

# Shg: A Mode To Change The Status Of Women In Uttar Pradesh

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## ABSTRACT

Women have been playing important roles in society. In India, women had much less access to education, employment and income. The Indian government has taken many initiatives for the development of women. Self-help groups are one of such major initiatives of the government for women. Women come together into groups and motivate each other to build new opportunities for income generation. Various studies have already been conducted on different aspects related to women empowerment and SHGs. The present paper reviews the literature to study the change in the status of women after joining SHGs in Uttar Pradesh.

**KEY WORDS:** Women, Self- help groups, Empowerment.

## 1. INTRODUCTION

In the present era, where the country has achieved integration of the global economy, it needs to work a lot to come out of poverty. As per the millennium development goal report, 60 percent of the world's poor people live in five countries, India being one of them (The Millennium Development Goals Report 2015, United Nations). In India, to provide some solution for this, the Indian government has taken an initiative to promote and support Self- Help Groups (SHGs) for poverty alleviation and upliftment of women. The Self-Help Group Bank Linkage program (SHG-BLP) is a landmark model initiated by the National Bank for Agriculture and Rural Development (NABARD) in 1992. It's goal was to deliver affordable door-step banking services and financial inclusion of SHGs. It is a home-grown self-help movement to create sustainable livelihood opportunities for the rural poor as stated by NABARD (2019-20). India's Self-Help Group movement has emerged as the world's largest and most successful network of women-owned community-based microfinance institutions. After more than 25 years of SHG Bank linkage, the program has grown exponentially. The system has evolved and matured enabling the SHGs access to large loans under the SHG- BLP program. Besides loans the SHGs have been able to access funds from their federations and the NGO MFIs. The SHG- BLP program has reached a milestone with a total membership of about 1.02 crore groups covering 12.4 Crore households across India. The program has made an indelible mark on the Indian financial landscape by extending loans to the extent of R1,08,075 crore to 56.77 lakh SHGs as of 31 March 2020 NABARD (2019- 20).

## 2. OBJECTIVES OF THE STUDY

- 1- To study the role played by SHGs in U.P.
- 2- To review the literature related to the impact of SHGs on women.
- 3- To understand the significance of bank linkages with SHGs.

## 3. REVIEW OF LITERATURE

According to the Ministry of rural development, Government of India (2021), the total number of registered SHGs in India are 70,10,401. It may be noted that there are 48,0249 SHGs in Uttar Pradesh (UP). The studies related to UP were selected and a few are cited here to understand the impact SHGs have made in women's life.

Using a survey method Anbumani and Wilson (2017) concluded that, the role of District cooperative banks (DCBs) in promoting women empowerment in Lucknow is very commendable and is higher than the services provided by women SHGs. In the study 230 out of 324 DCB members and 180 out of 324 SHG members were found to be empowered. However, the role played by the SHGs is complementary to the role played by the DCBs which could bring more significant results towards women empowerment.

Aggrawal et.al (2020) stated that domestic violence has reduced and the members of SHG can take independent decisions to some extent, depicting the empowerment of women socially and economically in Agra, Muzaffarnagar, Bareilly, Meerut and Ghaziabad districts of U.P. A finding of research shows that education has a significant impact on all the aspects of SHGs members. Religion has no significant impact in case of improvement in family matters and political empowerment of women is concerned. In economic empowerment, the decision to use public amenities has a significant impact.

**Aggarwal and Gupta (2017)**, observed that before joining in SHGs, 8% of respondents got above Rs 12000 in Ghaziabad district U.P. After formation of the SHG 13% of the respondents have been getting more than Rs12000. Thus, most of the respondents increased their monthly income. The study depicts that SHGs are a great initiative for the upliftment of women. It has also been found that women are facing many problems. The study observed that 82.50% of the respondents are facing difficulty in group formation and 73.4% respondents are facing the problem of improper utilization of funds. The study also showed that 71.5% respondents have a marketability problem which included transportation while 66.5% respondents are facing the problems of difficulty in account keeping. 57.2% respondents are facing the problem of misunderstanding in group members, 62.33% of respondents are facing the problem of lack in training programmes and 22.8% of the respondents have no support from family members.

**Gupta. A and Choudhary. L (2020)** through their research suggested that there is an increase in the development of SHGs in Jaunpur U.P and further the concept of SHG is a better strategy to uplift social and economic status of women and other weaker sections of the society. Due to the SHGs formation the participation, mobility, knowledge and awareness of women and other weaker sections of the society has remarkably enhanced.

**Kumar. K (2020) stated** that the Self-help group formation through microfinance initiatives has provided opportunities for women to become aware of their rights of equality within the society. After the formulation of SHGs, the participation of women within the different activities to generate earnings and provide self-employment has exceptionally increased in Uttar Pradesh.

**Kureel R.C and Ahmed (2015)** found that meetings in SHGs are held periodically. Most meetings are held monthly and, in some instances, they are held fortnightly. The family income of SHG member's is Rs.1000-2000 in Badagaon block in district Jhansi. The study denotes that the SHGs members are empowered economically.

**Kumari and Mishra (2015)** conducted a study and observed that SHGs are playing a significant role in the betterment of women and gender empowerment in Varanasi district of U.P. These SHGs are providing a platform for the poor women to upgrade their capacities and thereby self-empower themselves. This would encourage decision-making by women both at the household level and at the group level. SHGs create confidence, act at the ground work to increase awareness among women and become a vehicle for the promotion of economic activities among the deprived section of society.

**Rukshana et.al (2014)** suggested that the women members in Allahabad district of U.P need to be sufficiently exposed to the objectives and functioning of the SHGs so that they could manage the group effectively. This also will develop their interest in undertaking various activities which include credit facilities, need-based training and income generation which will in turn empower them.

#### 4. CONCLUSION

Through the above-mentioned studies it is clear that a few of the research papers have already been published related to the status of women SHGs in U.P. The papers highlight the problems and prospects of women's empowerment. Some solutions also emerge for the betterment of SHGs for future research. Further, it is noted that a few studies have also thrown light on the significance of Bank Linkages to Self-Help Groups. Reviews suggest that if SHGs and banks come together, then SHGs could surely leave a remarkable impact on society and would be a mode to bring about changes in the status of women and the initiative by the government could be more fruitful and effective for women.

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