



## Local initiatives and good governance: With the special reference to the self help groups

Mridula Sharda<sup>1</sup>, Hari Priya<sup>2</sup>

<sup>1</sup> Professor, Department of Political Science ICDEOL, Himachal Pradesh University, Shimla, Himachal Pradesh, India

<sup>2</sup> Research Scholar, Department of Political Science, Himachal Pradesh University, Shimla, Himachal Pradesh, India

### Abstract

According to Gandhi organic linkage between micro and macro system is convenient model to understand the rural India. Importance of the village level institutions: social- economic, political, formal and informal as effective medium to realise the political democracy at large and democratic goals (liberty, equality, fraternity and social justice) in the context of individual and community is inevitable. At the village level in contemporary India a large number of institutions are functional to meet the multiple needs of the rural people. Local government institutions (PRIs), social organisations like Mahila Mandals are good examples to meet the diverse interests related to their social needs. Self Help Groups in the economic field are pioneer institutions for the economic decentralisation. Economic decentralisation is appropriate to cater the economic needs of the rural masses who are one of the most vulnerable sections of the society. Micro economic institutions (SHGs) can play important role in changing the rural map by empowering the vulnerable. Changed economic status of this section can be stepping stone to realise the democratisation and goal of good governance. Objective of this paper is to understand the micro financial activities through Self Help Groups (SHGs) as a cornerstone for the good governance and women empowerment. Research questions addressed in the paper are: Do the SHGs have effective role in rural society? Are the SHGs contributing in the achievement of the goals of good governance? Are these groups play important role as units to check the mal practices of the local government? To conduct this study communitarian approach has been adopted. Deductive and inductive both the methods applied to conduct this research. Primary and secondary both types of data used for the study. Primary data collected through semi-structured questionnaire. Secondary sources included print material and electronic data. Data analysed through content analysis and percentage method used to analyse Quantative data. Mc Dougal claims that group behaviour is different from the individual behaviour. On the basis of his thesis, hypothesis is constructed that SHGs at the village level play an important role to evolve as system of good governance. Good governance ensures effective participation of the marginalised section (women), accountability, effectiveness and timely action.

**Keywords:** good governance, self help groups, rural democracy, political participation

### Introduction

Governance is a manner in which power is exercised in the management of a country's economic and social resources. Essentially, it is about the interaction between democracy, social welfare and the rule of law. Simply stated 'Good Governance' stand for rule of law applied for conducting the affairs of a society in a civilized manner. \Rule of law applied for conducting the affairs of a society in a civilized manner. Rule of law is non- discriminatory in nature. It is a system of government and governance as an actor's that is able to identify clearly the basic values of the society and pursue these values through an accountable and honest administration in order to achieve the goal of maximizing the welfare of people in all sphere of life (Bilung, 2015, p.53). Governance becomes good when the decisions and actions of the government are based on people's consent, legitimacy and accountability. According to the Special Ad Hoc Committee Report on Good Governance in Public Administration prepared by the State Planning Organization, governance is; " a concept used to define as understanding which is based on the mutual cooperation and consensus of all societal actors instead of the classical hierarchical government concept that was based on top-down dominance of the central authority, which brings participation and civil society organizations in the forefront, and which takes transparency, openness, accountability, devolution of power

and subsidiary as a basis." While good governance is a phenomena which has been popularized by the UNO, IMF and World Bank in last decade of the twentieth century. Good governance may conceptualize late. It finds its genesis in Gandhi's thought. Good governance is Gandhi's conception of decentralization. He advocated the village Swaraj a system in which the basic principle are mass participation, responsive and accountable system and these principles are fundamental principles of the good governance. Swaraj is deep rooted and has its seeds in his empirical works. His focus is on human centric, self organized system based on the principles of the top governance in which natives have their effective role as decision makers is deep rooted. In his vision of the village Swaraj and Hind Swaraj Good Governance is the basic mean to achieve a society based on the principles of non-violence, truth and human dignity. Gandhi also emphasized on the economic decentralization to provide base for the mass employment and economic equality among the masses. His idea is 'production by the masses' provides opportunity to the women folk to positively contribute to the economy. In the present times Self Help Groups (SHGs) is a positive development in the rural area to contact the women in the economic activities. These are labor intensive activities of the micro economic nature to which Gandhi considers the most important for the evolution of democratic

system which includes: socio-economic, political democracy. In Good Governance women's participation is given increasing priority in the scheme of governance. It is recognized their involvement in decision-making and decision implementation. Women could act as pressure group on administration to act and act in time.]Women are performing their active participation by becoming a member the SHGs in grassroots level. SHGs strengthens democratic institutions by opening the active participation of the down trodden in the multiple activities of their locality. SHGs encourage\ participation and ensure wide inclusion of societal interests in local government policymaking. Strengthening partnerships among its members formally and informally to improve the delivery of the State services and also encourage public participation. These institutions create space for the public dialogue, Gandhi emphasised on the principles of cooperation, Negotiation and truth make the system sustainable. Governance world derived from the Latin origin that suggests the notion of 'steering'. This sense of 'steering' a society can be contrasted with the traditional 'top-down' approach of government 'driving' society or the distinction between 'power to' in contrast to governments 'power over'. As a process, governance may be carried out for any size of organization from a single human being to all of humanity, and it may be carried out for any purpose, good or evil, for profit or not. A reasonable or rational purpose of governance is to see to it (assure), sometimes on behalf of others, that the organization produces a worthwhile pattern of good result while avoiding an undesirable pattern of bad circumstances. Perhaps the most or natural purpose of governance is to assure, on behalf of those governed, a worthy pattern of good while avoiding a truly undesirable pattern of bad. The ideal purpose, obviously, would assure a perfect pattern of good with no bad. A government, then, is a set of inter-related positions that govern and use or exercise power, particularly coercive power. It may be purposed or purposeless, its purpose for the good of all, some, one or none (Rao 2008, p.1-2). Governance is not government as such. Governance is one of the characteristic of any institution that is concerned with governance, or management of governance. Governance is the reflection of the quality and performance of management. Each nation's path to good governance is different, depending on culture, geography, political and administrative traditions, and economic conditions (Goel, 2007, p.1). At the international level in the last decade of the twentieth century international agencies (World Bank, IMF) defined Good governance and its parameters. All over the world in different countries there are multiple diversities in the socio-economic and political institutions. To attain the goal of good governance single institutional system is neither possible nor desirable by the world mass. Each locality or community intended to intact its age old institutions. Although the process of modernization has affected their socio-economic and political system. Their adaptability to these developments varies from society to society. In case of India Gandhi was against the concentration of the power. His focus was on minimum government. It has been realized that 'high modernization' of the early post independence period was not compatible to the Indian society which has complex diversities at the grass root level. These diversities need variety of solution and these solutions are possible only through the decentralized governance. Gandhi proposes that the village administration

should be managed by the natives also. Grass root democracy can only be the base of the Indian democracy. Active participation of the masses at the village level in the political process and economic activities are pre-requisite to develop the democracy from the bottom to the top. This thesis is to be checked on the empirical bases further this paper evaluate the system on the basis of the Gandhian thesis.

### Definitions of Governance

Definitions can be challenging, subtle, complex and powerful. Governance is not synonymous with the government. Since governance is not about government, what is it about? Partly it is about how governments and other social organizations interact, how they relate to citizens, and how decisions are taken in a complex world. Thus governance is a process whereby societies or organizations make their important decisions, determine whom they involve in the process and how they render account. Since a process is hard to observe, students of governance tend to focus attention on the governance system or framework upon which the process rests - that is, the agreements, procedures, conventions or policies that define who gets power, how decisions are taken and how accountability is rendered (Graham, Bruce Amos & Tim Plumptre, 2003,p.1).

### Good Governance

Good Governance stands for active participation in both formal and informal institutions. Good Governance encouraged common masses to formulate and express their positions on issues of importance to them. Good Governance is not a phenomenon which can be described in words; it is rather a phenomenon which can be felt by the people. Good governance does not depend only on the executive but depends on the institutions, NGOs, as well as the co-operation of the people. Good Government is dependent mainly on the excellence of human being engaged in Government and the enlightened citizenry. That is why it has been repeatedly said that human rather than capital is the key of development. Good Governance would promote welfare state in its true connotation wherein people would be looked after by the Government machinery (Goel, 2007, p.1). The Secretary General of the United Nations, Kofi Annan, reflects a growing consensus when he states that "good governance is perhaps the single most important factor in eradicating poverty and promoting development". S.G Brave feels that Good Governance is more an art than a science and there can be very few esoteric about it. It is a question of performance rather than theory or action, there is no sensational short-cuts to good governance. There are no spectacular solutions. Another outstanding deficiency is failure to locate defined responsibility at different point and levels of the administrative hierarchy which are the objectives of the good governance. This location of responsibility has to be finally carried down to the level of the individual functionary.

### Principles of Good Governance

**Consistency:** Consistency of decisions both among each other and also through time ensures that the regulations brought in by the state are predictable and that citizens can realize their development investments for the future in a reliable environment. **Responsibility:** The government needs

to have the capacity and flexibility to rapidly respond to social changes.

**Accountability:** Indicates how the public officials use public resources and the responsibility on how they are budgeted and reported so that public officials can give an account of the expenditures when necessary.

**Fairness:** Ensures that the decisions of the public sector do not result in applications that provide unbalanced benefits to any segment of the society, that the rules the citizens are subject to are openly and clearly laid out and are applied uniformly to everybody which in turn reinforces the confidence of citizens to the state. Fair treatment should be imparted to each and everyone without taking into consideration man made differences.

**Transparency:** Indicates that public officials carry out the decision making processes and their implementation in an open manner and share them with other stakeholders. There should be no gaps between the ruler and ruled. Rulers should disseminate the information through various methods for the public.

**Participation and Subsidiary:** Indicates that preparation, implementation and monitoring stages of decision-making process involve effective participation of civil society organizations and the public, starting from the individual. Taking public decisions in a participatory manner by involving all stakeholders to be affected from a particular decision increases the implementation possibility of that decision.

**Effectiveness and proportionality:** Indicates the application of decisions taken by the government equally to everybody simultaneously and that there is a reasonable correlation among the results to be achieved, the resources to be used and their negative impact on certain groups. The basic aim of proportionality is equity & social change.

**Adherence to law:** Indicates that the government take decisions based on objective information within the rule of law and that the decisions are supervised through legal channels (Toksoz, 2008, p.17-19).

Applicability of the steps of Good Governance ensure meaningful influence of the common masses in the decision making process.

### Local Governance

Report published in 1997 (on Good Governance) observed that sustainable development implementation should be based on local level solutions and initiatives designed with and by the local communities. Community participation and partnership along with decentralization of government power to local communities are important aspects of environmental governance at the local level. Initiatives such as these are integral divergence from earlier environmental governance approaches which was “driven by state agendas and resource control” and followed a top- down or trickle down approach rather than the bottom up approach that local level governance encompasses. Local level governance shifts decision making power away from the state and / or governments to the grassroots. Local level governance is extremely important even on a global scale (Vir, 2015,

p.55). Local government based on the principles of subsidiary maximum power to the local bodies.

### Concept of Self-Help Groups (SHGs)

Self-Help Group can be define as group of more two or 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 members 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 (Women's SHGs, and managing convergence in Himachal Pradesh 2003-2004, p.8).

### Objective of the study

To understand the micro financial activities through Self Help Groups (SHGs) as a cornerstone for the good governance and women empowerment.

### Research Questions

- Do the SHGs have effective role in rural society?
- Are the SHGs contributing in the achievement of the goals of good governance?
- Are these groups play important role as units to check the mal practices of the local government?

### Hypothesis

- Self Help Groups are cornerstone for the good governance;
- They act as a channel between the marginalized section and Governance;
- SHGs as medium of administrative development and self-government;
- They are the mobilize and user of local resources for local development;

### Methodology

To conduct this study communitarian approach has been adopted. Deductive and inductive both the methods applied to conduct this research. Primary and secondary both types of data used for the study. Primary data collected through semi-structured questionnaire. Secondary sources included print material and electronic data. Data analysed through content analysis and percentage method used to analyse Quantative data.

### Sample and Universe

The study was conducted in Gram Panchayat Bassa of Gohar Block (Distt. Mandi H.P) and its 4 wards were selected as a geographical unit, six SHGs were selected randomly. All the members of these groups were served question. To conduct this study communitarian approach has been adopted. Deductive and inductive both the methods applied to conduct this research. Primary and secondary both types of data used for the study. Primary data collected through semi-structured questionnaire. Secondary sources included print material and electronic data. Data analysed through content analysis and percentage method used to

analyse Quantative data.

**Self Help Groups and Good Governance: An Empirical Study**

Self Help Groups promotes Good governance in a number of ways. SHGs contain all the elements and principles of good governance. It is the best form to organize and institutionalize organization of the common masses. It enables women to actively involved in the decision making and leads to the wide representation of societal interests in decision-making. It also encourages women participation in rural power system. Women’s day to day participation in SHGs also enhances their skill to understand the local governance as well as participation capability in multiple processes. These processes include social accounting and auditing of panchayats through the Gram Sabha. SHGs are the institutions to strengthen the micro financing which can prove motivational to the political participation. In this manner, disadvantaged groups, including women; minorities are empowered to defend their rights. Good governance is also a key developmental concept today. Governance is a process whereby societies or organizations make their important decisions, determine whom they involve in the process and how they render account. SHGs provide a set of norms and values to guide the work of their own organization and some other political and social communities. They also provide a set of performance standards against which these organizations and their members should be fair. Thus development is not merely people-oriented but people- centered. It is positive to the extent of building up new levels of skills, knowledge and support for development. The top to down approach should be revised in the context of Good Governance just because the circular functioning of Self Help Groups. The working of these groups is on the bases of mutual help and group identity.

**Table 1:** Respondents View Regarding Participation in PRIs of SHGs Members

Sr. No	Participation of SHG.	Reposes	Number	Percentage (%)
1.	Attend meeting of Gram Sabha	Yes	36	60%
		No	24	40%
2.	Questioning	Yes	33	55%
		No	27	45%
3.	Express their views	Yes	37	61.67%
		No	23	38.33%

It is evident from the table no.1 60% of the respondents regularly attend the meetings of the Gram Sabha and 40% respondents were not regular and not accustomed to attend the meetings. 55% respondents question the panchayats regarding the development schemes and PRIs. 61.67% respondents expressed their opinion in the meeting of the Gram Sabha. Figures are evidence of this direct relation between SHGs and PRIs. Members of SHGs also participate in Gram Sabha. According to 73<sup>rd</sup> Amendment Gram Sabha is the legislative body of the village and panchayat is executive. On the basis of the parliamentary system executive should always be responsible to the legislature. Amendment empowered the Gram Sabha to ensure the direct participation of the masses in the local governance. Both the institution is the fulcrum of the rural society of India. Both aimed to empower the marginalized sections of the society. Local bodies are institutions to ensure political democracy.

Self Help Group act as pressure group in rural power system. Women being the member of SHG are very active during the Panchayat elections as they believe in the group identity it is observed during the field study. They also select their candidate for the rural bodies. They actively participate in the election process. They go for campaigning discuss the local issues with the candidates (survey was conducted during the panchayat election 2020 in Basa village of Mandi district in HP).

Thus above analysis indicates the participation of Self Help Group in PRIs. SHGs play an important role in political socialization and contribute to develop the political culture, attitude and perception among the rural women in a way to understand the political system in which they live.

**Table 2:** Caste variable in the SHGs and rural power system

Responses	Number of Respondents	Percentage (%)
General	24	40%
Schedule Caste	29	48.33%
Other Backward Classes	07	11.66%
Total	60	100%

Caste is one of the most important institutions of the Indian society. Societal role, class stratification, composition of the power system to large extend determine by the caste system. Rajni Kothari in his work Caste in Indian Politics concluded that Indian politics is caste ridden and after independence caste variable has always been an important factor of determining the politics at all the levels (village to nation). Same thesis is derived by Rudolph and Rudolph. Table no.2 reveals that the highest number of the respondents were from Schedule caste that was 48.33%. Second highest segment of respondents was from general category that was 40%. And the minimum numbers of the respondent were from the Other Backward Classes which was 11.66% of the total number. The participation of all the categories in SHGs is in ratio to their total population of the area. All the caste segments of the area had more or less equal ratio in the SHGs. This caste configuration indicate all the caste categories equally interested in the micro financing pursuits. Respondents number and personal observation during the field study were, that the SC population of the area feels SHGs as meaningful institutions for their economic upliftment as well as for the opening of the horizons in their life patterns. SHGs are popular among all the segments of the society. Women respondents feel it is a channel for the empowerment and group identity ensures their role in the community life.

**Table 3:** Educational status of the Respondents

Responses	Number of Respondents	Percentage (%)
Illiterates	05	8.33%
Primary	06	10%
Middle	10	16.66%
Matriculation	15	25%
Up to matriculation	16	26.66%
Graduation	05	8.33%
Post graduation	03	5%
Total	60	100%

Education is a key intervention in initiating and sustaining processes of the empowerment. Quality education can help women and marginalized communities in improving their status, enable them to have greater access to the information and resources and to challenge various forms of

discrimination against them. Education helps to strengthen democratic processes as it allows for greater and more equitable participation. It enables engagement with development processes and the institutions of governance form a position of strength. Poor women from socially disadvantaged communities are invariably not literate and therefore find themselves at a disadvantage to be effective part of the institution this section finds difficult to participate in the development processes because of their limitation to understand the working of the institutions. They do not get opportunities to become socially, economically and politically viable. They are unable to take full advantage of the progressive measures like reservations in PRIs. Many of the negative fall-outs of being outside the education net for the women are quite recognized, however, the articulation of the problem tends to remain at the level of rhetoric. Education means knowledge of the world in which we live and it changes the life for something better. It helps to build opinions and have view point on things in life. Education develops a perspective of looking at life in a different way. Table no 3 reveals the participation in SHGs of Matriculate and 10+2 women is quite high because of their educational status they do not have sufficient job opportunities where people with higher qualification are available. SHGs provide them space; financial assistance and collective effort to grow and overcome their socio-economic problems. Their participation in SHGs also encourages them to participate in the democratic institutions also. Women of this section are more benefited from SHGs and microfinance activities. Illiterate or semi-literate women are less aware and not confident to make their own decision and to be independent in the existing system. SHGs are beacon for these strata. So it is clear from above analysis that education is subservient factor of the women participation in SHGs. It is observed that women of this category take interest in different community activities, development schemes and participate in the local development projects specially which are related to their personal life.

**Table 4:** Annual Income of the Respondents Family

Family annual income	Number of Respondent	Percentage (%)
Below one lakh	14	23.33%
01 lakh to 1.50 lakh	10	16.66%
1.50 lakh to 3 Lakh	11	18.33%
Above to 3 Lakh	25	41.66%
Total	60	100%

Table no.4 reveal that 23.33% of the respondents have their income below one lakh (family annual income). Whereas 16.66% and 18.33% of the respondents' annual income was between Rs.1.00 to Rs.1.50 lakh and Rs.1.50 to Rs.3.00 lakh respectively. Majority of the respondents had income above Rs.3 lakh per annum. So it is clear that majority of the respondents have more than three lakh annual family income from all the sources. Basa village is a fertile area in Mandi district. Their agriculture income substantiate income from other sources. Majority of the working population is engaged in the primary sector. Vegetables (Peas, tomato and cauliflower) are cash crops of the area. Normally people consider cash remuneration as their income. It is observed that their income from all the sources is above Rs.3 lakhs. Their living standard is high; most of the people have their own vehicle (two wheeler, car, trucks). Keeping in mind this

fact their membership is not mere for the economic causes. Members join their groups to utilize their time in fruitful manner. In addition to family income, meager self-earned amount give them confidence which is the symbol of their indentity.23.33% who are having their income below Rs. one lakh annually normally they are the people who have small land areas. Their participation in SHGs is need based. Economic status and the participation patterns indicate that the women in the rural area try to search their identity. They join Mahila Mandal, SHGs participate in the Gram Sabha to raise their voice. It is an evolutionary process. Women directly or indirectly aspire to be part in the governance although the political parties are not very encouraging. In the present milieu SHGs provide them indirect avenues to consolidate their group identity and exert. The member of Self Help Groups belongs to all the different sections of the society on the bases of the caste, socio-economic family background. Their educational status is also quite different. They are active and participate in other socio-economic activities. Apart from this diversity they work as group form and believe in the group identity through peaceful means and pluralistic dialogue in Good Governance.

**Findings**

Self-help group is an useful platform to enhance the women's empowerment through increased knowledge and awareness on socio-political issues. Members of SHGs are well aware in comparison to others who are not members of SHGs. Self Help Groups (connectivity) perform as the mediator in women's participation in governance.SHG phenomenon definitely brings consciousness among the women, sense of belongingness and self-confidence. This is novel and innovative organizational setup in India for the up-liftment and welfare of the women. Equal participation in political life plays pivotal role in the general process of the advancement of women. Women's equal participation in decision-making is not only a demand for social justice or democracy but can also be seen as a necessary condition for the women's interests to be taken into account. Without the active participation of the women and the incorporation of women's perspective at all levels of the decision making, the goals of equality, development and peace cannot be achieved. It is very important to create opportunities for the women socio-economic development in India as they constitute half of the population. Government has been making continue efforts to provide equitable growth and social justice. Through reservation participation of the women increased in local governments and decisions making.Creating an environment through positive economic and social policies for the development of the women to enable them to realize their full potential. It is observed that Self Help Groups have gained greater significance at the global level under the changing economic scenario. Nowadays Indian government and state of Himachal Pradesh have been promoting SHGs through governmental & Non- governmental agencies. Self Help Groups give prime importance in the areas of regional development and women empowerment. Women participation in the SHGs has enabled them to discover their inner strength, gain self Confidence. Social, economic, political and psychological empowerment and capacity building are also created to the economic empowerment through SHGs. SHGs are working well for the women. Iincreased level of the participation and representation of women in state institutions is a step

forward in the protection of their political rights. Practices of the Good Governance's benefited the common masses with the better delivery of services and improved welfare scheme. It seeks to remove the tendencies of administrative bias, corruption, alienation and secrecy. Aim is to make the administration poor-sensitive, gender-sensitive and more sensitive to the demands and grievances of the public. SHGs raised awareness among society. It creates a link between the formal power system and the common masses

### Conclusion

Women comprises half of the population. Their effective participation in the governance can only meet the goals of good governance. Economic viability through micro financing (SHGs) enhances their self-esteem, power to take decisions independently at the personal level as well as in the society at large. At the grass-root level their participation in the gram sabha enhances their political activities. It has been proved by various studies that women are more serious in pursuing development agenda and at the community level whenever they get chance they initiate development proposals and make every effort to realise those. Self-help group is an useful platform to enhance the women's empowerment through increased knowledge and awareness on socio-political issues. Members of SHGs are well aware in comparison to others who are not members of SHGs. Self Help Groups (connectivity) perform as the mediator in women's participation in governance. SHG phenomenon definitely brings consciousness among the women, sense of belongingness and self-confidence. This is novel and innovative organizational setup in India for the up-liftment and welfare of the women. Equal participation in political life plays pivotal role in the general process of the advancement of women. Women's equal participation in decision-making is not only a demand for social justice or democracy but can also be seen as a necessary condition for the women's interests to be taken into account. Without the active participation of the women and the incorporation of women's perspective at all levels of the decision making, the goals of equality, development and peace cannot be achieved. It is very important to create opportunities for the women socio-economic development in India as they constitute half of the population. Government has been making continue efforts to provide equitable growth and social justice. Through reservation participation of the women increased in local governments and decisions making. Creating an environment through positive economic and social policies for the development of the women to enable them to realize their full potential. It is observed that Self Help Groups have gained greater significance at the global level under the changing economic scenario. Nowadays Indian government and state of Himachal Pradesh have been promoting SHGs through governmental & Non- governmental agencies. Self Help Groups give prime importance in the areas of regional development and women empowerment. Women participation in the SHGs has enabled them to discover their inner strength, gain self-confidence. Social, economic, political and psychological empowerment and capacity building are also created to the economic empowerment through SHGs. SHGs are working well for the women. Increased level of the participation and representation of women in state institutions is a step forward in the protection of their political rights. Practices of the Good

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