering collaboration and support. The friendly cooperation can contribute to a conducive environment for the SHG members to actively participate in the activities of the SWAN Cooperative Society and the federation. Moreover,

good communication is also a significant factor in the relationship. Effective communication ensures that information flows smoothly between the SHG members and the officials, enabling efficient coordination and decision-making. Open and clear communication channels can strengthen the bond between the parties and facilitate the exchange of ideas, feedback, and suggestions. The responses also indicate that the relationship offers assistance in the easy availability of loans for miscellaneous purposes. This implies that the SHG members receive support and guidance from the officials and other federation members when seeking financial assistance. Such assistance can be instrumental in addressing the members' financial needs and promoting their economic empowerment.

Guidance to SHG Members by CEO and Advisor of SWAN Federation

The SWAN Federation takes a lead to empower the members of SHGs from both social and economic perspectives. The officials of federation regularly held meetings and discussions with SHGs pertaining to diverse issues and challenges thereby. In this context, the relevant question was raised before the respondents regarding ‘*What type of guidance you get from the CEO Dr. R.K. Dogra and Advisor Shri. Rajesh Sharma?*’

Table No. 5.69: Type of guidance SHG members get from the CEO and Advisor

S. No.	Guidance from the CEO & Advisor	Frequency	Percentage
1	Encouragement for availing loan	15	60%
2	Skill Development Motivation	18	72%
3	Knowledge about savings & Investments	12	48%
4	out developing self-confidence and leadership skills	8	32%

The key responses outline that the SHG members mostly seek guidance from CEO and Advisor in skill development and motivation. While as the guidance regarding knowledge of savings and investments is relatively less. The respondents' feedback suggests that both Dr. R.K. Dogra and Shri. Rajesh Sharma play a crucial role in providing guidance to the SHG members. Their focus on skill development resonates with the members, indicating the

importance placed on enhancing their abilities and acquiring new competencies. This guidance may involve suggesting training programs, workshops, or activities that help SHG members develop relevant skills for personal and professional growth. The emphasis on skill development reflects an understanding of the importance of empowering individuals with capabilities that can enhance their employability and overall prospects.

Additionally, the respondents indicate that the CEO and Advisor offer guidance in terms of motivation. This suggests that they play a significant role in inspiring and encouraging SHG members to stay motivated and committed to their goals. Their guidance in this area may include sharing success stories, providing words of encouragement, and fostering a positive mindset among the members. By offering motivation, Dr. R.K. Dogra, and Shri. Rajesh Sharma contributes to the overall well-being and determination of the SHG members, enabling them to overcome challenges and pursue their aspirations with renewed energy. However, the analysis also reveals that the guidance related to knowledge of savings and investments is less observed among the SHG members. This could imply that the CEO and Advisor may need to enhance their focus on imparting financial literacy and understanding to the members. Encouraging and educating SHG members about the importance of savings, investments, and financial management can contribute to their economic empowerment and long-term financial stability. Providing more guidance in this area can help SHG members make informed financial decisions and strengthen their financial well-being.

Aims and Objectives of SWAN Federation

The section presents the analysis of the responses with regard to the question ‘*What is the ultimate aim of the SWAN Women Federation?*’ The subjective responses indicate a consensus among the members that the primary goal of the federation is women empowerment and the upliftment of women's status in society. This highlights the federation's commitment to fostering gender equality, empowering women economically, socially, and politically, and creating a more inclusive and equitable society. The respondents' views align with the broader societal need for empowering women and addressing gender disparities. The SWAN Women Federation, through its initiatives and programs, aims to provide women with opportunities for skill development, entrepreneurship, leadership, and access to resources and support networks. By empowering women, the federation strives to enable them to assert their rights, enhance their self-esteem and confidence, and participate actively in decision-making processes.

However, it is noteworthy that *Mrs. Bakshish Rani*, an active member of one of the SHGs within the federation, suggests that the ultimate aim of the SWAN Women Federation should be to become the National Women Federation of the country. This perspective highlights an aspirational goal of expanding the federation's reach and influence beyond its current scope. It suggests a vision of becoming a prominent and influential organization that represents women's interests and concerns on a national scale. *Mrs. Bakshish Rani's* suggestion may indicate her belief in the potential of the SWAN Women Federation to make a broader impact and influence policies and practices at the national level. It reflects a desire to strengthen the federation's voice and advocacy for women's rights and empowerment at a larger platform. While the unanimous understanding of the federation's ultimate aim is women empowerment and upliftment, the suggestion for becoming a national level federation reflects a broader vision and ambition.

Perception Regarding Upliftment of SWAN Women Federation

This section outlines the respondent's perception regarding the upliftment of SWAN Women Federation. The relevant question states that '*What are your opinions regarding the upliftment of SWAN Women Federation?*'. To this, the respondents provide valuable insights into the areas where they believe the federation can focus its efforts to bring about positive change and progress. One major opinion expressed by the SHG members is the need to provide proper information about sex education. This suggests a recognition of the importance of imparting knowledge about sexual health, reproductive rights, and safe practices. By promoting sex education, the federation can empower women with essential knowledge and help them make informed decisions about their health and well-being.

Another significant opinion shared by the SHG members is the importance of addressing drug abuse. This indicates a concern for the well-being and safety of community members, particularly women and children who may be vulnerable to the negative consequences of substance abuse. By raising awareness, providing education, and implementing preventive measures, the federation can contribute to combating drug abuse and promoting a healthier community. Moreover, the suggestion to establish a Mahila Bank reflects a desire for economic empowerment and financial independence among the SHG members. Such a bank could provide women with access to financial services, credit, and entrepreneurial support, thereby enabling them to start and expand their businesses. This suggestion aligns with the federation's objective of enhancing economic opportunities for

women and promoting their financial inclusion.

Expanding the SHGs of the SWAN Women Federation throughout the state of Himachal Pradesh is another opinion shared by the members. This reflects a vision for broader reach and impact, ensuring that more women in different regions can benefit from the federation's initiatives. By expanding its network of SHGs, the federation can extend its support and resources to a larger number of women, fostering empowerment and socio-economic development. Linking with government schemes highlights the SHG members' recognition of the importance of collaboration with governmental bodies to leverage resources and support for the federation's initiatives. This suggests an understanding that partnerships with the government can enhance the effectiveness and reach of the federation's programs and projects. Lastly, the suggestion to establish new schools for children underscores the importance of education in the community's upliftment. By providing quality education, the federation can contribute to the overall development and empowerment of children, setting a strong foundation for their future.

5.12 Data Analysis of Executive Members of SWAN Women Federation

SWAN Federation being an umbrella organization of more than 6000 rural women in Una district of Himachal Pradesh plays a pivotal role to empower the women. The federation occupies the central stage and acts as a platform to bring inclusion of women in the economic perspective and empower them. The federation imparts training and relevant skills to the members of different SHGs that help them to earn their livelihood and create the self-sufficiency. Therefore, in this context, it becomes important to analyze the role of SWAN Federation into the empowerment of members of different SHGs in Una district of Himachal Pradesh. In this background, the present section presents the interview data of 11 executive members of SWAN Federation under different themes. The designation profile of executive members with whom interview was conducted is presented in the below table. All the subject matter has been presented under different themes keeping in view the synchronization of research objectives and interview questions thereby.

Table 5.70: SWAN Federation Executive Members

Sr. No.	Name	Age	Designation
1	Mrs Suneeta Sharma	54	Senior Executive Officer
2	Mrs Ritu Sharma	52	Executive Officer
3	Mrs . Suvadra Chaudhary	54	Chair Person
4	Mrs. Raman Kumari	54	General Secretary
5	Mrs. Anuranjana Sharma	50	President
6	Mrs.Meenu Rana	53	Joint Secretary
7	Mrs. Surekha Rani	57	Finance Secretary
8	Mrs . Saneh Dogra	55	Director
9	Mr. Rakesh Kumar	56	Chief Advisor
10	Dr. Raj Kumar Dogra	59	Chief Executive Officer
11	NA	NA	NA

Respondents being part of single organization makes it a viable ground to assume the similarity in their responses. There is uniformity in responses of respondents; the variations in responses are quite minimal. Considering the nature and uniformity of responses, the analysis of perception of executive members of SWAN women federation have been presented under unified and uniform themes as presented below:

Historical Background, aims and objectives of SWAN Federation

The SWAN Women Federation is a Society registered under the Himachal Pradesh Societies Registration Act as a voluntary, non-profit organization at the Office of the Deputy Commissioner-cum-Registrar of Cooperative Societies, Una with registration number 04/2014 dated 21 March, 2014. The Swan Women Federation has a membership of rural women of Una district, numbering about 13,000 and living in 100 panchayats of the district. The Federation derives its name from the Swan river, which, along with its 73 tributaries in Una district has molded the flora and fauna, human civilization, agriculture, traditions and customs besides the rich cultural heritage of the region for ages. The federation SHGs, which now number about 1027, were initially constituted under the Swan River Integrated Watershed Management Project, implemented by the State Forest department. The membership grew during a span of six to seven years during the total ten-year project implementation period.

The Federation is an offshoot of the JICA funded Swan River Integrated Watershed Management Project implemented in Una district from 2006 to 2014. About 425 SHGS were formed by the project staff in 50 panchayats adjoining the Swan River system. The objective of the project was to mitigate annual flooding of villages along the Swan river and its tributaries and involved different departments like animal husbandry, agriculture, soil conservation, irrigation and public health, fisheries and horticulture with forest department as the nodal agency. The purpose of the SHGs was to work as user groups for various civil structures constructed during the project period like check dams and micro irrigation systems besides maintaining and sustaining the project objectives and activities even after the completion of the project period.

The federation provides loans to its members without any guarantee at interest rates much below the prevailing bank rates and get interest on their deposits at interest rates more than the prevailing bank rates. At present, the working capital of the SWAN Women Cooperative Society is about Rs 16 crores. A sum of about Rs 8 crores has been disbursed as loan to the members since the inception of the Society in 2015, of which most of the money has been returned back to the Society. About Rs 1.8 to 2 crores is the revolving fund at any given time with the members as micro credit from the Society. The records of the Society reveal that about 750 women have started their own enterprises with micro credit from the Swan Women Cooperative Society, while about 3,200 women have taken loans for various purposes as mentioned supra, enabling their children get educated, cater to medical expenses, build kitchens, toilets and cattle sheds, procure good quality seeds and other agriculture inputs, perform ceremonies like death, birth and marriages in their families etc.

Training Programs of SWAN Federation

In house training programs are being provided on two working days every week to the members at the SWAN Women Federation office in Una. The focus of the training lies upon social mobilization, financial inclusion, awareness generation regarding government programmes (example linking members with government skill development training centers, HIMCARE health insurance scheme, subsidized fodder and food grain seeds besides fertilizers, pesticides etc.). Specific training on cultivation of turmeric, coriander, red chilli (all three items are purchased by the SWAN Women Federation from the members for processing in the SWAN Spices Unit) is provided by Scientists from Krishi Vigyan Kendra, Una. The training sessions are productive in terms of improving the entrepreneur capacity of

members. Moreover, these training sessions have long term benefits upon the socio-economic realm of women members. The federation also provides training related to '*Kitchen Garden*' for supplementing the income of its members.

Income Generating Activities under SWAN Federation

The federation promotes cultivation of spices by members for sale to SWAN Spices unit. Members enter into contract agreement with Federation for buying the agri-produce at rates higher than the prevailing market rates. Members can even take loan for purchasing seeds or for other farm inputs like fertilizers, pesticides etc. Loan is provided at very easy terms, low interest rates and without guarantee to the members for taking up individual or family micro enterprises. Women have started beauty salons, boutiques, stitching and knitting units, dairies, grocery shops, stationery shops, horticulture plantations, water pumping equipment for irrigation, dairy farm units and spices cultivation etc. to enhance the family income. All the economic activities are productive and profitable that helps the women to become self-reliant and act as a supportive pillar for their family.

Entrepreneurial Skills under SWAN Federation

Communication and social skills are the most important skills for any entrepreneur and particularly for the rural women which enables them to break the shackles and see the developing world outside, interact with officials, learn the experiences of other women who have made achievements, get motivated, take the hand holding support of the Federation and initiate an income generation activity. The grass root Federation staff is trained to handle and tackle the misconceptions of the women and provide them a decision making and hand holding support to launch them into an income generation activity. Specific entrepreneurial skills for activities such as stitching centers, saloons, boutiques etc. are provided by the government at a village cluster level through Skill Development centers, which offer short and long term courses. Interested members are linked with these centers for technical training.

Agriculture and horticulture related specific training like package and practices of cultivating cash crops are provided by the Federation to the members through Kisan Vikas Kendra. Repayment or rescheduling of loans is another important entrepreneurial skill and the office staff of the Swan Women Cooperative Society provided hand holding support and guidance to the members in this regard. Marketing of agriculture produce is one of the most

important aspects for an agriculture entrepreneur to get successful. Lack of market can lead to the crop getting damaged or rotten, while glut in the market can lead to distress sale at very low cost. Both the situations badly hit the agriculture entrepreneurs. The Federation also provides market linkage for other agriculture produce items through its links with other federations like the HP Kisan Vikas Federation of the HP Crop Diversification Promotion Project, which is functional in all districts of the state.

Socio-Economic Impact of SWAN Federation

As mentioned above, the SWAN federation has disbursed Rs. 8 crores to its members for income generation activities besides other important works, without which the family could have suffered more reversals due to ill health, accidents, denial of education to children, constructing cattle shed for good animal health, leading to enhanced milk production, enhancing social level of the family by taking loan for kitchen renovation, toilet construction etc. The funds so utilised by the members have led to an integrated social, economic uplift, ultimately leading to a healthy body, healthy mind, overall peace and harmony. Income generation activities through micro enterprises other than agriculture have made the women busy in their work rather than the previous monotonous cycle of cooking, cleaning saloons, washing and other unproductive works. Women have set up beauty salons, cutting and tailoring shops, eating joints, tea shops, boutiques, stationery shops, grocery shops etc. and are contributing to the family income.

As per the executive members of SWAN federation, the members have purchased important household items like refrigerators, televisions, mobile phones for their children studying in the city, scooty for their daughters going to college and many more from the savings along with interest accrued from the group Recurring deposits, which matures every three years. Some have also contributed this income to dairy farming or poultry farming to boost family income. The women members who are purely agriculture based enterprises, too have immensely benefited by the assured procurement of their produce by the Federation, easy loan availability for farm inputs etc. The federation also provides financial support to the school going children of its members that helps them to bring fundamental transformation in their family structures. At large, the economic activities helped women to overcome gender issues in society and become self-reliant and independent. The active support of federation helps the women members to save money on monthly basis and actively participate in the deliberations of matters concerned family.

Financial Management of SWAN Federation

SWAN Women Federation is a non-profit organisation, which means the profits, if earned, will remain the property of the Federation and no member/s can individually claim this profit. The Federation has meager resources of funding which include a yearly subscription of Rs 500 per SHG, which is deposited by the group with the SWAN Women Federation. The federation incurs huge expenses on honorarium to field and office staff, organising staff and member's meetings, transport, office rent, electricity rent, stationery, computers besides annual scholarships to girl students, organising camps, participating in national and international seminars, internal organisational elections, running expenses of Spices Unit, other logistic and incidental expenses. The funds received from SHGs as annual subscription fee is very less as compared to the expenses incurred.

Almost one percent profit is earned by the Federation in providing items of household use to the members. These items include blankets, tarpaulins for agriculture use, bed sheets, induction cook tops for smoke free green cooking, dinner sets etc. These items are procured direct from manufacturers at almost half the printed rates and are delivered at the door step of the members by Federation staff. The Swan Spices Unit has sold spices worth about Rs 1.75 crores since 2016 and about 3 percent is earned as profit. Since SWAN Women Federation has been highly acclaimed by JICA as a model, to be replicated in other projects in India, especially in Himachal Pradesh, the Federation receives batches of delegates from different projects/departments/agencies for exposure visit of the Federation. The delegations come here as part of three, two or one-day exposure visits. The Federation charges 20 percent extra as incidental organisational expenses for these visits, which gets utilised for the successful conduct of these visits. As mentioned above, the revenue earned through above activities is utilized to meet the expenses, also mentioned above. No part of the funds is distributed among the members or among the executive committee. The federation has formed its own cooperative society which act as a link at door to its members through extension workers.

Marketing Strategies of SWAN Federation

The SWAN federation has diversified economic activities under its purview. Diversification of economic activities means diversification of products; that in turn demands the diversified market. The spices from the SHGs have largest number of consumers and there is huge demand for the same. The Swan Spices are sold to designated institutions at lowest rates as compared to the market rates. On the basis of a tender notification by HP Civil

Supplies Corporation, Swan Spices have been empanelled by the Civil Supply Corporation for sale of spices in the fair price shops (depots). Swan Spices are also sold locally to hotels, mid-day meals in schools, retail shops, Navodaya school etc. The quality of spices and other products help the federation to attract larger consumer base. Moreover, the organic production of vegetables and other agricultural products is the prime reason for huge attraction of customers. The federation procures from its growers and sells with in its groups. The surplus is also sold through HP State civil supplies corporation and in local vendors.

Technological Influx in SWAN Federation Activities

The digital influx has brought fundamental transformation into socio-economic interactions. Digitalization is being used across all the social and economic dimensions including education, healthcare, policy benefit delivery and delivery of goods and services. Efforts have been made by the SWAN federation to put up the products on online sales portals, but the success was quite minimal. There were a few small orders, which were financially not viable. SWAN Women Federation has an in house Management Information system developed mostly by our own staff. The system helps us to track and tab various reports such as the flow of income generation activities among our organisational members. The executive members therefore keep advising field staff to stress on a particular set of income generation activities most suitable to the area where the group operates, depending on the demography, geography and other factors. The other members have stated that marketing through e bay was tried. Efforts are on to link through Amazon or flip cart. Procurements are made from members through contract farming. Milk is sold by individuals to established channels. Rest of activities are done at individual grower/producer/entrepreneur level.

Collaboration of SWAN Federation with other Organizations

In the globalized world, the survival in isolation is quite difficult due to diversified societal needs. The collaboration helps in bringing quality and reduce the cost of productivity. Much of the SWAN federations collaboration with SHGs of HP Crop Diversification Project, HP Civil Supplies Corporation, Krishi Vigyan Kendra, Agriculture, Forest and Horticulture departments, local farmers for procurement of raw material for Swan Spices unit has been enumerated above. Furthermore, the Federation is regularly in interaction with the Union Ministries, State Government and district administration, both by correspondence as well as in person for various government directions / issues / legislation that concern the Federation,

Cooperative Society and Spices Unit. It is assumed that such collaboration will be helpful in creating a supportive mechanism for SHGs and women at large. Furthermore, the collaboration helps in diversification of market strategies and productivity.

Major achievements of SWAN Federation

The key achievements of SWAN federation are presented below:

- The federation helped SHGs in sustenance even after the exit of Swan River Integrated Watershed Management project in 2014.
- Enhancing the scope of the Federation from 425 groups, 50 panchayats and 5000 members in 2014 to 1000 plus groups, 100 plus panchayats and 13,500 members as on date and still continuing.
- Swan Women Federation was invited by the HP Crop Diversification Project (Phase-1) to form a federation of their farmers. Swan Women Federation staff traveled to all five districts of the state and formed a four tier HP Kisan Vikas Federation in a period of one year which was allocated to the Swan Women Federation.
- Swan Women Federation has successfully launched pure processed spices in *Food Safety and Standards Authority of India* (FSSAI) certified packing, in a FSSAI certified unit, and has done a business of Rs 1.75 crores in seven years.
- State's first Bamboo village project under the National Bamboo Mission is to come up at Ghandawal village of Una district at a cost of about Rs 2 crores. After construction of civil works, an MoU has been signed by the government with Swan Women Federation to run the project through its SHGs.
- Union Minister Sh Anurag Thakur launched the Trifala Powder spice of Swan Spices on the occasion of International Women's Day in Una.
- Una DC Sh Raghav Sharma launched the tetra packing of four new spices besides Turmeric gold immunity booster powder in Una, which proves the credibility of the spices manufactured by Swan Spices.
- The working capital of the Swan Women (Multipurpose) Cooperative Society is worth Rs. 60 crores, which speaks of the financial trust reposed by the members of the rural SHGs in our organisation. Consecutive audits by the Cooperative department have given an A+ ranking to the Cooperative Society.

- None of the loans forwarded to the women members have defaulted so far during the last eight years, speaking volumes about the working of the organisation and the social bonding between the women members of SHGs besides the field and office staff of the Organisation.
- Japan International Cooperation Agency (JICA) conducted an Empirical Case Study on Success of Swan Women Federation and the detailed study, conducted over a period of six months has resulted in a voluminous report, highly appreciating the various aspects of the functioning of the organisation in the field, facilitating women empowerment in an integrated and holistic manner. JICA has strongly recommended that the Swan Women Federation Model be replicated in all projects funded by JICA in India, especially in North India.

Engagement of Members in the decision-making process for future plans

Whatsapp groups have been set up whose members are all Federation, Society and Spices Unit staff besides executive decision making members. Everyday difficulties, issues, recommendations are posted by all group members. These issues are addressed in the group or listed for deliberation at the next monthly staff meeting. Secondly, monthly meetings are organised for SWAN Women Federation staff and executive members who sit together and discuss important issues. Thirdly, field staff form the core of the organisation since they interact with the group members and inform the decision makers regarding the problems, issues and possible remedies. They are involved in all bulk procurement, quality issues, loans, farm inputs and sale of farm produce, proceedings books of the SHGs etc. The federation is continuously working with District administration for better coordination and is continuously involved in training programs to SHGs.

Challenges for SWAN Federation in the year 2023

The key challenges that are part of SWAN Women Federation are mentioned below:

- The biggest challenge for the federation is to maintain the stature and credibility of the organisation.
- To improve the field staff human resource while managing the implying financial implications.
- To enter into quality assurance certification like ISI certification for the Spices unit.

- At large, the federation keep on striving for good Increased participation, more money in to their pocket, better education to girl child, creating opportunities and enabling environment for this.

Suggestions to Overcome the Challenges

It is known fact that the spices of SWAN federation are pure; so they intend to invite ISI certification experts / MSME certification agency for providing us consultancy support for the certification, which will enable us to sell our products better and give our products, added credibility. Secondly, maintaining financial credibility among the SHGs since this credibility is hard to earn by quick to loose. For this, the federation has decided to recruit more educated field staff through a rigorous screening process. Moreover, introducing hand held inline money receipt machines for instantly communicating a field transaction.

Future Plans of SWAN Federation

The federations intend to open a school in the Cooperative Sector to provide good quality education to our future generation, especially the girls. Secondly, it intends to make successful, the implementation of the ambitious Bamboo village project, whose working has been entrusted to our organisation by the government. Thirdly, it aims to increase the working capital of our Cooperative Society to Rs 25 crores and elevate it to a state level cooperative, joining sister cooperatives in other districts of the state. It also aims to increase the working area of Federation to 1500 panchayats and membership to over 20,000 in the coming two years. Lastly, the objectives of the federation could be modified according to the prevailing situation, but above is the broad and focused objectives as on today.

5.13 Conclusion

Women empowerment refers to the process of enabling women to gain control over their own lives, make choices, exercise their rights, and participate fully in society. It involves addressing the various forms of gender-based discrimination and inequality that limit women's opportunities and influence in social, economic, political, and cultural spheres. Women empowerment is essential for achieving gender equality and promoting the overall development of societies. Women's empowerment is a multifaceted process that requires a comprehensive approach involving government policies, civil society organizations, the

private sector, and individuals. It is not only a matter of justice and human rights but also contributes to social and economic development by harnessing the full potential of half of the world's population. The women empowerment in India and Himachal Pradesh in particular is not only led by state; but also by non-state actors including SHGs.

In the state of Himachal Pradesh, Self-Help Groups (SHGs) have proven to be a powerful tool for women's empowerment. These SHGs provide women members with access to microcredit and savings facilities. They have also fostered social cohesion among women, creating a support network that can help them address challenges and overcome barriers to empowerment. At large they play a crucial role in women's empowerment by addressing economic and social dimensions. SHGs in Una district of Himachal Pradesh are working under the shadow of SWAN Women Federation who provides a supportive mechanism to improve the financial, social and other economic dimensions of women members. The federation acts as an umbrella organization to address the issues pertaining to members of SHGs and provides access to credit and entrepreneur training skills. However, the issues pertaining to limited finances, lack of effective market mechanism and limited market linkages are looming around. However, the federation is working tirelessly to bridge these gaps and uplift the women from social and economic perspectives.

CHAPTER 6
CONCLUSION AND SUGGESTIONS

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6.1 Introduction

SWAN Federation and Self-Help Groups (SHGs) play important roles in women's empowerment, particularly in the context to Una district of Himachal Pradesh. SWAN Federation being an umbrella organization focuses on empowering women through various SHGs who are working under the functional domain of federation. The federation and SHGs facilitates income-generating activities and micro-enterprises for women. This helps them become financially independent and provides them with a source of income, reducing their economic vulnerability. Moreover, the federation offers training and capacity-building programs to enhance women's skills in various fields, including agriculture, handicrafts, and small-scale industries. These skills empower women to participate in the workforce and contribute to their family's income. These non-state actors promote women's participation in productive economic activities and fosters a sense of self-worth and self-confidence among women.

Considering the socio-economic background of women, these institutions also addresses women's family needs including grocery, cooking items and education of their children by given scholarships. This contributes to women's overall development including her family. The federation at large encourages women to form self-help groups and collectively address their issues and needs. This collective action strengthens their bargaining power and enables them to access resources and opportunities. To supplement the efforts of women, the SWAN federation offers access to credit facilities that helps women start or expand small businesses and become financially self-reliant. The regular training and skill development sessions initiated by SWAN federation improves the skills of their members, such as tailoring, animal husbandry, vegetable cultivation, food processing and others. This improves their income-generating capabilities.

At large, the SWAN federation and SHGs play crucial roles in women's empowerment by addressing social and economic aspects. They enable women to become self-reliant, gain confidence, and actively contribute to their families and communities. These initiatives have been successful in empowering women and improving their overall quality of life in many parts of the world. In this background, the said chapter presents insights into key findings of

the study followed by limitations, scope and policy recommendations. The subject matter presented in this chapter is delved from previous chapters using both primary and secondary data sources.

6.2 Findings of The Study

The findings of a research study refer to the results and outcomes of the investigation or inquiry conducted by researchers. These findings are the central component of any research project, and they are typically presented in the research paper, report, or presentation. The findings are the answers to the research questions or hypotheses that guided the study. In context to present study, the findings have been presented with coherency to answering the underlined questions as mentioned in *Chapter I*.

Question I

The first underlying question of the study is “*What is the importance of Self-Help Groups in Women Empowerment?*” The key inferences drawn from primary and secondary data have outlined that Self-Help Groups (SHGs) play a significant and multifaceted role in women's empowerment in Una district of Himachal Pradesh. Their importance in this context cannot be overstated. As of March 2023, there are 30,138 SHGs operative in the state of Himachal Pradesh; out of which 2093 are present in Una district. These SHGs are working in coordination with SWAN federation and they promote financial inclusion among women by encouraging regular savings and providing access to microcredit and small loans. This financial support allows women to start or expand income-generating activities, such as small businesses, farming, or handicrafts. It enhances their economic independence and reduces their vulnerability to financial shocks. The federation and the concerned SHGs often organize training programs and workshops for its members to develop the skills of their members. These can include vocational skills, entrepreneurial skills, and financial literacy.

These SHGs hold greater importance in context to women empowerment as they provide a safe and supportive environment where women can share their experiences, voice their concerns, and access emotional support. This fosters a sense of belonging and self-confidence among group members. SHGs serve as a conduit for information dissemination and resource mobilization. Members can access information

about government schemes, health services, and educational opportunities. These institutions are being termed as pivotal as they play a role in poverty alleviation and create self-sufficiency and self-reliance. Increased income and financial stability as discussed in *Chapter IV* result in improved living conditions, better access to healthcare and education, and an overall upliftment of the standard of living. Moreover, these SHGs provide women with the tools, support, and resources they need to become economically self-reliant, socially confident, and active participants in their communities and societies. SHGs empower women to break free from traditional gender roles and stereotypes and lead more fulfilling lives.

Question II

The second underlying question is “*Does the structure and function of SWAN Women Federation have positive impact on women empowerment?*” The structure and function of the SWAN Women Federation can indeed have a positive impact on women's empowerment. SWAN federation being an umbrella organization of SHGs in Una district of Himachal Pradesh focuses on empowering women, particularly those in rural habitations. SWAN Women Federation often operates through a collective structure, bringing women together into groups or associations under different SHGs. The apex body of SWAN federation is inclusive in terms of gender composition. Furthermore, the functional perspective of SWAN federation is diversified one as it not only works in economic empowerment, but also in social upliftment of women as mentioned in *Chapter III*.

SWAN federation provides training and resources for income-generating activities, small-scale businesses, or agricultural initiatives. This economic empowerment allows women to earn an income, become financially self-reliant, and have greater control over their finances. It also helps women in developing skills including vocational skills, agricultural techniques, marketing strategies and entrepreneurial. These skills enable women to participate in the workforce, access new opportunities, and contribute to their family's income. It also facilitates access to resources, including credit, government schemes, and educational opportunities. Moreover, the federation provides grocery and other items to women members at discounted rates. It also provides educational scholarships worth lakhs to members of SHGs as mentioned in *Chapter III*. Therefore, by providing support, resources, and

opportunities, SWAN federation contributes to women's ability to lead more independent, fulfilling lives and participate actively in their communities and societies.

Question III

The third question outlines “*What are the various income generating activities of SHGs under SWAN Women Federation?*” The specific income-generating activities of Self-Help Groups (SHGs) under the SWAN Women Federation greatly vary from member to member depending upon the land availability, availability of finances, skills and training. SHGs within the SWAN Women Federation often engage in a range of income-generating activities that are typically suited to rural areas including agriculture, dairy farming, beauty salons and others. Majority of the members of SHGs are involved in agricultural activities including vegetable cultivation, dairy farming and spices cultivation. These micro enterprises avail credit facilities from SWAN federation for expanding and streamlining their business operations.

Some SHGs also venture into small-scale manufacturing activities, such as producing pickles and manufacturing disposable plates/glasses. They also include grocery stores, tailoring shops and beauty salons. Rearing livestock, such as cows and buffalo and engaging in dairy farming have been proved to be profitable income-generating activities. Some success stories as discussed in *Chapter IV* also highlighted the importance of animal husbandry and dairy products ventures. Growing vegetables for marketing purpose and family purpose also provide a regular income stream for members of SHGs. The key role of SWAN federation that helps the women to become self-sufficient and self-reliant includes the credit facility and educational support to the children of women members. At large, SWAN Women Federation and other SHGs provide support, training, and linkages to markets to help SHGs succeed in their chosen income-generating ventures.

Question IV

The fourth question states that “*How does the income generating activities impact on women empowerment?*” To this, the key inferences have been drawn from *Chapter III* and *Chapter IV* which outline that economic activities helped women to bring fundamental transformation into their socio-economic avenues. These activities not only helped women to become self-reliant and self-sufficient in economic realm; but

also in social terms as they supplement the efforts of their family and helped their children to get educated. Moreover, income-generating activities have a significant and multifaceted impact on women's empowerment. When women are engaged in such activities, whether individually or collectively through groups like Self-Help Groups (SHGs), they experience empowerment in diverse perspectives. Firstly, income-generating activities provide women with a source of income, reducing their economic dependency on others. They gain control over their finances and can make decisions about spending and investment.

Secondly, earnings from these activities help lift women and their families out of poverty, improving their living conditions, access to basic needs, and overall quality of life. The SWAN federation provides educational scholarships to children of women members and provides them discounted grocery items that help them to be empowered hygienically. Successful engagement in income-generating activities boosts women's self-esteem and self-confidence. They gain a sense of accomplishment and pride from their economic contributions to their households and communities. As discussed in *Chapter IV*, women who participate in income-generating activities are often respected and valued within their communities. Their economic contributions enhance their social status. Increased income also enabled women to invest in their children's education that helps them to prospect a brighter future for their families.

Therefore, it can be inferred from the above discussion that income-generating activities are a powerful tool for women's empowerment. They contribute to economic, social, and psychological empowerment by providing women with financial independence, self-confidence, and a greater say in their lives. As a result, women are better equipped to take on leadership roles, challenge gender disparities, and participate actively in their communities and societies.

Question V

The fifth question connotes “*How does the role of SWAN Women Federation impart entrepreneurial skill to women?*” In this context, it can be stated that the training and skill development lies at the centre of productivity and efficiency in a business venture. As discussed in *Chapter IV* and *Chapter V*, SHGs and SWAN federation provide basic training and skill sets to women members. The training as offered by these institutions is diversified one as it helps in developing entrepreneur skills

including market strategies and management skills thereby. These institutions impart entrepreneurial skills to women through a combination of structured training programs, mentorship, and hands-on experience. SWAN Women Federation often organizes training sessions, workshops, and capacity-building programs focused on entrepreneurship. These programs cover various aspects of starting and managing a business, such as business planning, financial management, marketing, and product development.

SWAN federation also offers skill development initiatives, teaching women practical skills related to their chosen entrepreneurial activities. This can include training in agricultural techniques, food processing, or other income-generating activities. The federation and respective SHGs connect women with successful business women who provide advice, share their experiences, and serve as role models. These concrete efforts empower women to start and grow their businesses, contribute to their households' income, and become economically self-reliant, thereby enhancing their overall empowerment. Moreover, these skill developments based programmes are being held regularly to keep the women member's familiar with changing market trends.

6.3 Significance of the Study

Equality in socio-economic realm is not concern for policy makers only, but for non-state actors as well. The presence of SWAN federation and hundreds of SHGs in Una district of Himachal Pradesh have played important role in women empowerment. In this milieu, the present study has analysed the role of SHGs and most importantly the SWAN federation in socio-economic upliftment of women in Una district. The study is of paramount importance in various fields and disciplines for several reasons as mentioned below:

- The present study expands the boundaries of human knowledge. It seeks to answer questions around the structure and functional perspective of SHGs and SWAN federation in Una district. The area was unexplored and the present study offers deeper insights into the field/subject matter.
- The study has provided evidence-based solutions to complex issues, which can be applied in various practical contexts, from skill development and women empowerment perspective. The key issues that have been answered in the study includes women empowerment under SHGs and the challenges thereby.

- The study offers insights into the avenues that could be utilized for bringing inclusion of women in socio-economic realm. The importance of SHGs in providing societal benefits to women including educational scholarships has been explored systematically.
- The study is important for policy makers and the SHGs thereby as it explores the avenues that prevent women from availing the benefits from government policies and other avenues respectively.
- The study will be helpful for common people including women to understand the role of SHGs in women empowerment. More importantly, it establishes a direction to unprivileged women to join SHGs and uplift their socio-economic status.
- Like other studies, the present study lies at the core of academic progress. It established a theoretical ground that defines how to bring inclusive development of women and how to co-relate the theoretical framework with women empowerment.
- The study is helpful for the researcher in advancing her knowledge into the given domain/subject matter. Research from field work helped the researcher to gain deeper insights into the subject matter from the theoretical as well as observation method. Thus, personal growth of researcher takes place.

Therefore, it can be inferred from the above discussion that the present study is vital for advancing knowledge, driving innovation, informing decision-making, and addressing challenges pertaining to women empowerment. It has a profound impact on various aspects of women empowerment from socio-economic perspectives, role of SWAN federation and SHGs at large.

6.4 Limitations of the Study

The limitations are integral to any research as the human capacity cannot explore all the dimensions in a stipulated time frame. Considering the nature of present research, it would be quite impractical to say that the study has no limitations. Factors including biased perceptions, geographical factors and financial constrains have the greater potential to limit the scope of the study. The key limitations that have constrained the scope of present study have been presented below:

- Limited number of relevant studies have affected the foundation of this research. The area is unexplored and limited literature availability affects the strong foundation of this study. Furthermore, a concrete research gap could not be explored due to limited literature availability.
- The study has been exclusively conducted in Una district of Himachal Pradesh; but no cross-sectional relationships between the Una and other districts of HP have been made in terms of role of SHGs and other institutions including SWAN federation.
- The study has analysed the role of SHGs and SWAN federation in women empowerment. Its implications and inferences have greater utility at present, but its utility may become irrelevant in the near future due to changing nature of circumstances and other factors.
- All the sample has been selected among the members of SHGs and SWAN federation at large. Thus, the perception of common people with respect to their familiarity with these institutions in context to women empowerment has been excluded largely.
- As a convention, a researcher should not disclose the identity of respondents considering their security and privacy concerns. However, in the present study, the socio-economic profile of some respondents has been exclusively presented. Therefore, ethical dilemmas are persistent in the study.
- Due to financial constraints, the study could not be conducted beyond the borders of Himachal Pradesh. It would had been an impressive opportunity to analyze the inter-state variations in terms of women empowerment under SHGs.
- The financial constraints have limited the scope of study as the researcher has to compromise and prioritize certain aspects of research. The key areas that were compromised include limited sample size.
- The key respondents who are part of the study belong to the SHGs and SWAN federation. There are no key respondents from government institutions. Moreover, it would had been a bold attempt to understand the perception and stand of government side on the role of SHGs and SWAN federation for women empowerment.
- Data limitations including data credibility and inaccurate data have potential to impact the validity of research findings. All the micro-enterprises that have been analysed

proved to be profitable ones; but none of them have highlighted any challenge they face.

It's important to note that these limitations are not reasons to dismiss research but rather factors that researchers must be aware of and transparent about. Researchers employ various strategies to mitigate these limitations, such as rigorous study design, replication of studies, peer review, and transparency in reporting. Acknowledging and addressing these limitations enhance the credibility and reliability of research findings. Moreover, these limitations will help the prospect researchers to be cautious and conduct the research while considering the geographical, financial and ethical factors.

6.5 Policy Recommendations

The policy recommendations are vital for SHGs and SWAN federation in ensuring their persistent growth and impact on women's empowerment. The policy recommendations as presented in this section have primarily been derived from respondents including members of SHGs, key respondents (Group Leaders of SHGs and executive members of SWAN Women Federation). The key concern for these recommendations is how to create an enabling and supportive mechanism for women to thrive in socio-economic avenues under SHGs. The recommendations are presented below:

- Credit facility should be made accessible to the members of SHGs and the provision for Guarantor should be eased for convenience purpose.
- Skill development programmes should be initiated by SWAN federation and SHGs having relevance with modern context.
- Collaboration between SHGs and vocational training institutions should be focused upon for better training and skill development.
- Legal framework should be initiated by government and easing bureaucratic control over registration of new SHGs should be priority.
- Facilitation of market linkages by SWAN federation and other SHGs is important for providing better market accessibility to members.
- Capacity building including leadership and governance and promotion of peer learning should be a key priority among all the members of SHGs.
- Social security including healthcare and insurance facilities should be made mandatory for the members under the ambit of SHGs and federation at large.

- There is need to use data driven insights to refine policies and programs of SHGs. More importantly, digitalization should be fully utilized for garnering greater efficiency and productivity in economic activities.
- More research should be conducted to understand the issues and challenges that affect the routine functioning of SHGs in the region.
- Focus on value addition products in agricultural and dairy activities is the need of hour for members to earn more profit.
- Government intervention and support is important for maintaining the social security standards of members of SHGs.
- Encouragement for formation of larger number of SHGs is a pre-requisite that will help in fostering entrepreneur eco-system.
- Digital access including leveraging technology for financial transactions, market access and information dissemination should be focused upon.
- Establishment of grievance redressal mechanism under SWAN federation and SHGs will be helpful to create the safe and secure ecosystem for women entrepreneurs.
- Social media has the potential to expand the business; therefore, it should be utilized for better marketing of products.
- Lastly, more focus should be laid upon sustainable and environment friendly economic activities.

These policy interventions have greater potential to create an enabling environment for growth and sustainability of SHGs and empowerment of women at large. Integration of these suggestions in policy framework of SHGs will be helpful in bringing inclusion of women in the socio-economic realm and minimizing their dependency. These recommendations not only have implications at individual level; but have larger implications on societal/community level.

6.6 Conclusion

District Una lies at the center of creating an equal and inclusive development model. Although, the government may have limited resources for inclusive development of all; but the role of non-state actors including SHGs could not be negated in fulfilling the gap. SWAN federation is the umbrella organization of SHGs who occupy the central stage in providing skills, training and financial support to aspiring women entrepreneurs in Una district. These SHGs provide a platform for women to come together to take a lead to bring fundamental

transformation into their lives. They empower women to make decisions, access resources, and become financially independent. The federation and SHGs help women in financial inclusion by providing access to credit services. They also provide training and develop skills among women in various fields, enhancing their employability and economic prospects.

However, the federation, SHGs and the members thereby are no exception to challenges. Although, majority of the members are familiar with policies for economic upliftment, but many are left out due to non-familiarity. Certain SHGs often face resource constraints, including access to finance, technology, and market linkages, which have potential to hinder their growth and sustainability. The members are being given training in agriculture sector, grocery sector and other sectors; but the influx of training related to value addition in dairy sector and agriculture is quite limited. The market linkages are poorly developed and majority of the members have to rely on private transport that adds financial burden to them. There is no denying factor that SHGs have become models for establishing successful ventures as discussed in *Chapter 4*, but addressing these challenges requires a multi-faceted approach involving government interventions, cooperative mechanism among SHGs, community engagement and family support at large. It's essential to recognize the potential of SHGs in promoting women's empowerment and poverty alleviation while working to overcome the barriers they face.

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ANNEXURE 1

Structured Interview Schedule Question-SHG Members

Dear Sir/ Madam,

REQUEST FOR COOPERATION TO BE INTERVIEWED

I am a Ph.D. research Scholar in Lovely Professional University, Punjab, India. This questionnaire is for a PhD research work titled “Role of Self-Help Groups in Women Empowerment: A Case Study of SWAN Women Federation in Una District of Himachal Pradesh”. All the information provided will be treated strictly confidential and for the purpose of the study only. So, you are requested to express your opinions in a neutral and unbiased way.

Objectives of the study

- ❖ To analyze the role of Self –Help Groups (SHGs) in Women’s Empowerment in Himachal Pradesh.
- ❖ To examine the structure, functions, and income-generating activities of SHGs under SWAN Women Federation.
- ❖ To assess the role of SHGs under the SWAN Women Federation in imparting entrepreneurial skill and their socio-economic impacts on the lives of women.
- ❖ To suggest the measures for the more effective functioning of SHGs under SWAN Women Federation.

PROFILE OF SHG MEMBER

Please tick (√) the suitable answer (Where Applicable):

Part A: PERSONAL INFORMATION:

1. Name of Respondent.....
2. Village
3. Block.....
4. Age: - (a) 18 – 30 yrs. (b) 31 – 40 yrs (c) 41 – 60 yrs (d) 61 above
5. Education: - (a) Illiterate (b) Primary (c) High School (d) Senior Secondary (e) Graduate and above
6. Marital Status: (a) Married (b) Unmarried (c) Widow (d) Separated / Divorce
7. Occupation: - (a) Private Job (b) House wife (c) farmer(d) Daily Wage(e) others
8. Religion: - (a) Hindu (b) Muslim (c) Christian (d) Sikh (e) Jain
9. Social Category: - (a) General (b) SC (c) ST (d) OBC (e) Others
10. Household Economic Status: - (a) APL (b) BPL (c) AAY

Part B: Structure, Function and Income Generating Activities of SELF-HELP GROUP Under SWAN Women Federation

1. Name of Your SHG.....
2. Mahila Kalyan Manch (MKM).....
3. Panchyat Mahila Sangthan (PMS).....
4. Year of SHG formation:
5. Fees to join a member of self-help Group.....

6. Members in SHGs

- (a) 6-10
- (b) 10-15
- (c) 15-20
- (d) 20&above

7. Years of experience in SHG's

- (a) Newly Join
- (b) Less than 1 year
- (c) 1-3 years
- (d) More than 3 years

8. Motivation to become a member of SHG

- (a) Family Members
- (b) SWAN Women Federation Officials
- (c) SHG Members
- (d) If other Please specify.....

9. Reason for joining SHGs

- (a) Opportunities of employment
- (b) Opportunities for loan and saving
- (c) Improving social status
- (d) If other please specify.....

10. Position held in your SHG

- (a) Ordinary Member
- (b) President
- (c) Secretary
- (d) Treasure/Cashier

11. Meeting place of SHG

- (a) SHG Leader House
- (b) SHG Members House
- (c) Working Place of SHG
- (d) If others Please specify.....

12. Frequency of meeting:

- (a) Weekly
- (b) Once in Two Weeks
- (c) Monthly
- (d) No specific interval

13. Regularity of the members attending the group or any other related meeting

- (a) less than 50 percent
- (b) 50 percent to 60 percent
- (c) 61 to 75 percent
- (d) More than 75 percent

14. Authority responsible for conducting meetings

- (a) Group Leaders
- (b) NGO Representatives
- (c) SWAN Federation Officials
- (d) If others Please specify.....

15. Responsible for decide the agenda of the meeting

- (a) Agreement of Group Members
- (b) Group leader
- (c) NGO representatives
- (d) SWAN Federation Officials

16. Decision are taken by

- (a) Agreement of group members
- (b) Group leaders
- (c) By Voting
- (d) SWAN Federation Officials

17. Criteria to choose group leaders

- (a) Nominated by Members
- (b) By election
- (d) By rotation
- (d) Nominated by SWAN Official

18. Rules and regulations for running a group:

- (a) Oral
- (b) Written
- (c) Both
- (d) None of these

19. Whether you received training/orientation/exposure related to SHGs activities

- (a) Yes
- (b) No

20. If yes, then specify the nature of training: -

- (i) Agriculture
- (ii) Non Agriculture

21. If other, please specify

(d) If other, please specify.....

- (a) Vegetables Cultivation
- (b) Spices production
- (c) Farm Inputs
- (d) Formulation Rules and regulation SHGs
- (e) Finance Management
- (f) Technical Training in –Agriculture, Production, Packing and Marketing

22. Sources of Training

- (a) Government officials
- (b) Resource person
- (c) SWAN Federation officials
- (d) Others

23. Nature of Business/Income Generating Activity

- (a) Agriculture
- (b) Non-Agriculture

24. Specify the name of business.....

25. Is there a ready market available for your product/selected activity; Yes or No

26. Place of Purchasing raw materials

a) Village

b) Outside village

c) Town

d) SWAN Federation office

27. Specify the place of Marketing

28. How do you sponsor and promote your products?

(a) Direct /Mandi

(b) Advertising Vehicles/SWAN

(c) free samples /Near by Home

(d) Newspaper

29. Specify the Mode of Transport

(a) Vehicles of SHGs

(b) Hire Vehicles

(c) Personal Vehicles

(d) SWAN Federation Vehicles

30. Whether you got benefits from govt. schemes

(1) Yes

(2) No

If yes,

(1) Name of the scheme: _____

(2) Amount/Subsidies (Rs): _____

(3) Purpose: _____

If no, Why:

- (1) Not aware of the programme / scheme (2) Applied but rejected the form
(3) Notable to fulfil the requirement (4) Other (Specify)_____

31. Constraint faced by you as the member of SHG?

- (a) Difficulty in raising finance_____
- (b) Non- availability of government subsidy_____
- (c) Insufficient Training Programme_____
- (d) Lack of coordination Among Members_____
- (e) If other_____

32. Did you obtain any loan

- (a) Yes () (b) No ()

33. Purpose of loan

- (a) Domestic (b) Education
(c) Agriculture (d) Marriage

34. Conditions of organization to obtain loan for SHGs

- A) Yes B) No

If yes, then specify the conditions_____

If no, then specify the reasons_____

35. What are some of the technical expertise you have acquired after joining the federation?

- (a) Mechanical skills
- (b) Production skills
- (c) Sales Knowledge
- (d) Resource & Risk Management

36. What are the other improvements you have developed after joining the federation?

- (a) Social skills
- (b) Economic handling
- (c) Marketing ability
- (d) Problem solving & decision making

37. What are the skills you have develop after joining the federation or this business?

- (a) Financial skills (Planning, Accounting and Budgeting)
- (b) Leadership skills (Guidance)
- (c) Communication skills (Confidence and Public Speaking)
- (d) Persuasion skills (Convincing power)
- (e) Time Management (Meeting the targets before deadlines)

38. What are the sources for you in acquiring these entrepreneurial skills?

- (a) SWAN federation
- (b) Online training & courses
- (c) Individual classified expert training
- (d) Grass root practical experience

Part C: The role of SWAN Federation SHGs in socio-economic impacts on the lives of women

INSTRUCTION: Please kindly indicate response in the spaces or choose the options provided for you where applicable.

Sr. No.	Particulars	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1.	Decision making participation in family					
2.	Recognition in the Society					
3.	Strong Interpersonal relationships amongst other members					
4.	Community engagement					
5.	Betterment in the standard of living					
6.	Growth in the scope of networking					
7.	Improvement in the self-confidence and self esteem					
8.	Enhancement in Mobility					
9.	Acknowledgement of owning the resources and assets					
10.	Improvement in the financial and investment awareness					
11.	Involvement in the major financial decisions of the family					
12.	Improvement in the financial status					
13.	Exposure to any other income generating activities					

14.	Appropriate usage of credit funds					
15.	Control and benefit from economic gains					

Part D: Measures for the more effective functioning of SHGs under SWAN Women

Q. Your main problems related to functioning of SHGs.

.....

.....

.....

.....

.....

.....

.....

Q. Your Suggestions for improving/effective functioning of SHGs.

.....

.....

.....



ANNEXURE II

Focus Group Discussion Question-Office Bearer

Dear Sir/ Madam,

REQUEST FOR COOPERATION TO BE INTERVIEWED

I am a PhD research Scholar in Lovely Professional University, Punjab, India. This questionnaire is for a PhD research work titled “Role of Self-Help Groups in Women Empowerment: A Case Study of SWAN Women Federation in Una District of Himachal Pradesh”. All the information provided will be treated strictly confidential and for the purpose of the study only. So, you are requested to express your opinions in a neutral and unbiased way.

Objectives of the study:

- ❖ To analyze the role of Self –Help Groups (SHGs) in Women’s Empowerment in Himachal Pradesh.
- ❖ To examine the structure, functions, and income-generating activities of SHGs under SWAN Women Federation.
- ❖ To assess the role of SHGs under the SWAN Women Federation in imparting entrepreneurial skill and their socio-economic impacts on the lives of women.
- ❖ To suggest the measures for the more effective functioning of SHGs under SWAN Women Federation.

Part –A

Profile of Respondent

Name:

<i>Sex</i>	<i>Qualification</i>	<i>Designation</i>	<i>Tenure</i>

Part-B: Structure, Function and Income Generating Activities of Self-Help Group Under SWAN Federation

- Q1. Criteria for becoming the member of SHG. Please specify
- Q2. Do you provide any training programmes in your SHGs?
- Q3. What are the different training programmes that are provided in the SHGs of SWAN Women Federation?
- Q4. What are the income generating activities provided by the SWAN Women Federation to the members?
- Q5. What is the purpose of loan taken by the SHG members from the SWAN Women Federation?
- Q6. What is the criteria for ensuring the timely payments of loan installments?
- Q7. What is the impact of awareness programs on the SHG members run by the SWAN Women Federation?
- Q8. What are the benefits SHG members are availing from the programmes of government schemes?
- Q9. How does kitchen garden seed kit and fodder seed kit has benefited the SHG members?
- Q10. What are the opinions of SHG members regarding the quality and rate of kitchen garden seed kits?

Q11. What are the items provided by lifestyle programme to SHG members of the SWAN Women Federation?

Q12. How does lifestyle programme provided by SWAN Women Federation impacted on the lives of SHG members?

Q13. What are the opinions of the SHG members regarding the self- grown spices within the SWAN Women Federation?

Q14. What are the machineries involved in the making of spices in the SWAN Women Federation?

Q15. What are the locations of the sale of self-grown spices by the SHG members of SWAN Women Federation?

Q16. What are major spices grown by the SHGs of the SWAN Women Federation?

Q17. What are your views regarding the scholarship programme of the federation?

Part-C: The role of SWAN Federation SHGs in socio-economic impacts on the lives of women

Q18. What is the Socio-Economic Impact of SWAN Women Federation on the lives of the SHG members?

Part-D: Measures for the more effective functioning of SHGs under SWAN Women.

Q19. What are the challenges faced by the SHG members within the SWAN Women Federation?

Please Specify:

.....
.....
.....

Q20. What are your suggestions regarding the improvement of administrative convenience of the management of the SWAN Women Federation?

.....
.....
.....

Q21. How is your relationship with the officials of SWAN Cooperative Society and other federation members

Q22. What type of guidance you get from the CEO Dr. R.K. Dogra and Advisor Mr. Rajesh Sharma?

Q23. What is the ultimate aim of the SWAN Women Federation?

Q24. What are your opinions regarding the upliftment of SWAN Women Federation?

Signature:

Name:

Designation:

ANNEXURE III

Key Informant Interview Questions- Executive Members

Dear Sir/ Madam,

REQUEST FOR COOPERATION TO BE INTERVIEWED

I am a Ph.D research Scholar in Lovely Professional University, Punjab, India. This questionnaire is for a PhD research work titled “Role of Self-Help Groups in Women Empowerment: A Case Study of SWAN Women Federation in Una District of Himachal Pradesh”. All the information provided will be treated strictly confidential and for the purpose of the study only. So, you are requested to express your opinions in a neutral and unbiased way.

Objectives of the study:

- ❖ To analyze the role of Self –Help Groups (SHGs) in Women’s Empowerment in Himachal Pradesh.
- ❖ To examine the structure, functions, and income-generating activities of SHGs under SWAN Women Federation.
- ❖ To assess the role of SHGs under the SWAN Women Federation in imparting entrepreneurial skill and their socio-economic impacts on the lives of women.
- ❖ To suggest the measures for the more effective functioning of SHGs under SWAN Women Federation.

Part –A

Profile of Respondent

Name:

<i>Sex</i>	<i>Qualification</i>	<i>Designation</i>	<i>Tenure</i>

Part-B: Structure, Function and Income Generating Activities of SHGs

Q1. What is the historical background, aims and objectives of SWAN Women Federation?

Q2. Name the training programmes SWAN women federation provides to its SHG members.

Q3. Name the income generating activities SWAN women federation provides to its SHGs members.

Part-C: The Role of SHGs in imparting entrepreneurial skill and their socio-economic impacts on the lives of women.

Q4. What are the Entrepreneurial skills SWAN women federation imparts on the SHG members in enhancing their socio-economic lives.

Q5. How has the socio-economic condition of the SHG members of SWAN women federation has change and impacted?

Q6. How does SWAN women federation arrange and manages its financial resources?

Q7. What are marketing strategies SWAN women federation employ to fulfil the requirements of selling the self-made/grown products in the market.

Q8. How does SWAN Women Federation utilize technology in its marketing and income-generating activities?

Q9. How does SWAN Women Federation collaborate with other organizations or stakeholders to enhance its impact?

Q10. How has the socio-economic condition of the SHG members of SWAN women federation has change and impacted?

PART-D: Measures for the more effective functioning of SHGs

Q11. The ongoing challenges for SWAN women federation in the year 2023. Please specify.

.....
.....
.....

Q12. Provide some of the constructive mechanisms and suggestions to overcome the mentioned challenge.

.....
.....
.....

Q13. What are some of the major achievements of SWAN Women Federation in recent years? Please specify

.....
.....
.....

Q14. What are the future plans and goals of SWAN women federation in accomplishing their objectives and targets?

.....
.....
.....

Signature:

Name:

Email

Designation:

Department

E- 384258

फाइल सं. K-11018/1/2023-RL

भारत सरकार/Government of India

ग्रामीण विकास मंत्रालय/Ministry of Rural Development

ग्रामीण विकास विभाग/Department of Rural Development

(आर. एल. विभाग)

7वीं मंजिल, एनडीसीसी II भवन /7th Floor, NDCC II Building
जय सिंह रोड, नई दिल्ली-110001 /Jai Singh Road, New Delhi-1

दिनांक: 31st मई , 2023/31st , May, 2023

To

Km/Smt Ranjeet Kumari
VPO Nangal Jarialan
District Una
Tehsil Ganhari
Himachal Pradesh-177204
Email : sapnajarial64@gmail.com

Subject : Application under Right to Information Act, 2005.

Sir,

Please refer to your RTI application no. MORLD/R/E/23/00827 dated 3rd May, 2023 on the subject mentioned above and to say that the point wise information under RL division is as under :-

1. Ministry of Rural Development is implementing the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) since June, 2011 in a mission mode with the aim to bring at least one woman member from each rural poor household into the fold of Self Help Groups (SHGs) and to support them to take up economic activities for income enhancement. The programme is being implemented in all the States and Union Territories except Delhi and Chandigarh. The Statewise SHG under DAY-NRLM during the last five year is as under:-

State Name	Active SHG from 1-Apr-2018 to 31-Mar-2023
ANDAMAN AND NICOBAR	755
ANDHRA PRADESH	119728
ARUNACHAL PRADESH	7292
ASSAM	107865
BIHAR	245697
CHHATTISGARH	143264
GOA	1049
GUJARAT	60887
HARYANA	43438
HIMACHAL PRADESH	30138

JAMMU AND KASHMIR	54547
JHARKHAND	119731
KARNATAKA	70887
KERALA	47264
LADAKH	233
LAKSHADWEEP	201
MADHYA PRADESH	211377
MAHARASHTRA	377114
MANIPUR	6726
MEGHALAYA	37461
MIZORAM	4285
NAGALAND	7178
ODISHA	108643
PUDUCHERRY	1750
PUNJAB	33950
RAJASTHAN	163813
SIKKIM	846
TAMIL NADU	110487
TELANGANA	39525
THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU	605
TRIPURA	29641
UTTAR PRADESH	557929
UTTARAKHAND	40935
WEST BENGAL	433622

3. District wise SHG in Himachal Pradesh under DAY-NRLM is as under:-

District wise Active SHGs count		
District code	District name	Active SHG from 1-Apr-2018 to 31- Mar-2023
1301	BILASPUR	1448
1302	CHAMBA	1799
1303	HAMIRPUR	1974
1304	KANGRA	6069
1305	KINNAUR	579
1306	KULLU	2646
1307	LAHUL AND SPITI	104
1308	MANDI	4998
1309	SHIMLA	3741
1310	SIRMAUR	3037
1311	SOLAN	1650
1312	UNA	2093

5. District wise SHGs linked to banks and credit accessed by Banks in Himachal Pradesh of last 5 years.

Himachal Pradesh - Bank Linkage Progress last 5 Years - No.of SHGs

Sl.No.	District	2018-19	2019-20	2020-21	2021-22	2022-23
1	Bilaspur	165	299	307	427	388
2	Chamba	162	201	113	283	119
3	Hamirpur	211	194	205	190	303
4	Kangra	960	1207	1056	1250	1325
5	Kinnaur	36	42	43	71	57
6	Kullu	240	195	214	205	226
7	Lahul & Spiti	1	1	1	1	1
8	Mandi	1049	1622	1574	2004	1066
9	Shimla	620	709	877	927	850
10	Sirmaur	268	254	196	244	188
11	Solan	242	296	281	237	252
12	Una	366	418	446	482	550
	TOTAL	4320	5438	5313	6321	5325

7. District wise amount of bank loan availed by SHGs members in Himachal Pradesh of last 5 years.

Himachal Pradesh - Bank Linkage Progress last 5 Years - Loan Amount in Crores

Sl.No.	District	2018-19	2019-20	2020-21	2021-22	2022-23
1	Bilaspur	1.65	3.79	3.04	4.95	5.76
2	Chamba	2.79	3.69	1.59	5.28	2.95
3	Hamirpur	2.64	1.91	2.68	3.99	5.32
4	Kangra	14.20	23.10	21.96	29.59	32.20
5	Kinnaur	0.57	0.54	0.82	1.11	1.16
6	Kullu	3.23	2.47	2.99	3.75	4.41
7	Lahul & Spiti	0.03	0.03	0.03	0.03	0.03
8	Mandi	13.08	25.93	36.68	38.42	22.04
9	Shimla	7.98	10.18	12.70	17.99	17.67
10	Sirmaur	3.89	4.79	2.99	5.06	4.27
11	Solan	4.31	5.17	4.84	4.39	4.97
12	Una	4.45	4.86	7.22	11.28	12.42
	TOTAL	58.82	86.46	97.54	125.84	113.20

Point No. 4, 6, 8, 9 & 10 – You may contact HPSRLM, Barowali's House Ground Floor, Near Shimla Public School, Khallinin Shimla-171002

If you are not satisfied with this reply, you may prefer an appeal under section 19 of the RTI Act, 2005 within thirty days from its receipt to :-

Smt Nivedita Prasad
Deputy Secretary And First Appellate Authority (RL)
Ministry of Rural Development
7th Floor, NDCC II Building,
Jai Singh Mar, New Delhi.

भवदीय

Mahal

(महेश गहलावत)

व .सा.अधिकारी एवं केंद्रीय जनसम्पर्क सुचना अधिकारी

Applicant Details

Applicant Name	Ranjeet Kumari	Mobile	8628845098	Email	sapnajarial64@gmail.com
Address	VPO Nangal Jarialan Tehsil Ghanari 177212 India		Below Poverty Line	NO	
Gender	Female	Education Status	Literate	Address Type	Rural

RTI Information

Department Name	Rural Development	Level	Others	Department Wing	NRLM Khalini Shimla
RTI Information	<p>Respected Madam/sir I have queries to all of these below points. Kindly give me feedback as soon as possible. 1)District wise SHGs count in Himachal Pradesh of Last 5 years(2018- March31,2023) 2)Year wise , district wise formation of SHGs and members enrolled in Himachal Pradesh. 3) District wise SHGs linked to banks and credit accessed by Banks in Himachal Pradesh of Last 5 years. 4) District wise purpose and mode of contribution to SHGs funds in Himachal Pradesh of Last 5 Years. 5) District wise amount of bank loan availed by SHGs members in Himachal Pradesh under of Last 5years. 6) District wise SHGs count in Himachal Pradesh under the NGOs from Last 5 years. 7) District wise family income of SHGs Members in Himachal Pradesh of Last 5 years. 8) Name of various Govt . Scheme which promote/Assist SHGs from Last 5 years in Himachal Pradesh and India.</p>				

Payment History

SNo.	Transaction No	Transaction Date	Amount
1	A23H231990	24.08.2023	10

RTI Logs/History

SNo.	Department	Level	Wing	User	Role	Status	Comments	Date
1					User	SUBMITTED	Respected Madam/sir I have queries to all of these below points. Kindly give me feedback as soon as possible. 1)District wise SHGs count in Himachal Pradesh of Last 5 years(2018- March31,2023) 2)Year wise , district wise formation of SHGs and members enrolled in Himachal Pradesh. 3) District wise SHGs linked to banks and credit accessed by Banks in Himachal Pradesh of Last 5 years. 4) District wise purpose and mode of contribution to SHGs funds in Himachal Pradesh of Last 5 Years. 5) District wise amount of bank loan availed by SHGs members in Himachal Pradesh under of Last 5years. 6) District wise SHGs count in Himachal Pradesh under the NGOs from Last 5 years. 7) District wise family income of SHGs Members in Himachal Pradesh of Last 5 years. 8) Name of various Govt . Scheme which promote/Assist SHGs from Last 5 years in Himachal Pradesh and India.	24.08.2023

SNo.	Department	Level	Wing	User	Role	Status	Comments	Date
2	Rural Development	Others	NRLM Khalini Shimla	NRLM Khalini Shimla	PIO	RESOLVED	<p>Sub: Request for Providing Requisite Information under Sections 6.1, 6.3 of RTI Act 2005.</p> <p>1. District Wise SHGs count in Himachal Pradesh of Last 5 Years (2018-March31, 2023)?</p> <p>2. Year wise District Wise formation of SHGs and members enrolled in Himachal Pradesh.</p> <p>Information w.r.t. point No. 1 & 2 is attached at "Annexure A".</p> <p>3. District Wise SHGs linked to banks and credit accessed by Banks in Himachal Pradesh of Last 5 Years?</p> <p>Information w.r.t. point No 3 is attached at "Annexure B"</p> <p>4. District wise purpose and mode of contribution to SHGs funds in Himachal Pradesh of Last 5 Years?</p> <p>Information w.r.t. point No. 4 is attached at "Annexure C".</p> <p>5. District wise amount of bank loan availed by SHGs members in Himachal Pradesh under of Last 5 years.</p> <p>Information w.r.t. point No. 5 attached at "Annexure B"</p> <p>6. District wise SHGs count in Himachal Pradesh under the NGO from Last 5 Years.</p> <p>• There is no NGO under NRLM</p> <p>7. District wise family income of SHGs Members in Himachal Pradesh of Last 5 Years.</p> <p>On average every household of SHG is earning more than Rs. 1 lac. Annually.</p> <p>8. Name of various scheme Govt. Scheme which promote / Assist SHGs from Last 5 Years in Himachal Pradesh and India.</p> <p>Name of Various Schemes under NRLM</p> <p>• Pradhan Mantri Formalization of Micro Food Processing Enterprises Scheme (PMFME)</p> <p>• Start-up Village Entrepreneurship Programme (SVEP)</p> <p>• Mahila Sashaktikaran Yojana</p> <p>• One Bigga Yojana</p> <p>• Mukhya Mantri Gram Kushal Yojana (MMGKY)</p> <p>For any other information w.r.t. the NRLM visit NRLM MIS Portal " www.nrlm.gov.in Download Attachment</p>	28.09.2023

Point No. 1 & 2 District wise Formation of SHGs count in H.P.
2018-19

2019-20

2020-21

2021-22

2022-23

Annexure A

S.No.	District	SHG Formed	Total Members	SHG Formed	Total Members	SHG Formed	Total Members	SHG Formed	Total Members	SHG Formed	Total Members	Total SHG Formed	Total Member
1	BILASPUR	179	1715	279	2688	253	2523	401	3865	435	4041	1547	14832
2	CHAMBA	239	1667	246	1559	285	1913	535	3619	607	3969	1912	12727
3	HAMIRPUR	285	2746	241	2218	368	3511	607	5827	638	5810	2139	20112
4	KANGRA	604	4369	680	5064	1032	7718	1813	14089	2119	15638	6248	46878
5	KINNAUR	65	551	81	608	179	1203	133	1018	143	951	601	4331
6	KULLU	361	3094	283	2538	699	6096	918	8222	575	5138	2836	25088
7	L& Spiti	14	103	15	124	20	136	31	224	36	261	116	848
8	MANDI	639	5123	1044	7708	1423	10938	1586	12687	1612	12220	6304	48676
9	SHIMLA	380	2431	548	3525	847	5933	1017	7224	1085	7409	3877	26522
10	SIRMAUR	406	3486	411	3632	695	6425	965	8775	846	7372	3323	29690
11	SOLAN	188	1507	376	2972	444	3909	445	3920	391	3077	1844	15385
12	UNA	232	2276	379	3679	422	4066	552	5443	536	5104	2121	20568
	Total	3592	29068	4583	36315	6667	9003	9023	9023	9023	9023	32868	265657

Annexure B**Financial Year 2018-19**

Sr. No.	Districts	Total SHGs	Total Loan Amount (in Lakhs)
1	BILASPUR	165	164.79
2	CHAMBA	162	278.69
3	HAMIRPUR	211	264.1
4	KANGRA	960	1420.38
5	KINNAUR	36	56.96
6	KULLU	240	323.36
7	LAHUL & SPITI	1	3.05
8	MANDI	1049	1304.01
9	SHIMLA	620	798.29
10	SIRMAUR	268	389.12
11	SOLAN	242	431.42
12	UNA	366	445.35
13	Unmatched SHG	2	3.5
	TOTAL	4322	5883.02

Financial Year 2019-20

Sr. No.	Districts	SHGs	Total Disbursement Amt. (In Lakhs)
1	BILASPUR	299	379.23
2	CHAMBA	201	368.84
3	HAMIRPUR	194	191.12
4	KANGRA	1207	2309.6
5	KINNAUR	42	53.96
6	KULLU	195	246.82
7	LAHUL & SPITI	1	2.5
8	MANDI	1622	2564.72
9	SHIMLA	709	1017.76
10	SIRMAUR	254	478.7
11	SOLAN	296	516.71
12	UNA	418	485.79
	TOTAL	5438	8615.75

Financial Year 2020-21

Sr. No.	Districts	SHGs	Total Disbursement Amt. (In Lakhs)
1	BILASPUR	139	221.76
2	CHAMBA	113	159.01
3	HAMIRPUR	198	264.92
4	KANGRA	1057	2198.95
5	KINNAUR	43	82.1
6	KULLU	214	298.79
7	LAHUL & SPITI	0	0
8	MANDI	1563	2692.01
9	SHIMLA	876	1269.67
10	SIRMAUR	187	295.33
11	SOLAN	278	483.07
12	UNA	444	717.73
13	Unmatched SHG	531	967.84
	TOTAL	5643	9651.18

Financial Year 2021-22			
Sr. No.	Districts	SHGs	Total Disbursement Amt. (In Lakhs)
1	BILASPUR	251	331.43
2	CHAMBA	283	527.7
3	HAMIRPUR	190	399.05
4	KANGRA	1250	2959.26
5	KINNAUR	72	114.45
6	KULLU	205	375.16
7	LAHUL & SPITI	1	3
8	MANDI	1995	3311.35
9	SHIMLA	926	1796.1
10	SIRMAUR	229	493.2
11	SOLAN	237	438.59
12	UNA	481	1124.04
13	Unmatched SHG	243	522.78
	TOTAL	6363	12396.11
Financial Year 2022-23			
Sr. No.	Districts	SHGs	Total Disbursement Amt. (In Lakhs)
1	BILASPUR	146	234.92
2	CHAMBA	119	295.18
3	HAMIRPUR	305	545.81
4	KANGRA	1390	3409.14
5	KINNAUR	58	123.11
6	KULLU	235	455.9
7	LAHUL & SPITI	1	3
8	MANDI	1046	1970.65
9	SHIMLA	847	1761.76
10	SIRMAUR	172	404.12
11	SOLAN	251	496.13
12	UNA	565	1277.24
13	Unmatched SHG	77	209.36
	TOTAL	5212	11186.32
Financial Year upto september 2023			
Sr. No.	Districts	SHGs	Total Disbursement Amt. (In Lakhs)
1	BILASPUR	20	27.56
2	CHAMBA	32	100.57
3	HAMIRPUR	136	222.23
4	KANGRA	497	1401.11
5	KINNAUR	9	14.75
6	KULLU	76	150.67
7	LAHUL & SPITI	1	1.5
8	MANDI	137	223.68
9	SHIMLA	175	259.56
10	SIRMAUR	38	61.21
11	SOLAN	54	92.04
12	UNA	166	338.57
13	Unmatched SHG	16	53.6
	TOTAL	1357	2947.05

Annexure C

Financial Year 2018-19

S.No.	District	RF to SHG		CIF to SHG		CIF to VO	
		SHG	Amount (in Lakh)	SHG	Amount (in Lakh)	VO	Amount (in Lakh)
1	BILASPUR	318	62.4	55	32.6	14	33
2	CHAMBA	118	24.6	4	2.73	0	0
3	HAMIRPUR	41	4.15	0	0	0	0
4	KANGRA	194	34.05	8	1.55	0	0
5	KINNAUR	31	6.15	0	0	0	0
6	KULLU	309	61.85	16	10.85	6	28
7	LAHUL AND SPITI	0	0	0	0	0	0
8	MANDI	124	19.35	30	23.02	3	14
9	SHIMLA	323	56.05	39	21.63	5	16
10	SIRMAUR	279	52	0	0	0	0
11	SOLAN	219	43.05	84	39.35	27	40.34
12	UNA	96	17.1	8	4.06	5	8.5
	Total	2052	380.75	244	135.79	60	139.84

Financial Year 2019-20

S.No.	District	RF to SHG		CIF to SHG		CIF to VO	
		SHG	Amount (in Lakh)	SHG	Amount (in Lakh)	VO	Amount (in Lakh)
1	<u>BILASPUR</u>	94	14.1	50	30.63	6	8
2	<u>CHAMBA</u>	236	37.2	13	7.2	3	7.5
3	<u>HAMIRPUR</u>	259	40.7	18	8.7	3	4
4	<u>KANGRA</u>	672	101.25	7	0.79	4	8
5	<u>KINNAUR</u>	133	21.75	0	0	2	5.5
6	<u>KULLU</u>	255	40.15	51	44.3	2	9.3
7	<u>LAHUL AND SPITI</u>	3	0.75	0	0	0	0
8	<u>MANDI</u>	474	56.7	88	63.2	12	55
9	<u>SHIMLA</u>	357	60.55	59	28.29	2	3.5
10	<u>SIRMAUR</u>	197	30.25	7	3	2	8
11	<u>SOLAN</u>	177	29.75	28	11.51	1	3.5
12	<u>UNA</u>	188	31.55	8	4.99	3	15
	Total	3045	464.7	329	202.6	40	127.3

Financial Year 2020-21

S.No.	District	RF to SHG		CIF to SHG		CIF to VO	
		SHG	Amount (in Lakh)	SHG	Amount (in Lakh)	VO	Amount (in Lakh)
1	<u>BILASPUR</u>	322	59.1	49	29.66	5	10.7
2	<u>CHAMBA</u>	385	66.85	7	3.5	4	6.5
3	<u>HAMIRPUR</u>	412	67.05	162	71.79	38	72
4	<u>KANGRA</u>	985	147.25	13	8.2	9	11.05
5	<u>KINNAUR</u>	85	14.25	9	4.5	0	0
6	<u>KULLU</u>	362	60.5	36	33.4	3	6.5
7	<u>LAHUL AND SPITI</u>	2	0.3	0	0	0	0
8	<u>MANDI</u>	862	135.55	121	59.45	29	72
9	<u>SHIMLA</u>	708	112.8	41	18.67	7	11.75
10	<u>SIRMAUR</u>	773	139.15	60	29.2	26	66
11	<u>SOLAN</u>	352	59.6	22	11.5	8	14.5
12	<u>UNA</u>	432	74.2	46	21.22	13	30
	Total	5680	936.6	566	291.09	142	301.00

Financial Year 2021-22

S.No.	District	RF to SHG		CIF to SHG		CIF to VO		CIF to CLF	
		SHG	Amount (in Lakh)	SHG	Amount (in Lakh)	VO	Amount (in Lakh)	CLF	Amount (in Lakh)
1	BILASPUR	281	44.65	88	45.28	27	62.5	0	0
2	CHAMBA	352	55	41	22.9	11	22	0	0
3	HAMIRPUR	403	72.3	80	33.29	11	23	2	33
4	KANGRA	1663	287.45	86	34.97	34	79.95	0	0
5	KINNAUR	179	29.25	22	11	5	13	0	0
6	KULLU	441	77.45	10	6.2	21	69	0	0
7	LAHUL AND SPITI	26	4	0	0	0	0	0	0
8	MANDI	1363	221.05	152	79.95	55	161	0	0
9	SHIMLA	1197	186.05	283	123.34	53	124.5	0	0
10	SIRMAUR	1335	203.35	312	131.31	90	283	0	0
11	SOLAN	280	45.5	90	40.4	16	29.5	0	0
12	UNA	562	88.4	265	113.21	42	108.5	0	0
Total		8082	1314.45	1429	641.85	365	975.95	2	33

Financial Year 2022-23

S.No.	District	RF to SHG		CIF to SHG		CIF to VO	
		SHG	Amount (in Lakh)	SHG	Amount (in Lakh)	VO	Amount (in Lakh)
1	BILASPUR	414	84.3	107	56.3	11	29.5
2	CHAMBA	275	56.45	220	115.07	35	117.5
3	HAMIRPUR	493	91.6	143	70.95	19	70.5
4	KANGRA	1358	240.5	611	262.79	55	227.25
5	KINNAUR	128	27	59	30.8	8	36.5
6	KULLU	497	110.45	146	77.75	0	0
7	LAHUL AND SPITI	58	9	4	1.95	1	2.5
8	MANDI	1770	386.5	594	317.52	43	176.7
9	SHIMLA	1057	229.55	453	223.97	52	191.5
10	SIRMAUR	931	176.35	1168	647.55	107	378.5
11	SOLAN	540	113.1	223	97.69	17	52
12	UNA	661	138.65	197	88.81	10	44
	Total	8182	1663.45	3925	1991.15	358	1326.45

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This is to certify that Dr./Mr./Ms. **Ranjeet Kumari** of Lovely Professional University, Phagwara, Punjab presented a paper entitled **A REVIEW ON SOCIO AND ECONOMIC DIMENSION OF SELF- HELP GROUPS AND WOMEN EMPOWERMENT** in International Conference on Equality, Diversity and Inclusivity: Issues and Concerns organized on 25th September, 2021 by School of Education & School of Humanities, Lovely Professional University, Punjab.

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Authored By

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DATA COLLECTION PHOTOS

Meeting with Apex and Executive Members of SWAN Federation



Visit to Office of SWAN Federation



SWAN Federation Spice Unit in Una District



Grocery Shop at Samnal, Una District



Interaction with Executive Members of SWAN Federation



Visit to Disposal Utensils Manufacturing Unit



Honorary Award to Researcher for Conducting Scholarship Exam



Visit to Vegetable Cultivation Farm



Attending Scholarship Exam as Invigilator Under SWAN Federation



Attending the SHG Members Monthly Meeting

