



# Empowering Women: Government Initiatives and Support for Self-Help Groups led by Women in Uttarakhand

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## Abstract -

In Uttarakhand, Self-Help Groups (SHGs) have emerged as transformative communities, particularly instrumental in rural areas where financial constraints, illiteracy, and skill deficiencies pose significant challenges. These groups operate by enhancing members' skills and providing collateral-free loans, acting as a collective support system. Initially designed to empower women, SHGs received support from national institutions like NABARD and the RBI, facilitating financial assistance and savings accounts. Government initiatives, including the Swarn Jayanti Gram Swarozgar Yojana, have further catalysed self-employment in rural areas, culminating in the National Rural Livelihood Mission. Uttarakhand's serene landscapes witness women venturing into entrepreneurship, overcoming unique challenges. The government, acknowledging these struggles, has crafted tailored programs extending beyond financial aid. Initiatives encompass training, mentorship, and fostering supportive environments to nurture thriving businesses. This exploration delves into government initiatives' specifics, revealing a thought-out strategy for inclusive and prosperous communities. Real stories unveil the tangible impact on women entrepreneurs, shaping a balanced business scene in the Himalayan heartland. Reviewing literature, studies underscore SHGs' positive effects on income, economic disparities, and community empowerment. However, research gaps persist, demanding localized assessments, exploration of challenges, and nuanced investigations into cultural influences. Current government initiatives aim to empower women entrepreneurs in Uttarakhand. Deendayal Antyodaya Yojna, World Food India 2023, Pradhan Mantri Mudra Yojana, Mahila E-Haat, Mahila Shakti Kendras, Swadhar Greh, and STEP represent diverse schemes fostering financial inclusion, skill development, and entrepreneurial support. In conclusion, this abstract encapsulates the dynamic landscape of women entrepreneurship in Uttarakhand, emphasizing government initiatives' multifaceted impact on individual lives and community development.

## Key Words-

Self-Help Groups (SHGs), Government initiatives, Livelihood, women entrepreneurs

## Introduction

Self-help groups (SHGs) are like small communities where people come together to help each other out and make their lives better. These groups are especially helpful in rural areas where things like not having enough money, not being able to read or write, and not having the right skills can be big issues. SHGs work by building up the skills of their members so that they can solve problems together. One of the main things they do is provide loans without needing any collateral, acting like a kind of group guarantee for each other. This is how they help with getting small amounts of money to start businesses.

In the beginning, SHGs were created to support women who wanted to work for themselves. They got help from NABARD, which is a national bank, to get money for their small projects. The Reserve Bank of India (RBI) also joined in, making it easier for SHG members to open savings accounts and get more financial support. Programs like Swarn Jayanti Gram Swarozgar Yojana played a big role in encouraging people in rural areas to start their own businesses, leading to the National Rural Livelihood Mission.

SHGs do more than just provide money. They also bring people together, make sure everyone has a fair say, especially those who might not have a strong voice otherwise, and help more people get access to banking services. They are not just about reducing poverty—they're about helping communities grow and take charge of their own development by making the best use of what they have.

In the serene landscapes of Uttarakhand, women are stepping into the business world and leaving their mark on local communities. These women face their own set of challenges, whether amid busy towns or the quiet corners of rural areas. Recognizing the uniqueness of their struggles, the Uttarakhand government is taking steps to support these women with programs designed to cater to their specific needs.

It is not just about providing financial aid; it's about equipping them with the tools and creating an environment where their businesses can truly flourish. The government's commitment extends beyond mere funding to include training sessions, mentorship programs, and the fostering of a supportive atmosphere where women can not only survive but thrive in various sectors.

As we dive into the specifics of these government initiatives for women entrepreneurs in Uttarakhand, what becomes apparent is more than just a commitment to fairness. It is a well-thought-out strategy aiming for a more inclusive and prosperous community. This exploration will unfold real stories, illustrating how these policies are making a tangible impact on the lives of women entrepreneurs, shaping a more balanced and vibrant business scene in the heart of the Himalayas.

## Review of Literature

### Self Help Group in India

**Keshavaet al. (2010)** in their study In Punjab, a study on Self-Help Groups (SHGs) found that a significant number of SHG members have embarked on Income Generating Activities (IGAs), particularly in the realm of agriculture and related sectors. Participants noted that individuals with fewer resources encountered challenges in initiating new IGAs due to the need for both financial investment and manpower. Conversely, they observed that groups of like-minded individuals could more easily undertake joint ventures.

**Kalaimathaiet al. (2010)** reported that the post-SHG scenario witnessed a decrease in income inequalities, attributed to the economic benefits accrued by SHG members. The study revealed a notable enhancement in the average annual income of SHG members, with an increase ranging from 6% to 35%.

**Bhuvaneswaryet al. (2011)** conceptualized that Self-Help Groups (SHGs) are established voluntarily and are rightly seen as grassroots institutions that offer the impoverished the platform and assistance needed to take meaningful strides toward improving their individual and societal standards of living.

**Thangamani S and Muthuselvi S.21 (2013)** In Their Research “A Study on Women Empowerment Through Self- Help Groups with Special Reference to Mettupalayam Taluka In Coimbatore District, ‘Published by, ’Iosr Journal Of Business And Management, Volume 8, Issue 6.This research paper

examines women's empowerment as a dynamic process wherein women challenge established norms and cultural practices to enhance their overall well-being. The active participation of women in self-help groups has shown substantial positive effects on their empowerment, both socially and economically. The study focuses on women's empowerment through self-help groups in the Mettupalayam District of Tamil Nadu. It asserts that self-help groups serve as a potent tool for fostering savings activities and alleviating poverty. The paper recommends government support to uplift women through initiatives centred around self-help groups. The findings indicate a notable transformation in socioeconomic factors following women's participation in self-help groups, highlighting the success of such initiatives in promoting women's empowerment in the rural areas of Mettupalayam Taluka.

**Rajendran M.S, William T.A and Raja D.V. 22 (2013)** - In Their Research 15 Micro Finance and Empowerment of Women through SHGs in Kanyakumari District, 'Published by, Indian Streams Research Journal, Volume 3, Issue. 5. The central theme of this article revolves around microfinance and its role in empowering women through Self-Help Groups (SHGs) in Kanyakumari District. The study relies on a combination of primary and secondary data. The analysis presented in the paper underscores the emerging significance of microfinance as a potent tool for fostering self-sufficiency among the target group. The discourse encompasses key global topics such as women empowerment, self-reliance, and sustainability. The article delves into various aspects, including group savings, bank loans, family income, and expenditures. Through an examination of these factors, the research paper concludes that women experience empowerment through their involvement in self-help groups, engaging in diverse financial activities like savings, borrowing, budgeting, and rotating funds. The evident outcome is the growing self-reliance and independence of women, attributed to motivational programs and schemes implemented by SHGs.

### Self Help Group in Uttarakhand

**Sanguri Sunita (2018)** in her study, "A study of Economic Empowerment of Marginalized Sections of Society through Financial Inclusion" "The investigation, spanning across Uttarakhand and focusing on three districts in the Kumaon region, aimed to assess the influence of government initiatives on empowering marginalized segments of society. The findings unveiled that the implemented schemes have proven to be advantageous for the economic empowerment of individuals in Almora, Nainital, and Udham Singh Nagar districts, primarily through specified financial interventions."

**Bhatia, Shivangi and Singh, Seema (2019)** in their study, "Empowering Women through Financial Inclusion: A study of Urban Slum" analysed the impact of financial inclusion policies on the social and economic empowerment of women was examined, and the study concluded that initiatives like PMJDY and PMJJBY have been successful among women residing in slums. However, challenges were identified, particularly in the realm of digital payments and mobile banking applications. Additionally, the research established a positive correlation between financial inclusion and various dimensions of women's empowerment.

**Kandari Prashant (2020)** in his study, "Gender based comparative analysis of financial inclusion of women in hill regions of Uttarakhand a study of Pauri, Chamoli and Rudraprayag district" revealed A gender gap was identified in the underserved hilly areas of Uttarakhand, primarily attributed to a lack of financial literacy. The study recommends that policymakers address this issue by tailoring policies to boost financial literacy and utilize technology to increase the adoption of financial services. The goal is to expand the scope of financial inclusion and include a greater number of women beneficiaries.

**Kandpal Vinay (2020)** in his study, "Financial inclusion in India Breaking the myths and challenges: the case of Uttarakhand" in his study examined the study investigated the impact of financial inclusion on promoting social and economic development in 13 districts of Uttarakhand. It was concluded that a significant obstacle to inclusive development lies in the absence of market accessibility, emphasizing the need to address the interests of villagers.

**Rajendran M.S, William T.A and Raja D.V. 22 (2013)** In Their Research 15 Micro Finance and Empowerment of Women through SHGs in Kanyakumari District, 'Published by, Indian Streams Research

Journal, Volume 3, Issue. 5. The focal point of the article centres on microfinance and its role in empowering women through Self-Help Groups (SHGs) in Kanyakumari District, drawing upon both primary and secondary data. The analysis presented in these papers underscores the increasing significance of microfinance as a potent tool for fostering self-sufficiency within the target group. Women's empowerment, self-reliance, and sustainability, widely discussed globally, are key themes in the article. The paper delves into aspects such as group savings, bank loans, family income, and expenditures. The research concludes that women experience evident empowerment through participation in self-help groups, engaging in various financial activities like savings, borrowings, budgeting, and rotating funds. The increasing self-reliance and self-dependence of women are attributed to motivational programs and schemes organized by SHGs.

### Research Questions

- How effective are the current government initiatives in Uttarakhand in fostering the growth and sustainability of women-led businesses?
- What specific challenges do women entrepreneurs in Uttarakhand face, and how well do government support programs address these challenges?
- How do women-led businesses perceive and utilize the various support mechanisms provided by the government in Uttarakhand?
- How can government support for women-led businesses in Uttarakhand be improved based on the feedback and experiences of the entrepreneurs involved?
- In what ways do government initiatives promote collaboration and networking among women entrepreneurs in Uttarakhand?

### Objectives of the study

- Evaluate the effectiveness and impact of current government programs and initiatives supporting women-led businesses in Uttarakhand.
- Examine the contribution of government schemes to financial inclusion for women entrepreneurs in Uttarakhand.
- Investigate the influence of education and skill development programs on the success of women-led businesses.
- Explore how government-supported platforms facilitate collaboration and networking among women entrepreneurs in Uttarakhand.
- Evaluate the impact of women-led businesses on local communities in Uttarakhand.

### Hypotheses of the Study –

**H<sub>0</sub>** - There is no significant relationship between government initiatives and the growth of women-led businesses in Uttarakhand.

**H<sub>1</sub>**- Government initiatives positively impact the growth and sustainability of women-led businesses in Uttarakhand.

**H<sub>2</sub>**- Specific challenges faced by women entrepreneurs in Uttarakhand have a measurable impact on the success of their business ventures.

**H<sub>3</sub>**- Government schemes significantly contribute to the financial inclusion of women entrepreneurs in Uttarakhand, particularly in terms of improved access to capital and resources.

**H<sub>4</sub>**- Education and skill development programs positively influence the success and sustainability of women-led businesses in Uttarakhand.



**H5-** Government schemes in Uttarakhand effectively adapt to changing consumption patterns and market demands for women-led businesses.

**H6-** Women-led businesses significantly contribute to community development in Uttarakhand, including factors such as employment generation and economic spillover.

### Research Gap

- Impact of government initiatives on specific sectors and regions within Uttarakhand remains understudied, creating a research gap in understanding localized effects on women-led businesses.
- The extent to which education and skill development programs contribute to the resilience and adaptability of women-led businesses in Uttarakhand remains insufficiently explored.
- Limited research has investigated the nuanced challenges faced by women entrepreneurs in Uttarakhand.
- Limited research has delved into the evolving market demands and changing consumption patterns in Uttarakhand.
- Limited research has explored the perceptions and experiences of women entrepreneurs from diverse cultural backgrounds in Uttarakhand.

### Data Collection

Data collection is very necessary and integral part of a research. The Data was collected by reputed journals, research paper and articles which gives us the idea of Self-help group penetration in Uttarakhand. Many Journals were searched authentically and the data which was found relevant regarding the topic was used to draw the below conclusions.

### A Snapshot of Schemes and Initiatives for Women Entrepreneurship in Uttarakhand

Women play a leading role in nearly all government initiatives, and for the past few years, the Uttarakhand government has been actively engaged in offering incentives to encourage women to start their own businesses. Currently, numerous schemes and programs are in progress to provide support for women in entrepreneurship.

**Deendayal Antyodaya Yojna- National Rural Livelihoods Mission (DAY-NRLM)** - launched **eSARAS mobile App** which will add to eCommerce initiatives for products made by the SHGs. The App was launched by Shri Shailesh Kumar Singh, Secretary, Ministry of Rural Development, Government of India at New Delhi. Shri Singh also inaugurated eSARAS Fulfillment Centre at the Ministry's Janakpuri office in New Delhi on this occasion. The eSARAS fulfilment centre will be managed by the Foundation for Development of Rural Value Chains (FDRVC - a Not for Profit Company constituted jointly by Ministry of Rural Development and Tata Trust) and will be used for processing, packaging, and shipping of products that customers purchase through the eSARAS Portal and eSARAS mobile App. It will handle the logistics required to bring an online order to a customer's doorstep. **eSARAS an e-commerce mobile app** will be used as a more effective platform for marketing of the products made by women of self-help groups. It is an initiative conceptualized by the DAY-NRLM, Ministry of Rural Development (MoRD), towards the marketing of the best, authentic handicrafts, and hand-looms.

**World Food India 2023** - The Prime Minister, Shri Narendra Modi inaugurated the second edition of the Mega food event 'World Food India 2023' at Bharat Mandapam, Pragati Maidan, in New Delhi today. He disbursed Seed Capital Assistance for over one lakh SHG members to strengthen Self Help Groups. Shri Modi also took a walkthrough of the exhibition showcased on the occasion. The event aims to showcase India as the 'food basket of the world' and celebrate 2023 as the International Year of Millets.

**Pradhan Mantri Mudra Yojana (PMMY)** - Out of a total of 44.46 crore loans sanctioned under Pradhan Mantri Mudra Yojana (PMMY), 30.64 crore (69%) have been sanctioned to women as of November 24, 2023. Furthermore, as of 24.11.2023, 1.77 lakh (84%) of the 2.09 lakh loans sanctioned under Stand-up India (SUPI) had been sanctioned to women entrepreneurs. On April 8, 2015, PMMY was launched to provide collateral-free institutional loans to Small/ Micro companies for income-generating operations. On April 5, 2016, the SUPI plan was introduced to stimulate entrepreneurship among women and SC/ST by providing loans for the establishment of green field firms. The empowerment of women has been a significant goal of these programs.

**Mahila E-Haat**—The Ministry of Women and Child Development has launched “Mahila E-Haat” a scheme to empower women entrepreneurs by allowing them to showcase their products online, utilising technology. It is an initiative for women across the country as a part of ‘Digital India’ and ‘Stand Up India’ initiatives. The platform has been set up by the Ministry of Women and Child Development, Government of India under Rashtriya Mahila Kosh (RMK). Around 251 vendors have registered themselves with the forum. They have a network of nearly 1700 self-help groups that put up their products for sale.

**Mahila Shakti Kendras** – Mahila Shakti Kendras seeks to empower women by providing one-stop support services that will help in developing skills, create job opportunities, and promote digital literacy.

**Swadhar Greh**- Swadhar Greh is a government scheme to empower women in India, offering shelter, food, clothing, social, economic and health security as well as legal aid for readjustment in society.

**STEP** – STEP (Support to Training and Employment Program), a women empowerment scheme in India, provides skill developing training and employment assurance to women. STEP scheme is being conducted with the objective of providing training of self-employment to women on traditional enterprises like agriculture, animal husbandry, dairy, matting, horticulture etc. Women are trained with the cooperation of Non-Government Organisations. Proposals of Non-Government Organisations are sent to the Government of India through Empowered Committee constituted under the Chairmanship of Secretary, Women Empowerment and Child Development Department, Government of Uttarakhand.

## Finding and Conclusions

The Findings revealed that the government initiatives have helped the women Self Help Group to grow. Government have opened E-Haat, initiated eSARAS App for the marketing and selling of the products made these groups. Further government have also introduced many monetary based schemes for the expansion and support of these groups, Pradhan Mantri Mudra Yojana is the best example of it which provide loan for the establishment of more new groups. The initiatives taken by the government have also increased employment opportunities for the women and improved their status in the society.

While these initiatives and financial support have been commendable and fruitful for the women, but this support is very less in manner. The amount of monetary support given by the government must be improved as the condition of these self help group still remains miserable.

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