

CHAPTER- 04

TO STUDY FACTORS RESPONSIBLE FOR BUILDING LEADERSHIP IN SHG WOMEN IN DHOLPUR DISTRICT OF RAJASTHAN

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INTRODUCTION

In the last thirty years, women's groups have experienced a swift rise to prominence, particularly in rural areas of South Asia. In India, various women's group initiatives are predominantly executed through self-help groups (SHGs). SHGs constitute gatherings of 10–20 women who convene regularly to contribute funds to a collectively held account, from which members can seek loans when required. These groups are usually established by women residing in close proximity to each other, sharing similar ethnic and economic backgrounds [1]. Addressing rural poverty in India can be effectively tackled through various strategies. Offering financial assistance, particularly to rural women, has demonstrated significant success in alleviating poverty in rural areas. Providing economic

support or extending loans to women in rural communities not only fosters economic empowerment but also contributes to their social upliftment. This, in turn, enhances the overall strength and well-being of the entire society. Gender-based discrimination against women is pervasive across various sectors, making targeted economic support a crucial step in mitigating these challenges [2].

Leaders play a crucial role in maintaining the sustainability of self-help groups (SHGs). The leader consistently encourages group members to actively participate in meetings, prioritize attendance, and contribute to savings. Additionally, the leader disseminates essential information related to Cluster Level Federation (CLF) and Village Organization (VO) meetings. A proficient leader sets specific goals, aiming to unite all group members in their collective pursuit. Motivating members to initiate livelihood activities through loans is a key aspect, fostering self-employment opportunities within the group. The leader ensures equal opportunities for all members, extending loans based on individual needs, and emphasizes timely repayment. These elements collectively contribute to the longevity and resilience of the self-help group.

RESEARCH QUESTIONS

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

RESEARCH OBJECTIVE

1. To understand the factor responsible for building leadership among women

2. To examine challenges faced by SHG women as leader.

RESEARCH METHODOLOGY

The study employed a descriptive and exploratory approach, utilizing primary data collection methods. Primary data was obtained through semi-structured questionnaire-based personal interviews conducted with SHG leaders. The sample size comprised 10 SHG leaders, with the objective of understanding how women from a poor socioeconomic background assumed leadership roles and contributed to the effective functioning of SHG groups. Respondents were selected from the SHG community due to time, access, and financial constraints.

The study spanned from February 25 to May 4, lasting for a period of 45 days. The research design adopted a qualitative case study approach, characterized by its narrow focus and detailed analysis for an in-depth understanding. Approximately 10 case studies were documented, emphasizing the comprehensive examination of a limited number of events or conditions and their interrelations. These case studies specifically centered on women from impoverished families, aiming to discern the factors influencing their leadership in SHGs and the elements contributing to their leadership skills. The case studies were developed based on a checklist, and beneficiaries were individually interviewed through key in-depth interview methods in a village named Maloni Pawar. Regular discussions were also conducted with stakeholders, including Manjari foundation staff, CRPs of villages, community institution members, and community leaders.

RESULTS AND DISCUSSION

The organizational structure of Self-Help Groups (SHGs) described in the study illustrates a hierarchical model where SHGs, consisting of 10-20 women, are led by a president, vice president, and treasurer, each with defined roles. These SHGs collectively form Village Organizations (VOs) and Cluster Level Federations (CLFs), with leadership roles extending to president, vice president, treasurer, and vice treasurer. The responsibilities of SHG leaders encompass overseeing the group's matters, conducting timely meetings, resolving conflicts, and coordinating with other leaders. The study highlights the importance of personal traits, training, field exposure, and social awareness in building leadership skills. Challenges such as transportation issues for meeting attendance, time constraints due to household responsibilities, loan repayment issues, and restrictions on women's field exposure from upper-caste communities are identified. Recommendations include organizational assistance and special training for small business initiatives. The profile of respondents illustrates the diverse backgrounds of women leaders, emphasizing the need for qualities like punctuality, honesty, responsibility, and education in selecting leaders for these community-based organizations.

Madhu Devi, a 40-year-old leader from Basai Nawab village, Rajasthan, faced financial struggles with her husband's low-income labor job. Learning about SHGs, she formed one independently, later connecting with CLF. Her active participation in SHG activities led to personal growth, training attendance, and leadership. Initiatives, like acquiring a vehicle and an Aatta Chakki, significantly improved her family's income, making her a respected figure in her community.

Rani Devi, president of "Shree Krishna Mahila Bachat Samuh," transformed her life through SHG. Initially a poor farmer, she embraced leadership, attended training sessions, and earned as a CRP and internet sakhī. Loans enabled her to buy goats, sewing machines, and participate in community development. Rani's newfound confidence led to active participation in gram panchayat meetings, advocating for crucial changes in her village.

Sashi Ji, president of "Shree Sakar Mahila Bachat Samuh," empowered herself by actively participating in SHG activities. Through loans, she invested in an Aatta Chakki and a general store, boosting her monthly earnings. Sashi's transparent leadership, conflict resolution skills, and equal opportunities for all group members led to her becoming an influential leader.

Guddi Devi of Maloni Pawar village improved her family's financial condition through SHG. Initially a poor farmer, she invested in livestock, earning substantial income. As vice president, she facilitated loan repayments, solving conflicts, and enhancing transparency. Guddi played a pivotal role in supporting distressed group members, showcasing the impact of her leadership.

Sadhna Devi, vice president of "Jai Gurudev Mahila Bachat Samiti," faced familial resistance to SHG participation. Overcoming challenges, she became a leader, receiving solar sakhī training. Sadhna's accountability, active involvement, and financial improvements showcase the transformative power of SHGs in empowering women.

Connecting with Self-Help Groups (SHGs) has brought about a transformative improvement in the financial conditions of these women. The SHG platform empowers women to engage

in tasks such as bank-related work, allowing them to take control of their financial dealings. A notable aspect of this empowerment is the active participation of women in decision-making processes and village-level development initiatives. Moreover, the formation of SHGs has facilitated the generation of employment opportunities within their villages, contributing to increased income generation.

The societal context is also reflected in these stories, as upper caste individuals often impose restrictions on women going outside for income-generating activities. In contrast, lower caste communities tend to be more permissive, allowing women to participate in such endeavours. SHGs play a crucial role in addressing domestic violence issues within the group, creating a supportive environment for members facing such challenges.

CONCLUSION

The study aimed to assess the impact of leadership and delineate the roles and responsibilities within Self-Help Groups (SHGs), focusing on the factors contributing to the development of leadership skills. The results indicated that both organizational support and family backing played pivotal roles in empowering women. Through diverse training programs, attendance at meetings, and exposure to different fields, women gained valuable skills. Leaders emerged as crucial components in the sustainability of these groups. Social challenges, such as caste and gender issues, as well as societal perceptions, initially posed obstacles to women. However, upon connecting with SHGs, their lives underwent a profound transformation. They discovered their identity, lived with dignity, and witnessed an increase in income through various livelihood activities facilitated by the SHGs. Notably, women actively participated in decision-making

processes at the household level and contributed to village-level development initiatives. This positive shift in their lives garnered newfound respect from the community, altering people's perceptions of them.

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