

Following are some of the roles played by the SHGs in the process of rural development:

- **Capital Formation:** In SHGs, members save through thrift by cutting down expenditure due to peer/group pressure. These continued and sustained savings leads to credit generation and capital formation, which is used for vocational activities. Thus, providing **self-employment and sustained income to the rural poor**.
- **Access to credit:** SHGs have addressed the issues of access to credit, collateral and non-institutional lenders. Initiatives like Priority Sector Lending (PSL) and SHG-Bank linkages have reduced the transaction cost for both borrower and lenders. This has made entrepreneurship easy and affordable for SHGs and their members.
- **Women Empowerment:** About 46 million rural women have been mobilized through the SHG architecture. It has helped these women become economically independent, raising their social capital and enabling them to combat social evils like dowry and alcoholism. E.g. Kudumsree in Kerala, SEWA etc.
- **Development of natural resources:** SHGs have been involved in developmental work like soil conservation, watershed development, horticulture development, dry land development, desert area development, social forestry development etc.
- **Technology upgradation:** SHGs have contributed for adoption of newer technologies that are appropriate to local conditions. Some SHGs have evolved locally adaptable rainwater harvesting technologies, drip irrigation etc.
- **Employment Generation:** SHGs have engaged their members in non-farm sector income generating activities such as apparel and readymade clothes, leather products, pottery, toys, household consumables.
- **Rural demand:** Improved income has altered the consumption pattern of participating households and raised the expenditure on food, health and education.
- **Raising social and health profile:** Improved economic and social conditions have helped reduce child mortality, improve maternal health and the ability of the poor to combat disease through better nutrition, housing and health – especially among women and children.

Though, SHGs have been instrumental in move towards rural development, various steps like widening the marketing networks of the SHGs, inclusion of the poorest of the poor in the SHG network, imparting skill training and financial literacy with technological support is needed for furthering the cause of SHGs and achieving rural development.

13. *Highlighting their significance, discuss the issues with Citizen's Charter in India.*

Approach:

- Introduce by defining Citizen's Charter and its objective.
- Proceed to discuss the significance of Citizen's Charter.
- Analyse the issues facing Citizen's Charter in India.
- Conclude by suggesting a way forward.

Answer:

A Citizen's Charter is a document of commitments made by an organization regarding the delivery of services to citizens with specified standards, quality and time frame. It seeks to make an organisation transparent, accountable and citizen friendly. The 2nd Administrative Reforms Commission describes it as a tool to ensure that the citizen is always at the heart of any service delivery mechanism.

The Citizen's Charter initiative in India **started in 1997**. The basic **objective** of the Citizen's Charter is to empower the citizens in relation to public service delivery.

Significance of Citizen's Charter:

- It **enshrines trust** between the service provider and its users.
- It ushers in a regime of **transparency and openness**.
- It enhances administrative efficiency and promotes **good governance**.
- It helps to **enhance the quality** of the services to be provided.
- It **offers people choices**, wherever it can be made available.
- It promotes **citizen centric governance** as people can direct its implementation to the organization and the government.