

Natural Resources- A Means of Livelihood Options for Women in Western Himalyas

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I. INTRODUCTION

The greatest hindrance to the progress of India is social evils. Efforts have been made to link women's education to larger social and economic development. Women are often subjected to the burden of earning for the family. In India most of the women living in rural areas are illiterate and trapped in a vicious cycle of poverty and deprivation.

A situational analysis of the status of women would indicate that they occupy a low position in the society and the Indian educational gender gap is the greatest among the poor countries. Women throughout the world have been subjected to gender discrimination in varying forms. In general, women have been found to have had lesser access to land, property and business. Their mobility is more restricted than men. They have limited access to labour markets and are subject to discrimination in the matter of wages and compensation for their labour. King and Mason, (2001) have rightly said that they remain under represented in decision making and hold less than 10% of seats in parliament in most regions of the world.

The women and child development department (WCD) of the ministry of HRD is implementing women's empowerment programme in India. It has adopted the strategy of social mobilization through formation of small self help groups of women to help and encourage the practice of savings and to make small loans to women as and when required.

ICDS (Integrated and child development scheme) at district and block levels initiate and facilitate the formation of SHG's. They help women to raise subscription, elect a committee and then get linked with bank for more funds for their developmental needs. Tamil poet Subramania Bharti declared that it is a crime to keep our women locked inside the house for safe and secure. In the last two decades it is amazing to see a paradigm shift by which women have entered hitherto unexplored field.

II. REVIEW OF LITERATURE

It is estimated that 6 million women are missing every year (World Bank 2011). Of them 23% are new born, 10% are in early childhood, 21% in reproductive years and 38% above the age of 60. They have 19.4% of political representation in lower and upper houses of parliament (inter parliamentary union 2011). 21 of the 63 countries studied by Htun and Weldon (2011) have unequal inheritance rights for men and women. Deaton (1989, 1997) proposed a new way to use household consumption data to indirectly estimate whether girls are given less to eat than boys.

A study in Delhi found that in the poor neighborhoods of New Delhi, girls are more than twice as likely to die of diarrhea (Khanna et al 2003). This shows the nutritional status of girls. (Rose 1999) observed that when a family cannot afford to feed everyone during drought in Tanzania, they disproportionately sacrifice the welfare of girls.

PROBE (Public Report on Basic education) team 1999 found that 10% parents believe that it is not important for girls to be educated. Goldin (2006) provides a masterful summary of the long run evaluation of the place of women in society; gaps in wages, occupation, education, and labour force participation have shrunk considerably in US from 1930 to 1990. ROSCA (Rotating saving and credit association in Africa Anderson and Baland 2002) argued that women keep secret their savings from other women.

Discrimination against the women in the form of male- female differentiation constitutes the core of the gender biased system. The political empowerment will not succeed in the absence of economic empowerment. The scheme of micro financing through self help groups has transferred the real economic power in the hands of women and has considerably reduced their dependence on men.

Andhra Pradesh, Tamil Nadu, Kerala and Karnataka accounted for 57% of the SHG credit linked during the financial year 2005-2006.

Self Help Groups have emerged as a means of providing poor people with the credit that they need to emerge from poverty. These groups were formed to help women meet their needs for friendly credit. The groups

initially draw on their own savings at an interest fixed by them to lend within the group and later get linked to the formal credit system.

The empowerment of rural women was initiated by Professor Mohammed Yunus in 1976 by starting Grameen Bank. He started disbursing loans to groups consisting of five women. Misra (2003) in his analysis said that Grameenbank used group guarantees. Also Mc. Guire and Conroy, (2000) said that their bank has also developed compulsory saving mobilization among the groups of poor people and had decentralized and cost effective operations.

Self Help Groups also emerged in India. Groups were formed in MYRADA in 1984-85 and were initially called Credit Management Groups. In 1987 NABARD sanctioned a grant to MYRADA for the institutional capacity building of the SHGs and to match the group savings. In fact several NGO's notably PRADHAN working in Rajasthan and Tamil Nadu realized that the IRDP system of provision for credit to the poor was ruining the banks as well as the poor. They experimented with lending to groups and persuaded banks to lend to such groups.

The SHG's were initially called credit management groups in 1984-85. NABARD in 1987 sanctioned grant to these SHG's for institutional capacity building.

(Gariyali and Vettivel, 2003) explicitly claimed that that the government supported SHG programmes in Tamil Nadu were assisted by a corporation called Women's Development corporation. Andhra Pradesh set up SHG in 1992 with literacy campaign in Nellore district. (Ramchandran, 1995) reported that the district magistrate suggested the formation of savings and credit groups. Chaitanya and BAIF NGOs in Maharashtra were active in forming SHGs. (MAVIM 2003) brought in focus the government-supported programme in twelve districts in 1994.

2.1. Definition of SHG

Self help group (SHG) is a self governed small informal association of the poor. It is usually from socio-economically homogenous families, who are organized around savings and credit activities. (Research Abstracts on Women's Empowerment, 1998 – 2008.) In the simplest terms a self-help group refers to more than two people who come together to deal with a shared concern or problem. Such groups exist all over the world; they are sometimes called mutual aid or support groups. These groups are run by and for the members, "experts" themselves. However, until recently SHGs were essentially voluntary, self-formed, self-managed, addressing shared concerns and problems almost entirely from their own resources. In many developing countries, especially India, consistent with the global thinking on poverty alleviation, there has been a spurt in publicly funded SHGs as an instrument of policy. This in itself is a unique phenomenon and indicates a serious attempt at integrating area and issue-based approaches.

2.2. Stages through which SHGs transit

Analysis of the stages through which each of these SHGs has passed shows that a successful SHG may go through the following stages.

STAGE 1: from dependency/stagnancy to self-confidence

(i) Identification of shared concerns and problems

(ii) Identification of people who want to work together

STAGE 2: From self-confidence to vigor/vitality

(iv) Selection of activities

(v) Training needs assessment and training

STAGE 3: from vigor/vitality to self-actualisation

(vii) Resource mobilization: Creation of a corpus of funds

(viii) Low risk resource utilization: essential for gaining experience in financial management

(ix) Validation by external stakeholders (BDOs/DRDAs, Banks, NABARD, ICDS, etc.)

(x) Risk assessment by external stakeholders

(xi) External and internal monitoring of managerial and financial controls

(xii) Validation by external stakeholders: Investment of risk capital in SHG selected activities

2.3. SHGs in Himachal Pradesh

It was during the British period that the earliest SHGs in Himachal Pradesh were formed in Una district to resolve the perennial water problem in Kandi areas. These groups were called Choe Reclamation (CR) groups. They worked quite well until 1947 when the Irrigation Department took control over water resource management. The SHGs had used their native wisdom to protect watershed in Kandi to the extent of eliminating water scarcity. A few members of the CR groups are still alive and they say that they received no financial help from the Colonial government. Thus, SHGs in the beginning were problem solving bodies through voluntary effort. From 1947 to about 1990, the state government was involved in every sphere of activities that precluded

any voluntary effort. Consequently, community based organizations such as the panchayats which are the instruments of local self-government, fell into disuse.

2.4. Expansion of state assisted SHGs

The expansion of state assisted SHGs began with the efforts of National Cooperative Union of India (NCUI) in Himachal Pradesh, especially in Solan and Shimla districts. But the real spurt can be seen from 1999 onwards. Over 85% of SHGs have been formed in the three years ending 2003. As on July 2003, when the survey was completed, the numbers stood at about 7,786, excluding SHGs formed by national organizations such as NCUI and other NGOs. These SHGs are engaged in natural resource management (land, water and forest), livelihoods, saving and thrift, farming, literacy and health

TABLE 1: Status of SHGs in district Hamirpur up to 31.01.2013

Name of Block.	Target Credit Mobilization.	No. of groups formed		Number of groups financed	
		Total since inception	During 2012-2013	Total since inception	During 2012-2013
1	2	3	4	5	6
Hamirpur	27.07	104	3	90	5
Bhoranj	54.69	155	14	155	7
Bijhari	32.67	130	4	131	5
Nadaun	85.23	211	28	186	18
Sujanpur	17.94	88	5	67	4
Bamsan	48.32	175	10	155	8
Total :	265.92	863	64	784	47

TABLE 2: List of SHGs formed under SGSY in respect of Development Block Hamirpur

Sr. No.	Name of SHG	Panchayat	No. of members	Activity
1.	Mahima SHG Amroh	Amroh	15	Dairy Farming
2.	Shanti SHG Badhiana	Amroh	11	Dairy Farming
3.	RadheShyam SHG Nadiyana	BassiJhaniara	10	Dairy Farming
4.	Manu SHG NadiyanaSadiyana	BassiJhaniara	9	Tailoring
5.	Laxmi SHG ChalUparla	BassiJhaniara	10	Dairy Farming
6.	Hari Om SHG Riyalri	BassiJhaniara	11	Dairy Farming
7.	Shanti SHG ChalBuhala	BassiJhaniara	10	Dairy Farming
8.	Radhika SHG NadiyanaSadiyana	BassiJhaniara	10	Dairy Farming
9.	Rahul SHG Daruhi	Daruhi	16	Dairy Farming
10.	Jawala SHG Burnadh	Daruhi	9	Dairy Farming
11.	Parvati SHG Matani	Daruhi	10	Dairy Farming
12.	Jayoti SHG Burnad	Daruhi	10	Dairy Farming
13.	Shiva SHG Matani	Daruri	13	Dairy Farming
14.	Shanti SHG Daruhi	Daruhi	13	Dairy Farming
15.	NariEkta SHG Vikas Nagar	Daruhi	12	Dairy Farming
16.	Shiva SHG Jatehri	Sasan	10	Dairy Farming & Food and Fruit processing
17.	Shiva SHG Sasan	Sasan	13	Dairy Farming
18.	Jhaniari Mata SHG Jatehri	Sasan	11	Dairy Farming
19.	Shiv Shakti SHG Ghirtheri Brahmana	Sasan	11	Dairy Farming
20.	Gaurav SHG Kamalah	Neri	10	Dairy Farming
21.	Saurav SHG Baleta	Neri	10	Dairy Farming
22.	NavJayoti SHG Khagal	Neri	10	Dairy Farming
23.	Jagrit SHG Neri	Neri	10	Dairy Farming & Bag Making
24.	Shiv SHG Kalsai	MajhogSultani	10	Dairy Farming

25.	Sarsvati SHG Tibbi	Tibbi	10	Dairy Farming
26.	Laxmi SHG NakhredMunshiyani	Tibbi	12	Dairy Farming
27.	Bharti SHG Tibbi	Tibbi	8	Dairy Farming & Food and Fruit processing
28.	Krishna Shakti SHG Kuthera	Kuthera	11	Dairy Farming & Food and Fruit processing
29.	Suraj SHG Ubhak	Kuthera	11	Dairy Farming
31.	Geeta SHG Kuthera	Kuthera	7	Dairy Farming
32.	Durga SHG Nareli	Dei KaNaun	19	Dairy Farming & Food and Fruit processing
33.	RadheShayam SHG Dei KaNaun	Dei KaNaun	11	Dairy Farming
34.	Anil SHG DhangotaBarahmana	Khaiah	10	Dairy Farming & Bamboo Work
35.	Yamuna SHG Chowki	MatiTihra	12	Dairy Farming
36.	Mala SHG Dodru	MatiTihra	15	Dairy Farming
37.	Ashtha SHG GhariyanaJaswala	MatiTihra	9	Dairy Farming
38.	Him SHG MuhiKunana	Kot	11	Dairy Farming
39.	Himalaya SHG Kot	Kot	15	Dairy Farming
40.	Neel Kanth SHG Kot	Kot	11	Dairy Farming
41.	Vijay SHG Anu Kalan	Anu	16	Dairy Farming
42.	Manoj SHG Anu Kalan	Anu	15	Dairy Farming
43.	Krishna SHG Ghanal	Anu	10	Dairy Farming
44.	SHG Bajuri	Bajuri	10	Dairy Farming
45.	Surya SHG Dulehra	Bajuri	13	Dairy Farming
46.	Shivam SHG Nijhar	Bajuri	16	Dairy Farming
47.	Adarsh SHG Bajuri	Bajuri	10	Dairy Farming
48.	Ankur SHG Bajuri	Bajuri	10	Dairy Farming
49.	Indira SHG Dulehra	Bajuri	12	Dairy Farming
50.	Parvati SHG Dugnehra	Bajuri	7	Dairy Farming
51.	Shivalik SHG Loharda	Bajuri	10	Dairy Farming
52.	Anjali SHG Baral	Bajuri	12	Dairy Farming & Food and Fruit processing
53.	Parvati SHG Ghirtheri	Bajuri	12	Dairy Farming
54.	Radha SHG Rada	Bajuri	11	Dairy Farming
55.	Gauri SHG Dugneri	Bajuri	12	Dairy Farming
56.	Ruchi SHG Patiyau	Nalti	14	Dairy Farming
57.	Amar SHG Nalti	Nalti	10	Dairy Farming
58.	Sarsavati SHG Plasan	Nalti	8	Dairy Farming
59.	Sanyog SHG Gundwin	Brahleri	9	Dairy Farming
60.	Radha SHG DudhanaLohiyani	Brahleri	12	Dairy Farming
61.	Krishna SHG DudhanaLohiyani	Brahleri	11	Dairy Farming
62.	Santoshi SHG DudhanaGhirthan	Brahleri	15	Dairy Farming
63.	Ekta SHG Than	Brahleri	11	Dairy Farming
64.	Ganesh SHG Blauni	SerBalauni	11	Dairy Farming
65.	Pooja SHG Kirwin	SerBalauni	11	Dairy Farming
66.	Arti SHG Dungwari	SerBalauni	11	Dairy Farming
67.	Kiran SHG Kirwin	SerBalauni	8	Dairy Farming
68.	Durga Shakti SHG Jhagdiyani	Laleen	14	Dairy Farming
69.	Shiv Shakti SHG Changar	Changar	8	Dairy Farming
70.	RadheShayam SHG Khatwin	Dhaned	18	Dairy Farming
71.	MaaDurga SHG Dhaned	Dhaned	12	Dairy Farming
72.	Vikas SHG Ropa	JangalRopa	17	Dairy Farming
73.	Laxmi Bai SHG JangalRopa	JangalRopa	14	Dairy Farming
74.	DivyaJayoti SHG JangalRopa	JangalRopa	14	Dairy Farming

75.	Navrang SHG Har	JangalRopa	14	Dairy Farming
76.	Anurag SHG Bagarti	JangalRopa	14	Dairy Farming
77.	Amar Jayoti SHG JangalRopa	JangalRopa	13	Dairy Farming
78.	Bhavani SHG Farnol	Farnol	13	Dairy Farming
79.	Parveen SHG Gharan	Farnol	12	Dairy Farming
80.	Bharti SHG Dalyau	Farnol	11	Dairy Farming
81.	Sangam SHG Bani	Ropa	10	Dairy Farming
82.	Himalaya SHG Bani	Ropa	8	Dairy Farming
83.	Param Hans SHG Mohin	Balh	9	Dairy Farming
84.	Hamir SHG Balh	Balh	10	Dairy Farming
85.	Jai Bharti SHG Mohin	Balh	14	Dairy Farming
86.	Shree RadheShayam SHG Mohin	Balh	11	Dairy Farming
87.	Shree Laxmi Narayan SHG Balh	Balh	10	Dairy Farming
88.	Sai Ram SHG Balh	Balh	11	Dairy Farming
89.	Sai SHG Gundwin	Brahalri	10	Dairy Farming
90.	RadheShayam SHG NadiyanaSadiyana	BassiJhaniara	10	Dairy Farming
91.	Udhan SHG Majhog	MajhogSultani	10	Dairy Farming

2.5. Impact of SHG’s on women empowerment

Woman in Himachal also face considerable gender discrimination. They are outnumbered by men, face discrimination in the matter of food consumption, are less literate than men have little control over their own fertility, work in unpaid and undervalued sectors, suffer wage discrimination, are subject to laws that discriminate against them face violence at home and outside. Women, especially among the poor work longer than men in unpaid household level activity, this restricts their participation, income generation and decision making. Women have a subordinate role in society, which impedes their participation in development, on equal terms with men. Thus planning should stress on practical gender needs and the removal of hardships that women face practically such as the provision of fuel and drinking water or sanitation. Some of the strategic needs of women that need to be addressed are:

- Reduced vulnerability to violence
- More economic security
- More options and opportunities
- Shared responsibilities with men for reproductive work
- Increased ability to improve the lives of their children
- Networking with other women for solidarity
- Increased political power

Hence programs aimed at empowering women must have indicators such as enhanced women’s space in decision making, whether, it had increased their access to credit, finances, property, nutrition, education, health care and whether it has decreased violence against women and whether it has improved their status in society and participation in governance.

The impact of SHG’s on women empowerment is measured on various parameters of self confidence seen from self-worth and communication skills, behavioral changes-seen from desire to protest against social evils, response to problem situations and family violence.

Table 3: Impact of SHG’s on women empowerment

At family level :	
Before joining SHG	After joining SHG
1. Husband did not permit them to go out alone, quarrel about meetings.	Now they are able to go where they want and get permission easily.
2. Did all housework, serving food to husband, feeding children, and washing clothes.	Husband took their own meals, sometimes fed the children, or completed cooking. At least wash their own cloths.
3. Were like slaves to husband.	Do not depend on husband for money. They consult husband.
4. In-laws ill treated them.	In-laws speak nicely; share the work when they

	have to attend meetings.
At Community level :	
1. As women no respect in society. 2. Could not talk as equals to men. 3. Had a fear of society. 4. Lot of opposition in village to their forming SHG.	Now their opinions are valued on common issues. Now invented to Gram Sabha, given respect. Have taken up issues of violence against women, got culprits remanded. Men in the community are afraid of them. Now seen as getting things done from Govt. and non govt. sources.
At the level of govt. functionaries :	
1. Very scared of going to govt. officers. Only men did. Women did not know what they did when they went. 2. They would go to govt. offices and wait to be called. Often they were asked to come another day.	Now they go to govt. offices. They know where to go, for what work. Now they meet important officials like BDO, Collector. Their work is done quickly. Now they understand banking procedures Govt. officials contact them to implement schemes in health, education, etc.

III. GOVERNMENT PROGRAMMES

The Government has been undertaking several programmes to improve the socio-economic situation of women/ girls in Himachal Pradesh. The present study is an attempt to assess the outreach and impact of various programmes. Himachal Pradesh government has been honored at the national level for its excellent steps and programmes undertaken for the empowerment of women in Himachal. Women in Himachal are employed in vocational jobs; education of females in rural areas has taken an edge in Himachal Pradesh. Earlier the women who used to be busy with household work are now working in anganwadis, handlooms, learning sewing, weaving etc.

The Himachal government is giving a serious concern towards the upliftment of the women in the society like education, funds to widows and poor women, strict punishments against female infanticide etc. The result of all these initiatives by Himachal government towards growth of women in society has made Himachal to top the list among all the other states in terms of empowerment of women. A survey done by India's renowned magazine and electronic channel revealed that Himachal excels in working for women empowerment and has been awarded as the 'Diamond State' award. Himachal Pradesh has come out to be the first state in the nation in which 50 % reservation is given to the women in Panchayati Raj institutions and other urban jobs. Moreover, all the Panchayats in Himachal Pradesh having large female population are provided with extra fund of Rs. 5 lacs for the progress and empowerment of women.

Several schemes have been started by Himachal Pradesh during the years (2008-2010) keeping in view the welfare of widows, divorced women, destitute and below poverty line women in Himachal. When it comes to empowerment of women, Himachal leaves behind many states in the country.

3.2. TABLE 4: Several Welfare Schemes for Empowerment of Women in Himachal

Sr.No.	Schemes	Description
1	Reservation in Political Bodies	Women of Himachal have been provided with 50% reservation in the political bodies like Panchayati Raj institutions and Urban Local Bodies in the State. This has definitely helped the women to come forward and explore themselves.
2	Beti Hai Anmol Yojna	Under this yojna, for all the families lying below the poverty line in Himachal and having one or two girls, a sum of Rs. 5100 will be deposited in the name of girls at the time of their birth. Moreover, to help in the education of such girls, scholarship ranging from Rs. 300 to Rs. 1500 will be given to them from class I to class XII.
3	Mukhya Mantri Bal Udhar Yojna	Under this yojna, Himachal govt. Decided to provide free education, accommodation, professional guidance and several other essential facilities to the orphans whether a girl or a boy.
4	Mukhya Mantri Kanyadan Yojna	Under this yojna, the daughters of below poverty line families or widows or destitutes were given a sum of

		Rs. 11,001 for their marriage by Himachal govt.
5	Widows Pension Scheme	Earlier, the widows in Himachal were given a monthly pension of Rs. 200 which was increased to Rs. 330

3.3In a study, (Research Abstracts on Women’s Empowerment, 1998 – 2008) the beneficiaries under 10 schemes for Women/ girls were covered in 12 districts of Himachal Pradesh taking two development blocks – one comparatively developed and the other backward. A total of 1000 respondents from 125 House Holds (HH) were taken. The 10 specific schemes taken up were 1. Scheme of Widow Pension, 2. Balika Samridhi Yojana, 3. Vocational Training for Destitute Girls/ Women, 4. Working Women’s Hostels, 5. ICDS, 6. Old Age Pension, 7. Grant for Construction of House (SC/ ST), 8. Assistance to Women Victims of Atrocities (SC/ ST), 9. Incentive for Inter-Caste Marriages, and 10. Hostels for SC/ ST Girls. The findings of the study are listed below.

TABLE: 5

Sr.No.	Age groups of respondents	%age of respondents in each age group
1	34-41	42-32%
2	26-33	17-23%
3	18-25	16-33%
4	18-41	76%

TABLE 6

Various parameters studied	%age of respondents in various parameters
Education levels	39.53%- literate; 11.23%- primary level; 10.22%- middle Standard;- 9.24%- high school level; 2.33%- college level; 27.42%- illiterate
Category	SCs- 38.42%; STs- 14.73%; OBCs- 7%; General- 40%
Occupation	47.13% - agriculture; 4.19%- self employed; 1.77%- service; 34.12%- housewives
Awareness about different schemes	ICDS (72.27%), Mahila Mandal Programme (71.21%), Safe delivery kits (70.57%), and the Widow Pension Scheme (60.59%).
Schemes with 40-60% awareness	Old Age Pension Scheme (57.75%), Girls Education Incentive Scheme (54.56%), BSY (48.35%), and Health Education (43.30%).
Awareness generators	54.27% by Anganwadis; 37.94% by Mahila Mandals; 17.10% by husbands; 8.27% by village Pradhans; 4.98% by media; 19% by school teachers; 4.38% by village Patwaris.
Respondent beneficiaries of various schemes	24%-Widow Pension Scheme; 11.6% - Balika Samridhi Yojana; 24%- ICDS; 14%-Stipend to SC/ ST Girls for Technical Education in ITI; 36%- Inter-Caste Marriage Scheme; 14.6% Training for SelfEmployment; 24% Swarnajayanti Gram Swarozgar Yojana; 16.5%-National Maternity Benefit Scheme; 24%- Safe Delivery Kit; 24%- Health Education; 24%- Girls Education Incentive Scheme
problems faced by beneficiaries at different levels	completion of formalities at different levels- 5.70%, distance of programme implementing agency from home- 61%

IV. STRATEGIES

4.1 Unique features of Himalayan region, especially Himachal Pradesh

Before any discussion on integrated and sustainable development of mountain communities, especially the women, is considered, it is worth dwelling briefly on unique properties of Himalayan region. Himachal is divided into four regions: the Kandi areas bordering Punjab, the Shivaliks, the Dhauladhar, and, beyond Pir Panjal, the Cold desert areas of Lahul-Spiti. The state is unique in that it straddles all four agro-climatic zones and it has diverse vegetation, from tropical to alpine pastures.

Due to expansion in population, land ownership is fragmented. This situation coexists with the fact that about 25% of cultivable land remains fallow especially in Kangra and Una because people are not interested in

farming and are ingovernment job or working outside the state. This land can be rented towomen’s groups, for growing vegetables, fruits andcereals for their own consumption as well as for sale.Inthis state economic development, integrated development, and sustainabledvelopment are all linked to natural resource management and women have the

greatest stake in sustainable natural resource management and development.Himachal has tremendous horticulture potential. Apple, a fruit of alien origin is justone, losing its pre-eminent position to cheap imports.. The Agriculture University at Palampur is nowvigorously pushing for organic farming and chemicals-free production of fruits andvegetables and many SHGs are being organized around the “new enterprises”, also known as sustainable enterprises. These issues must be kept in mind beforeframing policies, plans, and programmes, especially for women in mountainareas.Vegetable production has great potential too especially exotic vegetables likebroccoli, asparagus, iceberg lettuce, radish, spring onion, etc.Himachal has land, water, and right climate to emerge as fruit and vegetablebasket of India.On the other hand, traditional manufacturing industries cannot successfullyoperate from Himachal because of high cost of transporting raw materials and thedistance of urban markets.Therefore, enterprises and livelihoods strategy must utilize the inherentadvantages of Himachal Pradesh and train women, to build ontheir strength as well as the strengths of the land where they live. If theselivelihoods take care of the environment, these enterprises would be sustainable, this is an added advantage.

4.2. Training for sustainable enterprises

Sustainable enterprises have been identified by SEDEM (the research agency)for mountain areas. These are

TABLE 7

a.	organic farming
b.	Vermiculture composting
c.	chemicals free fruits and vegetable production
d.	rural tourism
e.	fish farming
f.	constructions using local materials combined with advanced materials
g.	Using biomass to create and invigorate soils
h.	solar power systems
i.	modernization of gharats
j.	use of land for generating multiple revenue streams
k.	use of timber allocation for producing high value added furniture
l.	production, packaging and sale of glacial water
m.	learning to use computing and computer related activities
n.	production of milk and milk products
o.	community-based management of herbs collection and trading
p.	use of the Internet in marketing mountain products
q.	preservation of local seeds and bio-diversity
r.	export of fruits and flowers from high altitude areas
s.	opening up of remote areas for mountain tourism
t.	training in modern plumbing, electrical work, masonry, gardening
u.	training in cross-breeding of animals
v.	construction of low cost, waterless toilets and its popularization among the mountain communities
w.	provision of safe and clean drinking water using ozone process
x.	production of handicraft items such as goat hair carpets (shella), musical instruments, spices and pickles, etc
y.	promotion of unique mountain cuisine throughout India

These 26 products and processes have been listed just as an example of thepossibilities, not merely for the women but for the mountain community as awhole, for India’s training institutions to change their attitude, values, content,systems, and procedures of training and equipping mountain communities to beable to respond to the challenges that lie ahead.All these new generation of enterprises have been field-tested. Major UNagencies and many governmental and non-governmental organisations areworking on these systems because these products and processes offersustainable livelihoods. Yet, our training centres, living in 19th century and stillworking on factory mode of production, are blissfully unaware of any; none has responded to the challenges of the 21st Century.

V. RECOMMENDATIONS

From the study showing the beneficiaries under various government schemes, it has been observed that the beneficiaries in the age group 18-25 are the least, the percentage of beneficiaries is the least for those who are self employed, it stands only 4.19%. Awareness about different government schemes also lies in the range 60-70% only which should have been more than 90%. Furthermore there are schemes with 40-60% awareness only and this includes the important Girl Education Incentive Scheme and BalikaSamridhiYojna. It is also observed that media needs to play a very important role as awareness generator. It is therefore recommended that for the successful implementation of government schemes including the SwarnajayantiGraminSwarozgarYojna which covers the SHG's the following suggestions can be viewed-

- The inbuilt difficulties in implementing different schemes for women should be reduced.
- Financial norms should be revised to enhance the amount of assistance extended to women beneficiaries.
- Provisions should be made for a single window system to reach the benefits.
- Mainstreaming of gender perspective should be introduced in different schemes.

Furthermore, the programmes related to women empowerment through SHG's in Himachal should be based on the following objectives-

- To promote sustainable economic growth.
- To provide credible policy analysis to mitigate women discrimination.
- To promote vegetable production and explore horticulture, floriculture, and tea gardening potential in the state.
- To discourage the fragmented ownership of land and rent out the fallow land to women SHG's.

VI. CONCLUSION

Personally I am convinced that only the sincere efforts in terms of –

- Identification of areas in which SHG's can flourish.
- Assessing the impacts of SHG's in general.
- A relook at government programmes.

will resolve women related issues and empower them in the true sense.

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