

Women Empowerment Through Self Help Groups in Watershed Development Projects in Aravali hills of Rajasthan: An Analysis of Success, Failures and Sustainability

S. S. Grewal^{1*}

¹Former Director, Punjab Agriculture University, Regional Research Station, Ballawal

***Corresponding Author:**

E-mail: drgrewal0114@yahoo.com

Handling Editor:

Dr. S.M. Vanitha

Key words:

Aravali hills

Goat rearing

Income generation activities

Self help groups

Women empowerment

ABSTRACT

Women empowerment through promotion of Self Help Groups is a key strategic initiative for ensuring gender equality, inclusive growth, financial inclusion and socio-economic development particularly of weaker sections of the society. This was one of the thrust areas of a corporate funded watershed development project which operated in 35 villages located in a highly vulnerable Aravali hills ecosystem of arid region of Rajasthan. The problem of poverty, illiteracy and drudgery of women highly marginalized in the social system of muslim dominated communities of the project area was defying solution. At the grass root level, the project was operated by an NGO Sir Syed Trust (SST) and technically supported by a professional team of watershed management experts. Efforts were made by the SST to organize the women from weaker section and landless families as Self Help Groups (SHG), provided exposure visits, trainings, and arranged bank loans to start income generating activities to support their large families. Monthly collections and inter loaning was started to begin with. Goat rearing was opted by large number of landless families as an income generating activity. These groups were federated at the block level to develop linkages with the banks for easy loans. However, the evaluation and impact assessment study conducted in 2024-25 on the present status and long term sustainability of 223 SHGs formed from 2006 to 2016 revealed a mix of success and failures. In a random sample of 93 SHGs from seven study villages, 45 SHGs became defunct over times mainly from the muslim community dominated villages, because of pressure to maintain Parda, male domination, illiteracy to maintain records and deal with banks, pressure of agriculture and livestock work, burden of caring/maintaining large size families which could not permit them to spare time for group activities. On the other hand, where non-muslim including SC and ST families was relatively more, the literacy rate was better, facility of easy bank loans was capitalized and the SHGs remained sustainable. In these 48 functional SHGs, regular collection of savings, inter-loaning and access to loans from federation continued. Many graduated from goat rearing to dairying, milk vending, and grocery shops in villages and remained sustainable on a trajectory of growth. This intervention of the project remained a mix of success and failures and reasons of both are deliberated in the paper for future policy guidelines.

1 | INTRODUCTION

Rural women play a substantial role in farm economy but face social discrimination and gender-bias which limit their ability to engage in economic activities and their access to health care, education and financial services (Jain and Singh, 2020). Singh *et al.*, 2024 stated that through historically and culturally rich, Rajasthan is haunted by social evils like child marriage, female infanticide, adverse sex ration, low literacy, women drudgery, low access to education and health care and low women empowerment. Aggarwal, 2018 reported that 35% women in Rajasthan live in absolute poverty; their family members discourage them to join and work in Self Help Groups and consider it time

consuming work when they are loaded with several responsibilities. Seema and Singh, 2020 stated that women empowerment is not only a slogan but pre-requisite for overall development of a family and society. Women empowerment through promotion Self Help Groups is a key strategic initiative for ensuring gender equality, inclusive growth, financial inclusion and socio-economic development particularly of weaker sections of the society (Aravali, 2008 and United National Department of Economic Affairs, 2020). The women empowerment through promotion of Self Help Groups remained an integral part of most of the integrated watershed development projects (Dogra *et al.*, 2005, Dhar *et al.*, 2006,

Grewal, 2002).

The poverty alleviation of the weaker sections of the society particularly the women was one of the thrust area of a corporate funded watershed development project which operated in 35 villages located in a highly vulnerable Aravali hills ecosystem of arid region of Rajasthan where poverty, illiteracy and drudgery of women was a serious social problem and the women were highly marginalized in the social system of muslim dominated communities of the project area (Grewal, 2017). When this project started from 2006, the concept of Self Help Groups was not there and no presence of government supported program in this area. At the grass root level, the project was operated by an NGO Sir Syed Trust (SST) and technically supported by a professional team of watershed management experts. During the period from 2006 to 2012, the main project intervention included the construction of earthen dams for rainwater harvesting to recharge ground water which was depleting fast in whole of this area, development of private waste lands for productive purposes and plantation of fruit and fodder trees on reclaimed lands for ecological restoration of this vulnerable area (Agnihotri and Grewal, 2013).

The land development and plantation works were implemented by forming clusters of farmers for better supervision. The regular interaction with communities during this time indicated that the women were highly marginalized in the muslim dominated society. Efforts were made by the SST to organize the women from weaker section and landless families as Self Help Groups (SHG). The project area is dominated by *muslim* community deprived of most development initiatives. As per design, most of the project supported works were on water harvesting, land improvement and plantations which basically helped land owners but the poor landless could not get any benefit from project interventions. Since poverty alleviation and inclusive growth was one of the main agenda of development, most poor landless families were identified in 35 project villages and 223 SHGs were promoted during 2006 to 2015. The socio-economic conditions are visible from their thatched roof dwellings, dressings and poor health conditions (Photo 1 and 2).

Efforts were made by the SST to motivate them to form common interest groups, provided exposure visits, trainings, and provision of bank loans to start income generating activities to support their large families. The SHGs members were illiterate and unable to maintain records and dependent on SST staff to update the bank records.

The common goal of the project was to enhance income of disadvantaged families by raising their annual income and ensuring better livelihood opportunities. Since lot of investments were made by the project on women empowerment through Self Help Groups, it was decided to carry out evaluation and impact assessment study on their

HIGHLIGHTS

- The study revealed a mix of success and failures. Almost 50 percent SHGs became defunct mainly from the muslim community dominated villages, because of pressure to maintain Parda, male domination, illiteracy to maintain records and deal with banks, pressure of agriculture and livestock work, burden of caring/maintaining large size families which could not permit them to spare time for group activities.
- Where non-muslim including SC and ST families was relatively more, the literacy rate was better, facility of easy bank loans was capitalized, regular savings, inter-lending and access to loans from federation continued. Many graduated from goat rearing to dairying, milk vending, and grocery shops in villages and remained sustainable on a trajectory of growth..
- The administrative and policy bottlenecks impacted the sustainability of these social institutions. While most of SST staff were from outside and could not adjust with the difficult environment of the project area resulting in quick turn off. The well trained staff from local area preferably from *muslim* community would have solved problems.
- Secondly, the project worked below radar in isolation without much publicity and never involved local administration despite doing commendable work for community welfare without government support. There was no involvement of local administration and local MLA. The administrative participation would have helped in the sustainability of women empowerment initiative when Government is committed for inclusive growth and women empowerment.

sustainability, success and failures and learn lessons from this experience. The results of this study conducted during 2024-25 are reported in this paper.



PHOTO 1 A meeting with the poor women to motivate them to form Self Help Groups.



PHOTO 2 The record of the Self Help Group is checked by SST Staff.

2 | MATERIALS AND METHODS

2.1 | Aravali Ecosystem and its Unique Problems

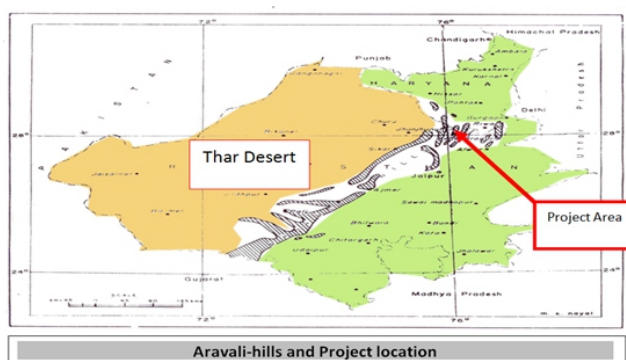
The *Aravali* hills ecosystem forming parts of the Thar Desert is one of the most degraded ecosystems of the country inhabited by resource poor *meo-muslim*, scheduled caste and below poverty line families. The low rocky hills were once covered with dense forest in the past and not only met the needs of firewood, fodder, and timber of the local community, but also helped in maintaining the delicate ecological balance of the arid ecosystem. Under the pastoral system prevalent in the area, the hills were denuded of vegetation cover because of excessive over grazing by herds of cattle and goats. Large areas of land which were community owned were used under an open access system for grazing and fuel wood extraction. The excessive biotic pressure has taken a heavy toll of the natural forest cover resulting in severe land degradation with concomitant adverse environmental and socio-economic consequences which impacted the quality of life of the inhabitants. The *meo-muslim* community inhabiting the area neither believes in family planning and nor educating their children.

The women literacy rate was less than 10 percent in many villages. Most men were involved in illegal mining as part of their secondary occupation. The drudgery of women was beyond description. The denudation of *Aravali* hills, illegal mining, fast depleting ground water reserves, harsh climate, low production potential, lack of money to invest on land improvement, lack of urge to get education and adopt small family norms and get organized for common welfare were the host of problems which posed serious challenge for ecosystem rehabilitation and sustainable development.

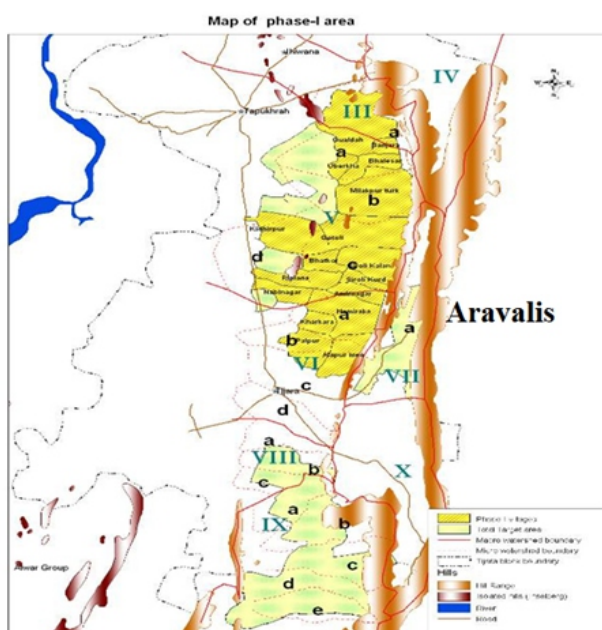
2.2 | SRF Pvt. Ltd. Initiative

The SRF Pvt. Ltd. a leading corporate house established their chemical plant in village Jiwana in Tijara block of Alwar district. This house with basic philanthropic attitude fully recognized the responsibility of mitigating the impacts of industry on environment and ground water depletion and ventured to take up a watershed development project in

villages surrounding their plant in Tijara block of Alwar district. The services of Sir Syed Trust (SST) a grass root NGO were taken for execution of the project as it was already working in the area and had good interaction with the communities. This was the first intervention in this area where a corporate and an NGO joined hands to demonstrate the possibilities of poverty alleviation through natural resource management. Since groundwater depletion was a major problem in this water scarce area, major focus was on construction of earthen dams for rainwater harvesting and ground water recharge. A ten year time frame was decided to execute the project in 35 villages of Tijara block surrounding the SRF plant (Map 1). All the selected villages were located at the foot hills of the *Aravali* hills (Map 2).



MAP 1 Location of Aravali Hills, Thar Desert and Irrigated Plains.



MAP 2 All the selected villages were located in the foot hills of *Aravali* hills.

2.3 | Social Development Study

During the period from 2006 to 2015, the above said activities on women empowerment continued with financial support from the SRF Pvt. Ltd and then left at their fate thereafter. However, other programs of rainwater harvesting from the *Aravali* watersheds by the construction of earthen dams, reclamation of private waste lands and plantation of trees continued till date. However, the SRF management added a component of hydrological, environment and social development studies since 2017 basically for evaluation and impact assessment of project interventions and the Society for Promotion and Conservation of Environment (SPACE) a technical support group which remained on board with the project since 2008 was charged with this responsibility. In fact SRF management intended to capitalize its ₹ 12.86 crores investments in the project by scientifically demonstrating the positive impacts on groundwater recharge through rainwater harvesting, ecological and economic impacts by private waste land development and plantations but not much information was documented on women empowerment. The project gradually got the shape of a research and development. Since lot of efforts was made on women empowerment, it was decided to conduct a detailed study on their long term sustainability of Self Help Groups. An analysis of success and failures of a sample of 93 SHGs out of 223 promoted in seven study villages was attempted as part of social development studies during 2024-25 and the results are presented in this paper.

2.4 | Data Collection and Information Compilation

The basic socio economic profile of SHGs in seven randomly and spatially distributed sample villages was collected from the census data to understand the demographic profile of the villages. The detail of number of trainings, exposure visits and workshops arranged for the capacity building of SHGs were collected from the SST records. The information on accounts and maintenance of records of monthly meetings, collection of savings and decisions on income generating activities was obtained through personal visits to 93 SHGs. The data on social background of seven villages was collected from net. The families that started the goat rearing activity in Feb 2013 from three villages were interviewed and their profit and loss in goat rearing was analyzed and results reported. In the present study, mixed method approach followed including literature review, qualitative data collection, focused group discussions and in-depth interviews of key informants. A case study method used for exploring social phenomenon through multi-dimensional lens.

3 | RESULTS AND DISCUSSION

3.1 | Social Spectrum of Project Villages

Long time presence in the area provided an opportunity to understand the fate of the marginalized women community in the project area. Some of the ground realities are presented to highlight the social spectrum of the communities.

- The condition of women in the society was worst in the project area.
- The women literacy rate was less than 10% in most of the villages.
- In Meo *muslim* community dominated villages, the women were mostly illiterate.
- There was lot of inhibition on sending girls to schools.
- Most children were sent to local *Madarsas*.
- Women were not allowed to come out and sit with unknown males and kept *parda*.
- Women did all family-based works and remained engaged whole the day in one or the other activities but they were never considered as “working”.
- They took care of whole family, rear children, do hard labour in agriculture, animal rearing for which they never get any credit and considered non working house wife's.
- There were several women who never went out of their village, many never went beyond Tapukara town and many never had gone to Alwar or seen train.
- Early marriage and large number of children and no family planning were the norms.
- In contrast, male folk dominated the family as head and enjoyed life without doing much work. They would gather at some common place, engage in “tea stall politics” and gossips.

In a harsh climate, scarcity of fuel and fodder and male dominance, the women are haunted by social evils like child marriage, female infanticide, adverse sex ration, low literacy, women drudgery, low access to education and health care and low women empowerment (Singh *et al.*, 2024).

3.2 | Performance of Self Help Groups

A total of 223 SHGs were formed from 2006 to 2015 and general trend of SHG formation over the years is given below in (Fig.1).

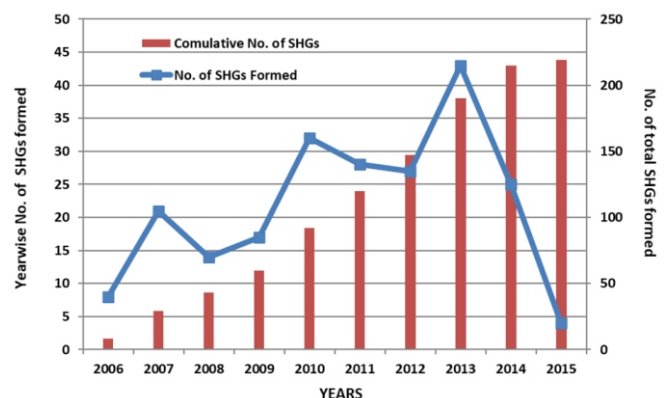


FIGURE 1 Year wise and cumulative numbers of SHGs formed.

The SHG formation remained at low key from 2006 to 2009 but progress picked up from 2010 when 180 groups were federated at block level and getting easy term loans was arranged by the apex body. However there was sharp drop in last two years when the presence of SST staff got reduced due to spread of area across 33 villages and limited staff strength.

Out of these 223 SHGs, 93 SHGs were formed in seven study villages out of which 45 SHGs became defunct and

remaining 48 [55.6 %] remained functional (Table 1).

The number of defunct groups picked up from very early stage and remained steady throughout the operational period (Fig.2)

However, the number of functional groups remained very low in first four years but picked up only after 2011 after block Level federation of SHG was formed to facilitate the sanction of loans.

TABLE 1 Status of SHGs in seven study villages.

S.No	Name of village	Total number of SHGs formed	Functional SHGs	Defunct SHGs	% age of functional SHGs
1	Gualda	22	17	5	77.3
2	Milkpur	8	0	8	0
3	Gotoli	11	11	0	100
4	Hamiraka	11	5	6	45.5
5	Allapur	11	2	9	18
6	Gol	11	7	4	64
7	Jairoli	19	6	13	31.6
Total		93	48	45	55.6

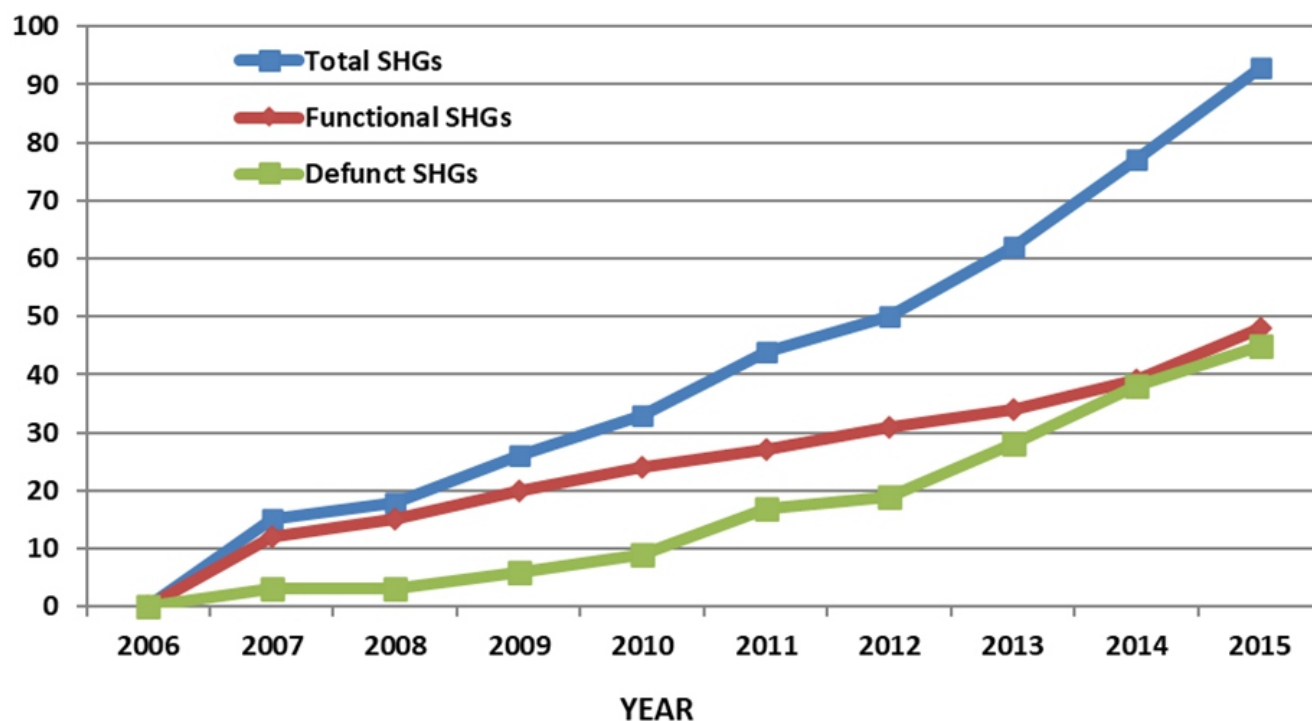


FIGURE 2 Trend in the formation and functional status of Self Help Groups (SHGs) during the project operational period (2006-2015).

3.3 | Bank Loans to Start Income Generating Activities

A total of 48 groups are functional in seven study village. All 14 groups have been linked to the Rajasthan Gramin Bank of Tijara in project area during the first year. Four Groups each in village Palasli and Gualda and 6 groups were linked in Lapala village. The loan amount of ₹ 3.65 lakh was provided to 4 groups in village Palasli, ₹ 3.70 lakh was given to 4 groups in village Gualda, ₹ 9.92 lakh was provided to 6 groups in village as loans. Lapala cluster making a total loan amount of ₹ 17.27 Lakh to 14 groups.

3.4 | Examples of Income Generation Activities

- The income generation activities included goat rearing, grocery shop, manihari shop, and milk vending, in addition to other farm related activities.
- The first and important step was to motivate the groups to make monthly savings, deposit in a common pool fund and rotate this amount by providing loans to needy members at a mutually agreed rate of interest.
- Since members were mostly illiterate, project staff helped them to maintain records. In groups of non-muslim communities, some women were literate and started organizing the affairs of the group and maintained accounts.

The detail of income generation activities for women of landless and weaker sections is given as under.

Annokhi w/o Ramesh: She started a private dairy with support from her husband, collected 40 litres of milk daily from other families and sold milk in Tijara market thereby earned a net saving of ₹ 400 per day. She purchased two milk cans and a measuring jar for this purpose. She was gradually gaining confidence as a small entrepreneur acquiring four buffaloes and selling own milk on her own.

Premo w/o Beer Singh: She purchased one high yielding breed cow for ₹ 20000/- with the bank loan and properly took care of feed and health of the animal. She started selling 5 kg of milk daily and earned ₹ 200/- per day. She was paying the loan interest installments regularly. The level of poverty was indicated by her thatched roof dwelling. Ultimately she had four cows but because of serious disease all four died. Now she has purchased 20 goat kids and shifted to goat rearing.

Kamla w/o Jagdish: She took loan of ₹ 2000/- from her SHG and started a Maniari shop at Gualda village in 2009. The shop was not running properly because of limited stock. She was helped to take another loan of ₹ 20,000/- from the Rajasthan Gramin Bank at 7% rate of interest. After taking this loan, the shop was properly stocked. She is running her expanded shop till now with the support of her son.

Smt. Ramgiri mother of Sukhbir: The SST helped her to get loan of ₹ 10,000/- from the Rajasthan Gramin Bank. She opened a cosmetic shop in a room of her house located in the main street in 2014 of village Gualda. Smt. Ramgiri is still

continuing the shop and repaid all loan.

Asha w/o Deepak: She purchased buffalo for ₹ 20000/- by taking loan from the federation. She started selling 5 kg milk daily and earns ₹ 250/- rupees with which she was in a position to repay the installments of the bank loan. Now her family has four buffaloes and selling 15 to 20 kg milk daily.

Smt. Dayawati w/o Suresh: She too got loan of ₹ 30000/- and improved the goods in the shop. She made enough savings to pay the loan. She is still continuing with the support of her son.

Mamta w/o Rajkumar: She arranged the loan of ₹ 50000/- from the PNB Bank and opened a cosmetic shop. She has paid the loan and still continuing with family support.

Ponam w/o Ramniwas: She was previously unemployed. After getting the Bank loan she opened a cosmetic shop at Gotoli village. She has paid the loan and still gainfully employed.

3.5 | Success Story of Jameela w/o Sahid village Khidarpur

Jameela was one of the poorest women of a landless family and just at 30 years of age had five children, no land, no cow or buffalo and husband was a casual factory worker. She was finding it extremely difficult to carve out a living from the meager earning of her husband. She was purchasing half a litre of milk daily for ₹ 20/- with which she could make only tea twice a day. She was feeding her own milk to two youngest kids and was looking extremely weak and tired.

On great persuasion, she became a member of the Women Self Help Group of Khidarpur village by contributing ₹ 20/- every month. Jameela took loan of ₹ 16324/- from the federation and was helped to purchase two goats one of Sirohi and other of local breed along with one kid each with this loan. Unfortunately the female kid of Sirohi breed prematurely died but the male kid of local breed survived and after two years was sold for ₹ 4000/-. These two goats produced a number of offspring over there lactations. Fortunately, they were able to lactate twice a year. Ultimately after three lactations, she was left with 10 out of which she sold one male kid for ₹ 4000/- and second for ₹ 3000/-. In a way she sold three male kids for ₹ 12000/-. Now she was having five goats (2 old and three newly born) and three male kids having the present value of about ₹ 40000/-. By adding some money from the income of her husband she returned the entire loan amount with interest to the federation.

During the interview Jameela told that the goats were very helpful in terms of feeding her children with milk. She could afford to give milk to all of them and also make some curd out of it. She was interested to open up a grocery shop if some more help by the federation is provided. In view of difficulties of feeding five children and expected expenditure on their education and clothing, she was

reminded the possibilities of keeping her family now limited to five children. She agreed and told that was already planning to contact the family planning centre for an operation. With five goats in her stock and possibilities of their rapidly multiplying and three male kids ready for sale anytime, Jameela was very optimistic about the prospects of goat rearing for landless families. Fortunately her husband got a good job in a company, sold all the goats except three, constructed a small house and opened a shop.

It is concluded that goat rearing could be a successful intervention for landless families but easy terms loan should be provided preferably from Government agencies where interest rates for landless families particularly women are very low. The goat milk was also used for the new born babies as these families were unable to buy milk from the market. Some of the large size families kept goats not only for market purpose but also to feed milk to the children as mothers cannot breastfeed the younger kids. The goat rearing experiment has proved this fact and this would lead to better health of the children. There was a mix of success and failures but lot of lessons were learnt from this experiment.

It was interesting to note that all the SHGs were paying

TABLE 2 Analysis of a Goat Promotion Initiative among 49 Households in the Study Villages.

Installment No.		Number of goats purchased, died and survived				
		Totapuri	Sirohi	Local	Total	Kids
1 st	Purchased	17	51	80	148	62
	Died	5	8	1	14	36
	Survived	12	43	79	134	36
	% Survived	70.59	84.31	98.75	90.54	58.06
2 nd	Purchased	19	46	18	83	59
	Died	8	24	-	32	26
	Survived	11	22	18	51	33
	% Survived	57.89	47.83	100.00	61.45	55.93
Total Saved		33	65	97	185	69
Overall Survival %		36	33	99	80	45

The overall survival of exotic goat varieties varied from 23 to 36 % but 98% in case of local breed. The procurement of better breeds ended in failure. The goats procured from outside were of better breeds but suffered high mortality. The climate and feed conditions were not favorable to sensitive breeds but locals survived well. Out of 49 farmers who opted for goat rearing; 20 quickly sold all goats fearing high mortality. Some kids were attacked by the dogs and died. Some families constructed *pacca* houses from the sale proceeds of goats. Some had borrowed money and sold goats to re-pay the goat loans. However, some enterprising families sold their goats and purchased better breed cows and buffaloes which provided assured returns. Out of the remaining 29 families which continued, seven reported some loss and 22 were variously benefitted as shown in fig. 3.

bank installment with interest in time. The recent survey revealed for example in village Gotoli, all 13 SHGs are functional, taken loans for opening shops, dairying, goat rearing, land development, purchase of farm machinery and installation of tube-wells. Since they are repaying loans regularly, the bank has increased their loan limit from ₹ one lakh to six lakhs. These are so well organized that they have formed a village level federation by taking three members from each SHG and meet regularly on 5th of every month to discuss their issues and concerns and write proceedings. The technical and financial support provided under Aajeevika contributed to sustainability and financial health of these groups.

3.6 | Support for Goat Rearing to Landless Families

Several meetings were held with women groups and motivated them to start some income generating activities. These women decided to opt for goat rearing provided loan is arranged from the bank/federation formed by taking members from this Self Help Group. Goat rearing was prioritized considering it easy and prevalent enterprise in the area. Forty nine families of seven villages were covered from 2013-15 and results of the enterprise are presented in Table 2. These results indicated that the purchase of exotic goat breed was a gross mistake (Table 2).

The results of all the project interventions for women empowerment through SHGs turned out as a mix of success and failures as discussed below

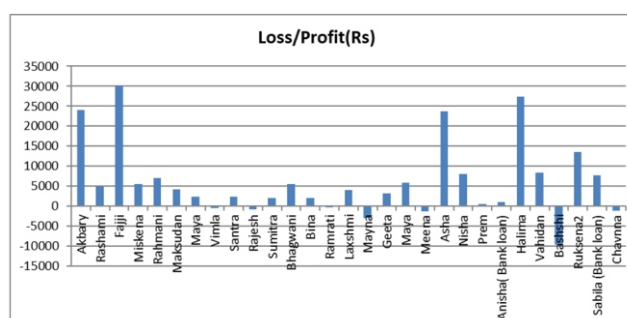


FIGURE 3 Profit and Loss Statement of Different Goat Rearing Farmers.

3.7 | Women Empowerment Through One time Revolving Fund Grants

The large scale expansion of the program required a lot of funding support. For this purpose, the SHGs were federated at the block level in 2011-12 and 180 SHGs out of 223 were made the members of the general body of the federation represented by their clusters. This was an apex level group formed with a view to support primary groups and mainstream at block level with government and non government stakeholders. The block level federation was registered under the societies registration act at Alwar. The Federation was given loans as one time revolving grants from the Gramin Bank at 7% rate of interest and it was further given as credit to SHGs at a bit higher rate of interest. The federation could mobilize loan of ₹ 70 lakh from banks for promoting livelihood activities by the women of these groups and extended credit for income generating activities. A sum of ₹ 2 lakh was provided by SRF to support the federation. The federation also recovered ₹ 2.5 lakh from the goat cooperative which took up goat fattening activity with funds taken from the federation. At the end, the federation had revolved the cess funds by extending credit to their groups for various purposes. The recovery of loans till the end was almost 100%.

3.8 | Reasons of Collapse of SHGs

The precise reasons for collapse of SHGs were deliberated based on targeted group discussions with the stakeholders. It emerged that there were some administrative and policy lapses.

- The SST had to face number of administrative problems in project implementation. The project area being remote and limited education facilities for children of staff and security of service issues resulted in quick turn over of staff. Employees left the jobs when even slightly better options were available elsewhere. A woman facilitator was employed but left the job due to the problems of transport and working in remote villages.
- The project with present menu was suddenly closed in 2015-16 by the SRF management and all the SST staff

were disengaged. This created a sudden vacuum and SHGs at immature stage were left at their own fate. As a matter of policy, withdrawal protocol was not followed.

- The SHGs were formed from farming and non farming landless families. The women from farming families were over burdened with farm related roles and responsibilities. However, land less families were in search of gainful employment which they got in SHGs and loans to start income generating activities including goat rearing which helped to sustain the groups.
- Another key factor contributing to the failure of SHGs in Meo Muslim-dominated villages was the non-cooperation of dominant male members, coupled with religious restrictions on women, both of which played a significant role. It was reported by the SST staff that Milkpur Turk and Alapur Meo villages were dominated by *meo muslim* community. These were the villages where maximum number of groups became defunct (Table 3)
- The data further revealed that the villages having higher of SC/Tribe population, the number of functional groups was higher.
- Most SHGs members were illiterate and unable to maintain records and dependent on SST staff. The illiterate males were not allowing women to take the risk of taking loans.
- The large-scale development of private waste land with project support and reclamation of gully lands after dam construction prompted farmers to shift their residences from the village to farm lands particularly for better watch and ward from wildlife damage. This scattering of families to isolated settlements reduced their participation in SHG meeting.
- There also remained constraints of consensus building and decision making including provision of selfless leadership.
- Above all, the women were over burdened with large number of farm and family related responsibilities that they could not spare time for meetings.

Though SHGs in project area are supported by the Rajasthan Grameen Aajeevika Vikas Parishad (Rajeevika) but it is not funding SHGs in *meo muslim* community villages because of lack of interest.

TABLE 3 Demographic Profiles of Study Villages and Their Association with SHG Functionality.

Name of village	No. of households	Total Population	Sex Ratio	Total SC/ST Population	Functional SHGs (%)
Gualda	1501	9771	927	854	77.8
Milkpur Turk	377	2655	977	141	0
Gotoli	310	1828	883	688	100
Hameerka	543	3900	889	219	45.5
Alapur Meo	240	1725	869	0	18.0
Jairoli	810	5523	860	772	64.8
Gol	153	1020	777	177	34.6
Total	3934	26422		2851	

TABLE 4 Analysis of Functional and Defunct SHGs (No.223).

S.No	Assessment Criteria	Functional SHGs	Defunct SHGs	Remarks
1	Average number of members/ family	6.2	7.4	No. of Persons / Household
2	Average female : male ratio	952	832	Low I defunct groups
3	Average SC / Tribal population / village	771	134	Very low in defunct groups
4	Percent of functional SHGs	64.0 to 100	0 - 45.5	Much less in <i>meo muslim</i> dominated villages
5	Average education level of members	Primary to Middle school	Illiterate to Primary	Girl education is discouraged
6	Average girl students in matric classes	12-15	0-2	Girls kept at home to help mothers
7	Average attendance in meetings %	82	48	Gradually lost interest
8	Leadership initiative	Average-Good	Very Poor	Wives of SC/ST category families took the lead

These observations were strengthened by some of the research reports (Table 4). According to UNDEA 2020, one of the constraints faced by SHGs is banking rules hard to deal with by rural women.

3.9 | Reasons of Success in SHGs

In case of the remaining fifty percent functional SHGs, the members were from mix castes including OBC, SC. In these groups, some members were literate at least up to middle or matriculation those could keep accounts and deal with banks and took keen interest in trainings. They continued with regular collection of savings, inter-loaning and access to loans from federation. There were least caste conflicts. Some promising women particularly wives of shop keepers provided leadership and motivated groups for collective efforts and help resolve conflicts. Many graduated from goat rearing to dairying, milk vending, and grocery shops in villages and remained on a trajectory of growth. The recent survey revealed that all the 48 functional groups in seven study villages are functional. They got covered under Ajeevika Parishad and increased their income generating activities by taking loans from the Parishad. Firstly, the loan limit of the groups was ₹ one lakh and that they all have paid and now based on good record, the group limit has been increased to Rs six lakhs. The male members also started supporting the groups. Some of these observations were supported by the studies on promotion of Self Help Groups in Rajasthan.

3.10 | Recent Developments in the Domain of Women Empowerment

The main motivation in joining Self Help Groups was the savings and credit facilities, increase in confidence level of members, improvement in leadership qualities consequent upon obtaining better organizational and communication skills (Yadav, 2022). The Self Help Groups gradually emerged as effective platform for bridging caste and relig-

ious divide, fostering the sense of community that transcends traditional social barriers and women from diverse background could work together for common goals. When provided access to credit, saving mechanism and skill development opportunities, these groups significantly improved the financial stability of members and economic resilience (Jaitiya and Sekhawat, 2025). In a study conducted by Meena and Prasad, (2021) in five districts of Rajasthan taking 300 SHGs having variable age, education and social background concluded that 65% of respondent were satisfied with the functioning of SHGs and there was no difference in their performance with respect to above said categories like General, SC and ST. Taking a historical perspective, Singh *et al.*, 2024 indicated that in the past 50 years, large numbers of programs have been initiated for poverty alleviation of weaker sections of the society and significant progress made after 1980s and also revealed the role of NABARD in promotion of Self Help Groups. It was also reported that subsequently, the SHGs in Rajasthan were formed and supported primarily by the Rajasthan Grameen Aajeevika Vikas Parishad (Rajeevika) under the Department of Rural Development. There was significant increase in income, employment, and awareness of women after joining SHGs in the state of Rajasthan and 62.7% of the SHGs were found functional (Gurjar, 2024). The most of the women are not educated and need initiatives to improve their basic education to effectively take part in the activities of SHGs (UNDEA, 2020). The illiterate and poorest of the poor were not sufficiently represented in SHGs of clusters in Udaipur district of Rajasthan. However, their relationship with society and awareness on various social and economic issues improved (Chauhan and Dhakar, 2018).

Most of the work reported above relates to the developments in recent times and ground realities during 2006 to 2015 were quite different. The social customs

gradually started fading away as younger generation got education and remained interested in land improvement, sprinkler irrigation and high value crops particularly onion.

3.11 | Positive Social Development Impacts

Some of the discernible changes were observed in the social development profile of these villages. Firstly, the number of girl students started increasing in schools and students from several villages started going to English medium private



PHOTO 3 Dress of children in 2007-08.

4 | CONCLUSIONS

The fact remains that the project operated in a most challenging environment where normal Government development initiatives were negligible. The most positive attribute was that the funds were provided by a committed corporate house under the CSR domain regularly throughout. While the programs of water harvesting for groundwater recharge, wasteland development and plantations provided successful results, however, the forth important component of women empowerment through SHGs turned out a mix of success and failures. It emerged that in the *muslim* dominated areas more than 50% groups became non-functional and could not sustain due to male dominance, pressure from religious organizations to maintain Parda, illiteracy to maintain records and deal with banks for loans, pressure of agriculture and livestock works and maintaining large size families and members could not devote much time for trainings and meetings. However, where there was ST and SC family's mix, the SHGs sustained and started moving on a trajectory of growth by capitalizing loans from the federation. These SHGs had better and committed leadership, could maintain accounts and deal with banks. They continued with regular collection of savings, inter-loaning and accessed bank loans through federation. Many graduated from goat to dairying, milk vending, and grocery shops in villages and remained sustainable.

There were some other administrative and policy bottlenecks which impacted the sustainability of these social institutions. While most of SST staff were from

schools at Tapukara and Tijara towns. Secondly, the functional SHGs were taken over by the new scheme of Rajasthan State Rural Livelihood Mission and new SHGs were also promoted and supported with funds to start income generating activities. Thirdly parda system gradually started fading out as people with old mindset were gradually replaced by open minded youth. Such a change is visible in the dress of children (Photo 3 and 4).



PHOTO 4 Dress of children in 2023.

outside and could not adjust with the difficult environment of the project area resulting in quick turn off. The well trained staff from local area preferably from *muslim* community would have solved problems of inhibition and travel time of SST staff. Secondly, as per policy of SRF Pvt. Ltd a business house, the project mostly worked below radar in isolation without much publicity and never involved local administration despite doing commendable work for community welfare without any government support. There was no involvement of DC Alwar, SDM Tijara and local MLA. The administrative participation would have helped in the sustainability of women empowerment initiative when Government at all levels is committed for inclusive growth and women empowerment. Lastly the reservoir of soft loans from Gramin Bank was not fully exploited by SST senior management and federation was formed quite late to chip in the bank support. Loans at heavy rate of interest from kitty banks remained a disincentive at the early stage of SHG promotion. There were problems of conflict resolution, lack of leadership and male support in many defunct SHGs.

ACKNOWLEDGEMENTS

The author is thankful to the SRF Foundatin for funding Hydrological, Environment and Social Development studies in the project area of *Aravalis*.

CONFLICT OF INTEREST

The author has no relevant financial interest or personal relationship to disclose.

DATA AVAILABILITY STATEMENT

Data can be made available on request.

AUTHOR'S CONTRIBUTION

All study including data collection, analysis, drafting by the author.

REFERENCES

- Aggarwal, H.G. 2018. Empowerment of women through self-help groups (A case study of Baswara District of Rajasthan). *J. Res. Innov. Soc. Serv.*, Vol-II Issue II Feb.2018 pp 15-19.
- Agnihotri, Y. and Grewal, S.S. 2013. Economics of rain water conservation, waste land development and production improvement through watershed management: a case study in village Gualda of Aravali ecosystems. *Indian J. Soil Cons.*, 41 (1): 69-76.
- Chauhan, A. and Dhakar, G. 2018. Role of Self Help Groups (SHG) through micro-finance for women's empowerment (An emprirical study in Udaipur cluster) *J. Emerg. Technol. Innov. Res.*, 5(8): 283-289.
- Dogra, A.S., Sharma, J. and Grewal, S.S. 2005. Participatory process development in watershed projects – an implementation experience in Punjab *Shivaliks. Indian J. Soil Cons.*, 33 (3): 238-242.
- Dhar, S.K., Grewal, S.S. and Goran, Jonsson. 2006. Addressing issues, concerns and contradictions in technical and social domain of watershed development *J. Soil and Water Conserv. India* 5(1): 48-55.
- Dogra, A.S., Sharma, J. and Grewal, S.S. 2005. Participatory process development in watershed projects – an implementation experience in Punjab *Shivaliks. Indian J. Soil Cons.*, 33 (3): 238-242.
- Grewal, S.S. 2002. Implementation of soil conservation programmes in a foreign funded watershed development project: Analysis of some critical issues. *J. Soil and Water Cons. India* 1(4): 304-311.
- Grewal, S.S. 2016. Impact of rainwater harvesting on ground water recharge in water stressed Aravali hill ecosystem. *Indian J. Soil Cons.*, 44(2): 141-148.
- Grewal, S.S. 2017. Rainwater harvesting for groundwater recharge: a case study on sustainability of watershed development initiative in Aravali hills of Rajasthan. *Indian J. Soil Cons.*, 16(4): 356-364.
- Grewal, S.S. 2023. Long-term impacts of a watershed development project on hydrological, socio-economic, environmental and land use aspects in drought-prone Aravali ecosystem of Rajasthan: A case study. *Indian J. Soil. Cons.*, 22(2): 142-151.
- Gurjar, M. 2024. How Self-help Groups Women's Empowerment in Rural Rajasthan. *Int. Res. J. Mod. Eng. Technol. Sci.*, 6(9):3100-3104.
- Jain, A. and Singh, A. 2020. Role of Self-help groups in achieving sustainable development goals: A case study on sustainability. *J. Emerg. Technol. Innov. Res.*, 46-54.
- Jaitiya and Sekhawat. 2025. Socio economics impact of women's self help groups in Rural Rajasthan – A comprehensive study. *J. Emerg. Trends Nov. Res.*, 3(1):99-111-1810 29(100-9276.
- Meena, S.S. and Prasad, H. 2021. An evaluative study of performance of self-help groups in tribal region of Rajasthan. *Int. J. Curr. Microbiol. Appl. Sci.*, 10(1):2916-38.
- Seema, S. and Singh, A. 2020. Women empowerment in India: A critical analysis. *Tathapi-UGC Care Journal*. 19(44): 57- 64.
- Singh, A., Jatin, A. and Singh, V. 2024. Self help groups in Rajasthan: impact on socio-economic status of rural women. *Economic and Political Weekly* 59(23):
- Singh, A., Sharma, S.K. and Henry, C. 2010. Impact of women self help groups in changing socio-economic status of rural families in Bikaner district of Rajasthan. *Rajasthan J. Ext. Educ.*, 17&18:112-114.
- United National Department of Economic Affairs. 2020. Report on empowerment of women through Self Help Groups.
- Yadav, B. 2022. Role of Self Help Groups in Women empowerment in Rajgarh. *J. Commer. Econ. Comput. Sci.*, 8(1):41-54.

How to cite this article: Grewal, S.S., 2026. Women Empowerment Through Self Help Groups in a Watershed Development Project in Aravali Hills of Rajasthan: An analysis of success, failures and sustainability *Indian J. Soil Cons.*, 54(2): 178-188.