

**Title:** Convergence of Women Self-Help Groups and Gram Panchayat

**Topic of the case study:** Synergistic effect of women participation in SHG and PRI -an interface of achieving women empowerment in rural India

**Name of the researcher/ organization:** Dr.Elyas Majid, Dr.Seema Nath, Shramajivi Unnayan

**Thematic area of the case:** Collaborative efforts of women SHG members and PRI functionaries for raising awareness and successful implementation of various government programs

**Name of the Gram Panchayat, District, and State:** Sons Panchayat (Chanho block), Ranchi District, Jharkhand

### Abbreviation

SHG	Self-Help Group
MYRADA	Mysore Resettlement and Development Agency
NABARD	National Bank for Agriculture And Rural Development
RBI	Reserve Bank of India
GP	Gram Panchayat
ER	Elected Representatives
SC	Scheduled Caste
ST	Scheduled Tribe
SSA	<i>Sarba Shiksha Abhiyaan.</i>
MGNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme

### Glossary

<i>Anganwadi Center</i>	Government run mother and child care center in village
<i>Gram Sabha</i>	Village council
<i>Gram Sangathan</i>	Panchayat level women association
<i>Mahila Mandal</i>	Women Federation
<i>Mukhiya</i>	Village council chief
<i>Panchayat Samiti</i>	Intermediate level in panchayat raj institutions (PRI)
<i>Pradhan Mantri Awas Yojana</i>	Housing for all scheme run by government
<i>Pucca</i>	Brick and mortar
<i>Sarbashiksha Abhiyaan</i>	Government led campaign ensuring 100% enrolment of school children
<i>Swachh Bharat Abhiyan</i>	Government initiative of cleanliness
<i>Yojana</i>	Scheme
<i>Yojana Banao Abhiyan</i>	Government led rural area planning campaign
<i>Ujjawal Yojana</i>	Government-aided household gas connection

## **Executive Summary**

According to the World Bank report, India has a rural population of 66.86% in 2016, of which majority is rural women population. Strengthening the economical situation of this large mass is one of the pillars for the holistic improvement of existing condition of rural women and requires active participation from this group. Hence the concept of women Self-Help Groups (SHGs) is intertwined with the women empowerment and is observed to play a pivotal role in accomplishing the same.

**The present case study depicting a success story of convergence between women SHG and Panchayati Raj Institutions (PRIs) is procured from Sons gram Panchayat of Chanhoblock in Ranchi district, Jharkhand.** More than 30 women SHGs are working in different villages, hamlets in the panchayat and their works has well spread beyond micro-finance programs which used to be the only activity for developing their economical situation. After the formation and successful bank linkage establishment of such groups having 10-20 members, they are now heading towards other village level activities apart from their own micro-finance based livelihood program. **The close knitted network of SHG members with the villagers, especially the women members of almost each household enables them to comprehend the ground-level problems during the materialization of plan-program and also they are the better choice for assessing the needs of the villagers than the administrative personnel who can hardly connect with them.** Hence the collaboration of SHGs with PRIs holds a possibility of operating successfully at the ground level facilitating the villagers to avail most from the present opportunities. The *Mukhiya* of Sons panchayat, Shri Niranjana Uraon is playing a significant role in mainstreaming the women SHGs for other village developmental works. **Here SHGs are mainly involved in dissemination of information related to various government schemes among the villagers, campaigning for raising awareness and are actively participating for implementing the schemes at their respective villages.** The interesting fact emerges from the study is that a significant number of SHG members are involved in infrastructural development program (like *pucca* drainage, road etc. construction) and are taking part in various government programs (like *Yojana Banao Abhiyan*, *Swachh Bharat Abhiyan*, regular food supply, development monitoring committee) in collaboration with Panchayat *Samiti*. Devolution of both administrative and financial powers at the local level, which is one of the important steps for successful implementation of such programs, has remained palpable in many cases and the present one is also a no-exception of that. **Participation of women SHGs in implementing developmental programs drew problems of least co-ordination with other agencies in Sons panchayat.** The hierarchical agencies responsible for carrying out similar kinds of program often run in parallel fashion without communicating with each other thereby creating conflicts in different ways! **The uninterrupted campaigning by SHG members supported by the villagers remains a stepping stone of alleviating the co-ordination gap.** Their concerted steps of improving the interconnection network with other responsible agencies, institutions without perturbing the on-going works strengthen their relation with the beneficiaries

which in turn empower the role of SHGs in village development and set an example of 'women SHG and PRI convergence' to be adapted and replicated in other areas.

## **Introduction**

The concept of empowering the poorest of poor by Muhammad Yunus, Bangladesh gave birth to Self-Help Group (SHG) which is now seen as a village-based financial intermediary committee consisting of 10-20 members, preferably women. In India, SHGs first emerged within the Mysore Resettlement and Development Agency (MYRADA) in 1985. From then it started a long journey to reach the present destination. Briefly, in 1987 The National Bank for Agriculture And Rural Development (NABARD) provided MYRADA with a grant of 1 million to enable it to invest resources in identifying affinity groups, building their capacities and matching their savings after a period of 3-6 months, followed by RBI's acceptance of SHG strategy as an alternative credit model, in 1992 SHG-Bank linkage was launched after NABARD issued guidelines to provide the framework for the same.

Following these footsteps SHG continues to play a pivotal role in empowering the rural women rendering them financial independence. The women empowerment especially in the rural area may be seen as a dual but parallel process of both SHG formation and women participation in PRI.

India with a rural population of 83.3 crore, is employing distinct local self-governance for modulating various developmental plans, schemes and programs. The 73rd Amendment ensured 33% reservation for women in the Panchayat system indicating a major change in local self-governance in India hitherto considered a male domain. Village empowerment seeks convergence between implementation of rural development programs and ensuring their sustainability. In this process, extensive implementation of various activities has been simplified and facilitated through participatory approach. Its prevalence can be estimated by the fact that convergence is being adopted in every area of development in present time. Actually, because of the increase in public participation through convergence, it is being adopted in every field. Many times, it has been said by various parties that in the construction and implementation of the schemes, the administrative mechanism is a one-sided decision and the beneficiary class is neglected. But convergence has given a special boost to the people's participation in answering this idea. Hence today convergence is being adopted in every area of development but it is necessary to know what convergence is and how it has been implemented in different areas during implementation process. In this context, according to the book "Our Plan Our Development", publication of the Department of Rural Development, Jharkhand Government, the general meaning of convergence has to be closer together, whereas consolidation means that the importance of convergence in all central schemes connected together is underscored. For example, convergence has been given prominence in MGNREGA, in which the creation of employment and productive assets is an important objective. For effective implementation of convergence, it is necessary that the various dimensions of each scheme and programs should be combined in a coordinated manner so that the benefits of the schemes / programs / projects can be increased.

The vested interest of administrative bodies active at different levels, competitions among themselves sometimes creates obstruction in the path of joint ventures of implementing a

converged plan. This often causes wastage of resources questioning the collaborative approach and remains unsuccessful in fulfilling the needs of local people thereby creating confusions in trust building for future works. Convergence in programs / schemes and projects can be at both the top and bottom level. Convergence can be classified at many levels.

#### 1. Convergence to empower the Government

To strengthen local self-governance it is necessary that all the stakeholders associated with this should be brought together. For example, schemes, programs and programs being implemented at Panchayat level can be performed better if the members/ workers associated with self help groups, community based organizations, NGOs, women's wing and MGNREGA can be brought together.

#### 2. Convergence at the level of human resources

During implementation of any activity through Panchayat, several factors should be kept in mind like, the plausible activities of the schemes and the fund using which the same can be fulfilled. For examples, for the vaccination of children the *Anganwadi* Center of Child Development Department and the sub-health centers of Health Department may share respective funds and observe subsequent activities.

#### 3. Area-based convergence

During the formulation / finalization of project documents of various field-based schemes under GP, area-based convergence can be done. For example, all other facilities required for the *Pradhan Mantri Awas Yojana* allocated for the area, such as electricity, water and roads, can be extended from other schemes.

#### 4. Convergence at the level of financial planning

During the formation / finalization of the project documents of Gram Panchayat Development Plan, the possibilities of financial convergence should be included; the fund allocated for building toilets under *Swachh Bharat Abhiyan*, daily wages may be deducted from MGNREGS.

#### Reasons behind choosing the area

The collaborative efforts of women SHGs and Gram Panchayat has set a distinguished example of village development in Sons Panchayat, Chanho block, Ranchi District. The case presented here narrates the interfacing area of convergence between Self Help Groups and Gram Panchayat and how this alliance contributing in rural development. The Panchayat is mostly populated by ST communities and leadership qualities shown by some of the women of SHGs indicate a sense of women empowerment among them. Without having formal higher education, they have tried to become a part of Panchayat administration and many of them are involved in the same. Some have involved their respective groups for carrying out activities intended to be done through the Panchayat. The story of these women whose social strata has been raised through such interventions should be researched to ascertain the extent of empowerment in their lives. This case study may set an example of rural women empowerment through participation in Panchayat activities. The demographic details of the Panchayat are given in Table 1.

Table 1.

Village Name	No. of HH	Total Population		SC Population		ST Population		% Literacy Rate		Total Worker		Main Worker		Mar. Worker	
		M	F	M	F	M	F	M	F	M	F	M	F	M	F
Buchaopa	47	130	131	0	0	123	123	79.63	46.23	55	60	53	55	2	5
Chanho	255	844	787	0	0	622	575	79.89	59.88	247	164	243	157	4	7
Lupunga	98	285	287	0	0	285	287	80.33	57.58	113	126	113	122	0	4
Opa	183	526	457	19	17	194	174	81.00	69.57	193	72	132	30	61	42
Patuk	156	395	410	0	0	350	355	78.66	65.22	232	227	218	207	14	20
Sons	436	1246	1418	0	1	489	670	76.19	70.30	693	571	244	127	449	444

### Methodology

Field level tour, individual interviews using structured questionnaire set is used as primary data source. Information from different sources such as muster roll, register books, articles and official websites are used as secondary source to prepare the case study. Details of the persons considered for the interview are given in Table2.

Table2.

Name	Age	Social Background	Economical Background	Years of experience in the participation of social and political institutions and motivating factors
Nashima Khatun	40	Members of different SHGs active in different village/hamlet. Only few of them are first generation learners.	Home-maker	They are the President, Secretary and member of different women SHGs working in adjoining hamlets since 2009. The awareness and opportunity generated due to SHG formation drove them to form and continue with such group till date.
Ruksana Khatun	35			
Hasina Khatun	28			
Smt. Karmi Kujur	42		Anganwadi worker	
Musharat Jahan	38		Ward member	All of them have become ward member of Sons Panchayat in 2015 election. Coming from SHG background, the activities done by them got immense supports and encouragement from their family members and villagers. This has raised their confidence to contest in the election and participate in the Panchayat administration.
Smt. Sukhi Debi	40			
Smt. Sapna Bhagtaine	35			
Nushrat Jahan	30			
Smt. Basanti Debi	38			
Shri Niranjjan Uraon	48	Mukhiya	Farmer	He encourages SHG formation and their involvement in Panchayat works.

## **Case presentation**

### Situation before

Women in this area like other most of the rural parts of our country mainly keep them limited to household works and them seldom participate in other activities. Agricultural works are their major responsibilities apart from taking care of the family. From economical perspective, they are mostly dependent on other family members. In some cases though women is the sole earner of her family, she is never considered as the decision maker. Their initiative to change this scenario often remains confined only within weekly discussion in village meetings.

### Triggering situation

The importance of forming SHGs bearing a sense of financial independency and rising of entrepreneurship quality by starting their own source of income generation options propels them to get involved in such groups. The support from other villagers encourages few of them to contest for Panchayat election. Women representatives who have been elected as ward members are now trying to get benefits for both – their respective SHGs and the village/ hamlet whom they are representing through the alliance made between such groups and the Panchayat.

### Change(s) brought by them after assuming office and Activities performed over the year

According to the women ERs, the opportunity to become ward members from women SHG brings an immense sense of responsibility towards the villagers who are their sole supporters. They are now carrying out activities like baseline survey work, need-assessment of the hamlets/ villages before preparing beneficiary list, posing demand on their behalf through the Panchayat. Along with that awareness campaigns for sanitation, health and proper education of their children are some of their main priority.

### Support from

The major supports are from the villagers. The women SHG members elected as ward members are mostly by choice of the villagers.

## **Outcome**

### Problem faced by ER

The presence of diverse community people inevitably holds the chance of groupism raising different issues and a sense of taking biased decision comes along with if certain demands remain unattended. The elected ward members often face such complaints. Also rivalry among the SHGs competing for Panchayat allotted works poses difficulties sometimes.

Inspite of performing detailed survey work, during government schemes allotment several times they get final beneficiary list different from that sent earlier and such incidents raise questions about their role as faithful ER among their supporters strengthening the notion of preferential distribution of facilities. Ward members elected from SHGs often face higher expectations of

strengthening the group financially from other members of the group creating strained relationships among themselves.

#### Adaptive measures and/strategies

The main step taken by women ER in resolving such issues is formation of *Gram Sangathan* comprising of different SHGs. For example, presently in Sons village of the Panchayat, there are only two such committee under which all SHGs are working. They reach Panchayat office, or even Block office enquiring the mismatched list of beneficiaries and try to rectify it with proper reasoning. If they remain unsuccessful in changing the list, they ensure that the name of beneficiaries required the facilities urgently are enlisted in the next lot. Also they try to involve all villagers while conducting any meeting before implementation of any government schemes. They keep more than one meetings based on the suitable time of the villagers busy in agricultural or other livelihood generating works so that each individual can get a scope to express his/her perception, make demands and suggest alternatives, if any. This strategy also to some extent rules out the possibility of choice-based selection of beneficiaries.

#### Outcome

The major outcome of the synergy between women SHG and PRI is that most of the respondents (women ER) agreed that joining the Panchayat have changed their lives in some way. Mobility i.e. venturing outside their periphery is one of them.

There are several dimensions of joint efforts of self-help groups, Gram Panchayat and Block Administration in the Sans Panchayat of the Chanco Block. The convergence of women SHGs and local administrative body is successful in accomplishing many village based activities.

1. Gram Panchayat and Self Help Groups has made significant efforts towards communicating information among the villagers.
2. In order to improve the participation of women in the *gram sabha*, the Gram Panchayat and Self Help Groups jointly launched campaigns.
3. Initiatives have been taken to reinforce the distressed and deprived children.
4. Many representatives of SHGs has participated in the Gram Panchayat elections and are playing key roles after becoming elected representatives of respective panchayat
5. Members of SHGs, Ward Committee members, Gram Panchayat representatives jointly made efforts during *Yojana Banao Abhiyan*.

In the direction of the above implementation, excellent examples are presented by the convergence of Sons Panchayat representatives and self-help groups. Shri Niranjan Uraon, *Mukhiya* of Sons Panchayat, gave details of various self help groups of the Panchayat. The detailed descriptions of those 36 self help groups of Sons Panchayat are given in Table 3.

Table3.

Sl.no.	Name of the SHG	Dt. of Establishment	No. of Members	details of Bank Linkage
1.	<i>Jagriti Signi Dai Mahila Samiti</i>	11.08.2012	10	-
2.	<i>Jagriti Saraswati Mahila Samiti</i>	04.01.2013	10	-
3.	<i>Jagriti Archana Mahila Samiti</i>	01.05.2013	20	-
4.	<i>Jagriti Shradhha Mahila Samiti</i>	09.04.2012	10	-
5.	<i>Jeewan Jyoti Mahila Samuha</i>	08.12.2009	10	-
6.	<i>Jagriti Kali Mahila Samuha</i>	25.05.2013	10	-
7.	<i>Prerna Mahila Samuha Samiti</i>	01.05.2014	10	-
8.	<i>Jagriti Astha Mahila Samiti</i>	04.02.2013	10	UBI
9.	<i>Jagriti Laxmi Samiti</i>	04.10.2012	10	BOI
10.	<i>Jagriti Tejaswee Mahila Samiti</i>	04.10.2012	10	BOI
11.	<i>Mahila Samuha</i>	02.05.2002	20	UBI
12.	<i>Jagriti Jay Sarna Mahila Samiti</i>	02.09.2015	10	UBI
13.	<i>Matri Chhaya Mahila Samiti</i>	05.08.2014	10	UBI
14.	<i>Jagriti Kiran Mahila Samuha</i>	05.01.2013	10	BOI
15.	<i>Pragati Mahila Samiti</i>	01.04.2013	10	UBI
16.	<i>Shaktishyam Sahayata Samuha</i>	01.07.2017	20	-
17.	<i>Jagriti Laxmi Mahila Samiti</i>	04.01.2014	10	-
18.	<i>Jagriti Akash Ganga Mahila Samiti</i>	02.02.2015	10	UBI
19.	<i>Maa Shyam Sahayata Samuha</i>	05.08.2014	10	UBI
20.	<i>Khusboo Mahila Samuha</i>	03.03.2013	20	UBI
21.	<i>Jagriti Saraswati Mahila Samiti</i>	27.07.2013	10	UBI
22.	<i>Jagriti Aayla Mahila Samiti</i>	06.08.2013	10	UBI
23.	<i>Khusboo Shyam Sahayata Samuha</i>	31.07.2013	10	UBI
24.	<i>Jagriti Ujala Mahila Samiti</i>	08.10.2013	10	UBI
25.	<i>Jagriti Sitara Mahila Samiti</i>	03.02.2013	10	UBI
26.	<i>Jeewan Jyoti Mahila Samiti</i>	04.06.2009	10	UBI

The members- Smt.Sukhi Devi, Smt.Sapna Bhagtaine, Smt.Santoshi Uraon, Afsana Khatun, Juri Pravin, Smt.Shanti Devi, Smt. Basanti Devi, Smt.Geeta Verma, Shri Chandan Uraan associated with these groups were elected as Panchayat ward members. They along with the GP, are now actively performing in rural development.

According to Shri Niranjan Uraon, Smt.Radha Devi of *Shakti* Self-Help Group, Ruksana of *Jagriti Alia Mahila Samiti*, Smt.Karmi of *Khushboo* Self Help Group, Smt.Sunita Kuzur of *Jeevan Jyoti Mahila Samiti*, Smt.Urmila Uraon of *Jagriti Khushbu* Women Committee's and Juhi Pravin of *Jagriti Hussi Mahila Samiti* are actively collaborating with the Gram Panchayat Samiti in various campaigns like, *Yojana Banao Abhiyan*, *Swachh Bharat Abhiyan*, *Sarva Siksha*

*Abhiyan*, development monitoring committee and regular food supply. These are excellent examples of convergence self-help group and Gram Panchayat. Various infrastructural developments under 25 schemes which are being implemented by the joint efforts of SHGs and GP are given in Table 4.

Table 4.

Sl.no.	Village	Allotted Works	Status	Budget	Balance
1.	Sons	Repairing of Panchayat Building	completed	1,96,000	0
2.	Sons	Construction of <i>pucca</i> drainage	„	1,64,700	0
3.	Sons	Construction of 100ft. <i>pucca</i> drain, Bajotoli	„	80,000	0
4.	Sons	Construction of 120ft. <i>pucca</i> drainage	„	96,000	0
5.	Chanho	„	„	98,200	0
6.	Opo	„	incomplete	80,000	28,400
7.	Lupunga	„	complete	80,000	0
8.	Buchopa	„	„	80,000	0
9.	Patuk	„	„	80,000	0
10.	Sons	„	„	1,96,000	0
11.	Sons	Construction of 180ft. <i>pucca</i> drainage	incomplete	1,28,500	29,650
12.	Sons	Construction of 150ft. <i>pucca</i> drainage	„	1,12,000	24,000
13.	Sons	„	„	1,28,900	20,700
14.	Sons	„	complete	2,00,000	0
15.	Chanho	Construction of 100ft. <i>pucca</i> drainage	incomplete	80,900	19,300
16.	Chanho	Construction of 200ft. <i>pucca</i> drainage	„	1,75,800	1,19,300
17.	Chanho	„	„	1,78,500	70,300
18.	Chanho	„	„	1,75,800	1,19,660
19.	Patuk	„	„	2,00,800	1,68,300
20.	Sons	„	„	1,75,700	79,200
21.	Opo	Construction of 150ft. <i>pucca</i> drainage	„	1,56,000	99,500
22.	Sons	Construction of 150ft. PCC road	„	1,56,000	99,500

In addition to these schemes, other developmental works under MLA Fund like availing safe drinking water, cleanliness campaigns etc are also being carried out by the members of SHGs, Gram Panchayat representatives collaboratively.

The data suggest an interesting area of interface between the convergence of women SHG and PRI in terms of women empowerment by shouldering activities used to be carried out by men. Another similarity between the two sector is that the opportunity of becoming members of women SHG and PRI from all the economical status especially from socially marginalized groups in case of SHG paves their way to address social justice due to their social background discriminated by gender/caste/class/ethnicity/religion.

### Future plan and vision

While interviewing the women ERs coming from women SHG background, they express i) the necessity of having their own fund which should directly be allotted to them for conducting village development works, and ii) a minimum wages to work for the same since they are curving out a major portion of their time from their household or other income generation activities for carrying out such works. The requirement of electricity, better drainage system and round the year availability of safe drinking water facilities in their area are some of the major concerns as arisen from the discussion.

### **Discussion**

As a result of the joint initiatives of the Gram Panchayat *Samiti*, SHGs, Block Administration, Social Workers the capacity of the villagers, panchayat committee members has been raised. There has been an increase in information dissemination and awareness about the understanding of rural development schemes in their respective areas. Bank linkages of these SHGs have been established by the initiatives of villagers. The linkage between Gram Panchayat and Block Administration has created opportunities trainings, workshops thereby paving the way of women empowerment.

A significant observation of this collaboration is the marked increase in the participation of self-help groups and representatives of the Panchayat from planning to implementation of schemes. Women representatives holding the membership position of both the SHG and PRI are mostly victims of multiple discriminations. Hence their participation in both processes gain added significance indicating women empowerment. This collaboration has been actively working to ensure easy procurement of benefits from schemes/ and programs like, educational campaign, opening bank accounts, making ration cards ,Aadhar card, job card creation and renewal, seeking employment under MGNREGS, old age pensions, widow pension, disability pension etc.

Similarly, there is a significant contribution of convergence of getting *Ujjwala* gas connections. Women and Panchayat level Information Communication are more necessary for participation, and transparency in decision-making. Still there are many challenges in the direction of convergence. Empowering the Panchayat representatives and CBOs by exposure visits, conducting accurate review, devising precise methods of work inspection, capacity building training programmes, strengthening the participation of women in other districts and elimination of conflicts among the participants holds the possibility of better way of convergence and create a better coordination for materializing any plan/scheme. The study suggests the following as learning outcomes:

1. Most of the women ER are first generation learners and proper documentation work being a bit difficult, programmes to fill this gap may be planned.
2. For achieving women empowerment atleast minimum number of interactive sessions are suggested between the women ERs working at the Panchayat level and higher level officials without social barriers so that policy making process becomes more effective.

3. Coordination among the members of different *samiti* acting in the Panchayat is highly recommended and capacity building of the members regarding their responsibilities is needed.

### **Acknowledgement:**

The study is funded by National Institute of Rural Development and Panchayati Raj, India. We thank our advisors of Shramajivi Unnayan for assisting the research, although they may not agree with all of the interpretations/conclusions of this paper. We thank SHG members, PRI members and other villagers for their co-operation and giving us interacting time and Mr. P.Mahto & team for the videography work.

### **References**

1. Census 2011
2. Ghosh,R., Chakravarti,P. and Mansi,K. (2015) Women's empowerment and education: Panchayats and women's Self-help Groups in India. Policy Futures in Education.13(3):294–314.
3. Muraleedharan,S. (2015) Gram Panchayat Development Plans and Women Collectives: Charting New Territory. KILA Journal of Local Governance. 2(2):1-8.
4. <http://www.villageinfo.in/>

### **Bibliography**

1. Jain,S. and Mogra,D. (2016) Participatory Approach of Women Self Help Groups in Strengthening Grassroots Democracy. International Journal of Applied and Pure Science and Agriculture. 2(4):188-199.
2. [https://www.huffingtonpost.in/village-square/how-a-23-year-old-jharkhand-mother-rose-to-become-village-council\\_a\\_21658074/](https://www.huffingtonpost.in/village-square/how-a-23-year-old-jharkhand-mother-rose-to-become-village-council_a_21658074/)
3. <https://www.geographyandyou.com/life/women-studies/new-leadership-the-panchayat-and-women/>
4. <https://www.avenuemail.in/ranchi/37000-shgs-made-convergence-program/97446/>
5. <https://www.thebetterindia.com/8249/tbi-women-after-30-years-jharkhand-gets-a-taste-of-woman-power/>

### **Legends**

Table 1. Demographic Details of the selected Panchayat

Table 2. Details of the persons considered for the interview

Table 3.Detailed descriptions of those 36 self help groups of Sons Panchayat

Table 4. Various infrastructural developments carrying out under 25 schemes by the joint efforts of SHGs and GP

Photo1-2. Village level weekly meeting of different women SHGs.

Photo3. *Mukhiya* Shri Uraon interacting with the SHG members.

Photo 4. Women members of SHG and ward members in Panchayat office meeting.

**Photographs**

Photo 1-2.



Photo 3.



Photo 4.

