

**Self Help Groups and Women Empowerment: Comparative
Study of Government and Non-Government Institutions in
Rae Bareli District of Uttar Pradesh**

**ABSTRACT OF
Thesis**

SUBMITTED TO THE
BABASAHEB BHIMRAO AMBEDKAR UNIVERSITY, LUCKNOW
(A CENTRAL UNIVERSITY)



FOR THE AWARD OF THE DEGREE OF
Doctor of Philosophy
IN
POLITICAL SCIENCE

SUBMITTED BY
Vivek Kumar

Enrollment No: 808/18

UNDER THE SUPERVISION OF
Prof. Sartik Bagh
HEAD

DEPARTMENT OF POLITICAL SCIENCE
SCHOOL OF AMBEDKAR STUDIES FOR SOCIAL SCIENCES
BABASAHEB BHIMRAO AMBEDKAR UNIVERSITY

(A CENTRAL UNIVERSITY)
VIDYA VIHAR, RAEBARELI ROAD, LUCKNOW-226 025
UTTAR PRADESH, INDIA

2023

Abstract

Introduction

Women's advancement has long been a source of serious concern in society, and it has been a hot topic in recent years. The Indian Constitution guarantees women and men equal rights to freedom, liberty, and dignity, but the country is overwhelmingly male-dominated. society based on patriarchy Women have a hard time getting their fair share of citizenship. Women are also considered weaker than men in Indian society and are confined to the private sphere. The conservative and tradition-driven Indian society designated the home as a women's territory, entrusting them with the primary responsibilities of child rearing and child bearing, as well as other household chores. “Women are still considered powerless and marginalised after nearly 65 years of independence in India. Sharma, 2014)

In India, several constitutional provisions for women have been enacted, such as Article 15, which forbids discrimination based on sex, ethnicity, caste, or religion. Article 14 guarantees men and women equal rights and opportunities, Article 39(d) guarantees men and women equal pay for equal work, and Article 51(A) (e) requires every person to abstain from activities that are disrespectful to women's dignity. As a result, the catchphrase "Women Empowerment" has become famous in modern India. Women, who make up half of the human capital, are rarely included in growth plans, making it difficult to achieve development. Women's empowerment is a major issue in India because they lag behind men in many social indicators such as education, politics, health, and jobs, all of which impede growth. Women's socioeconomic advancement is critical for economic development. Since India has been on the verge of a paradigm shift in its economic growth for the past two decades, it is critical to provide women

with facilities that promote gender equality and long-term development. As a result, the catchphrase 'Women Empowerment' has become popular.

Gender inequality has proven to be a huge roadblock in achieving equality. Women have the same chances as men. As a result, together with the intellectual growth of Women's decision-making rights should be given serious consideration. Regulation over resources and freedom of speech "Gender," Chandra (1997) observes. Discrimination is an all-too-common occurrence. Women are powerful both inside and outside the home. are not allowed to hold positions of authority. They are denied participation opportunities. in the course of making decisions. The primary challenge that women face today is to increase their income. Priya et al.,(2014). It is important to empower women in order to achieve gender equality. 'The' Literacy and education, understanding, and ability are all prerequisites for women's empowerment. power and opportunity for growth, good health, access to economic opportunities, and development participation in family, government, and institutional decision-making administration (Rao, 2014).

In 1985, during the International Women's Conference in Nairobi, Kenya, the word "empowerment" was coined (Chandra, 2015). It has a variety of meanings and is highly context dependent. Social empowerment, economic empowerment, cultural empowerment, legal empowerment, and political empowerment are all aspects of women's empowerment. As a result, empowerment refers to a multifaceted social mechanism that assists people in gaining influence of their daily lives (ibid). Empowerment, according to Batliwala, is "a mechanism by which women in general, and vulnerable women in particular, gain influence over resources and ideologies" (Datta and Mukherjee, 2009). Empowerment is described by the World Bank as "the process of increasing individuals' or groups' capacity to make decisions and turn those

decisions into desired actions and outcomes" (Nagayya and Begum, 2012). Women empowerment means that women have the strength and capacity to control their own lives in social, political, and economic terms, allowing them to step from the margins to the centre stage (Chandra, 2015). As a result, empowerment is a mechanism that encourages awareness, capacity building, and decision-making power, resulting in both individual and social transformation.

The principle of women's empowerment has been expressed in many international institutions' policy statements, including the Beijing Platform for Action, the Cairo Programme of Action, the Millennium Development Goals (MDGs), the Convention on the Elimination of All Types of Discrimination Against Women (CEDAW), and so on (Datta and Mukherjee, 2009). All of the above conferences and programmes emphasised the importance of encouraging women's education and inclusion in decision-making processes, as well as providing them with economic benefits and broad representation in politics, in order to achieve successful women's empowerment. The Indian government has made many attempts to empower women. In 2001, it launched the National Policy for Women's Empowerment, which aimed to empower women as agents of socioeconomic change and growth. The Department of Women and Child Development (DWCD) was founded in 1985 as the national machinery for women's advancement, in response to the growing importance of women's empowerment, and was later transformed into a full-fledged ministry in 2006. (Singh, 2007). Similarly, on the eve of International Women's Day, March 8, 2010, the Government of India launched the National Mission for Women's Empowerment for all-round development of women.

Women's empowerment is, without a doubt, a major issue for Indian planners. Throughout Indian planning tradition, various approaches and tactics have been used

to empower women. The Government of India aimed to create an enabling atmosphere for women's empowerment through a variety of affirmative developmental policies and programmes, as well as providing them with simple and equitable access to all basic minimum services, so that they could reach their full potential (Somasekhar, 2014). During the first plan phase (1951), women's progress took a welfare approach, combining women's development with that of vulnerable groups such as the poor, disabled, and elderly. Throughout the second and fifth plans (1974), the welfare approach to addressing women's issues remained successful, with a greater emphasis on women's education, maternal and child health. The previous welfare approach, due to its ineffectiveness and slow performance, necessitated a change in policy, and as a result, in the sixth plan (1980-85), the welfare approach was altered with the implementation of development-oriented plans for women, which used a multidisciplinary approach with a strong focus on health. Women's human resource growth and the ability to act as equals were recognised in the seventh (1985-90) and eighth (1992-97) plans.

As two main objectives, Sarma et al. (2014) identified forming partnerships and enacting successful social legislation as two major goals (Sarma et al., 2014). The seventh and eighth plans were primarily concerned with improving women's socioeconomic status and emphasising their greater involvement in national growth. In the ninth plan (1997-2002), the empowerment strategy was adopted. First and foremost, the ninth plan is praised for its focus on women's empowerment. second, for providing an atmosphere that allowed women to freely exercise. their rights as equal partners with men both within and outside the home (Pal, 2013). The ninth strategy focuses on women's growth and empowerment. approach, with the aim of bringing together existing programmes from both countries. women's-only and women's-related

industries. Via social empowerment, economic empowerment, and gender equity, the tenth plan (2002-07) continued the strategy of empowering women as agents of social change and growth (Singh, 2007). Finally, during the eleventh (2007-2012) and twelfth (2012-2017) plans, women's advancement was prioritised as a means of achieving faster, more sustainable, more inclusive growth. In India, the government has initiated a number of programmes and schemes aimed at empowering women economically so that they can take their rightful place in society. With the ultimate goal of making women economically autonomous and self-reliant, the government began focusing on preparation for empowerment-cum-income-generating programmes for women (Chandra, 2015). The different schemes are as follows: The Swalamban-programme, formerly known as the NORAD/Economic Women's Program, was founded in 1982-83 with the help of the Norwegian Agency for Development Corporation (NORAD). NORAD assistance was provided until 1996-97, after which the programme was funded entirely by the Indian government (Jain, 2011). This programme provides women with the training and skills they need to find work or maintain self-employment. With the approval of the Planning Commission, it was transferred to the various state governments in the country on April 1, 2006, to ensure more efficient implementation and better monitoring/evaluation of the scheme (Sarma et.al, 2014).

Support to Training and Empowerment of Women (STEP) is another relevant programme. This is a Central Scheme that was initiated in 1987 and was revised in 2010 by the Ministry of Women and Child Development based on an assessment of the scheme (Sreenivasan, 2011). To promote sustainable livelihoods for women, the scheme provides assistance to poor asset-less women in agriculture, handlooms, animal husbandry, sericulture, handicraft and khadi, fisheries, dairying, and the traditional sector of the economy. The Swa-shakti scheme is a project that was created by a group

of people. IFAD, the World Bank, and the Government of India launched the project in October 1999, and by June 30, 2005, it had developed 17,647 women's SHGs in 57 districts across India, covering over 2.5 lakh women agriculturists and agricultural labourers. The program's aim was to promote women's socioeconomic growth and empowerment through the promotion of women's SHGs, microcredit, and income-generating activities. The project began as a Pilot Project, with 335 blocks in 57 districts in nine states participating. Swayamsidha is a centrally funded scheme that began in February 2001. It is an integrated programme for women's social empowerment through the development of Self-Help Groups. Its main goal is to ensure women's overall empowerment by providing direct access to microcredit and resource management (Kondru, 2014).

The programme was introduced in 650 blocks across the country, resulting in the formation of 67971 women SHGs that benefited 9, 89,485 people. In March 2007, the programme came to an end. Swadhar- In 2001-2002, the Ministry of Women and Child Development launched shelter-based schemes for women with the aim of providing services to women who lack family help, such as widows, inmates, women rescued from brothels, and sexual abuse victims, and encouraging rehabilitation. All of the above programmes had a strong emphasis on providing hostels and rehabilitation for women, as well as training, skill growth, and job opportunities for women, but a more comprehensive and holistic programme that addressed all aspects of women's development was needed to increase the rate of women's empowerment. The failure of various subsidised rural banking schemes to meet the poor sections also prompted the creation of the SHG microfinance model (P.K., 2011). As a result, on April 1, 1999, the government of India launched Swarnajayanti Gram Swarajgar Yojna (SGSY), a comprehensive microenterprise programme covering all aspects of sustainable self-

employment in rural areas, based on the Hashim Committee's recommendations. SGSY is a vehicle for rural poor people to work for themselves. The SGSY is implemented by the District Rural Development Agency (DRDA), with Panchayati Raj Institutions, NGOs, Banks, and other financial and technical institutions in the district participating in the planning, monitoring, and implementation process. It entails the mobilisation of the poor, especially women, and the formation of self-help groups (SHGs). The majority of the government's programmes are aimed at the poor, vulnerable, and women from the ST, SC, and OBC categories, as well as those living in rural areas. The SHG movement is the most successful of these programmes because it not only offers financial benefits to women, but it also equips them with leadership skills, trust, social networking, organisational skills, business management, consumer intelligence, and knowledge of modern techniques.

As previously stated, empowerment is a multifaceted process that encompasses psychological, cultural, social, political, and economic aspects. Cultural empowerment involves redefining gender rules and norms and recreating cultural traditions, while psychological empowerment entails establishing individual identity, self-image, increasing self-esteem, and developing capabilities (Chandra, 2015). The goal of social empowerment is to create an enabling atmosphere for women's growth through various policies and programmes, as well as to provide them with simple and equitable access to all of the basic minimum resources that will enable them to reach their full potential, which includes literacy, social leadership, and community service.

Political empowerment is one of the most critical aspects of women's overall empowerment because it allows them to have a say in decisions. constructing (Muniyandi, 2011). It entails involvement in Panchayati Raj institutions as well as political power negotiation. When income stability is achieved, productive assets are

owned, and entrepreneurial skills are honed, economic empowerment occurs (Chandra, 2015). SHGs are essential for women's overall empowerment since they cover all aspects of women's empowerment. SHGs are self-organized communities of people who share a similar socioeconomic context. It is made up of ten to twenty people who have had similar challenges and see self-help and mutual aid as necessary tools. SHGs provided preparation, credit-cum-subsidy, technology, facilities, and marketing intervention to community members (Nagayya and Begum, 2012). SHG members are encouraged to save small sums of money, which are then deposited in banks. The accrued financial resources are distributed to the community members as low-interest loans.

SHGs also help women gain trust by raising awareness about education, jobs, legal rights, welfare programmes, health and nutrition, and family welfare, among other things (Chandra, 2015). SHGs' primary goal is to empower women to become self-reliant and self-sufficient by self-employment. It is a coordinated effort to address rural poverty, inequitable social relationships, and gender inequality while also promoting growth (Singh, 2007). SHGs play a critical role in increasing the capacity of the poor, especially women, as well as organising them to take charge of socioeconomic and political issues that affect their lives. Women's empowerment is critical to the country's long-term growth. Empowerment entails a complex and democratic shift in women's views, with economic independence as a precondition.

In most parts of India, patriarchal systems continue to describe women's positions. SHGs contribute to the advancement of women's role as actors, decision-makers, and beneficiaries in the political, economic, social, and cultural spheres. SHGs aid women's empowerment by addressing their economic needs as well as promoting holistic social change. As a result, SHGs make a significant contribution.

Self Help Group is a group of 15 to 20 members having economically backward and uniform status, which is voluntarily set up for a particular purpose. Indian society is a rural dominated society which is based on agriculture and agriculture on monsoon, but today, after a change in the ecological system, there is no timely monsoon which keeps unemployment for 5-6 months a year. Which stops the development of rural society? The self-help group was created to remove which is based on the 'concept of power' in the organization. Which means that scattered people can be harassed, but they can become a great force if they are organized. The most successful self-help groups in India are in the states of South India, Andhra Pradesh, Tamil Nadu, Kerala, Orissa, etc. Because of this, the States of North India has implemented the Self-Help Group programme which has 2 lakh, 56 thousand 941 self-help groups in Uttar Pradesh and 5 lakh 47 thousand 331 self-help groups in Bihar. In Bihar, the government has announced that 10 lakh own groups will be set up by 2022. In post-independence studies, it was found that women are less responsible for their situation, but the society, the country's situation, is more responsible for this, which is why women are still fighting for their survival. Under this context, self-help groups are proving to be more useful for women.

It seems to be somewhat incomplete if half of the population of the world is a class and not a class. Because of the participation of women in the way we measure the scale of development today is very low. So that women are fighting for their survival and around 7 million self-help groups are working around the world to save this existence. Their role becomes very important, particularly in developing countries, because the way the society has changed after the 1990s, the relevance of the Self-Help Group becomes more important, which the developing countries have made tireless efforts to strengthen. In which India is also one. Because India also has about half of the

population of women, which is not economically empowered, India also needed self-help groups and how we can apply the global studies in the Indian context as is applicable in other countries. To strengthen the status of women, the culture and social structure of our society have to be changed to study the related elements such as the state's impact on society, the impact of communities and individuals, socio-economic conditions of women, etc. To improve the social, economic and political conditions of women since the constitution of independent India, articles 14, 15, 16, 29, 30 and the Policy Directors of the State in the following elements of the Constitution refer to the provisions in the following articles 39A, B, C, D, etc., which can improve their conditions. Several Self-Help Groups (SHGs) have been set up by the Government of India to improve the conditions of economically weaker women through various schemes

which are mainly Swavalamban (1982, 83), Swayam Shidha (2001), Swshakti (1998) and Swarna Jayanti Gram Swarozgar Yojana (1999), etc., which have seen an improvement in the economic condition of women in the society. The microcredit movement was originated in the decade 1970 by Prof. Mohammad Yunus Khan in Bangladesh, which was conceived by Nobel laureate Rabindranath Tagore before 1920. Through which arrangements were made to provide financial loans to the poor without any condition and in this context, the money received from the Nobel Prize was put into an agricultural cooperative bank to help the poor farmers. Mohammad Yunus Ji provided unconditional loans to women from some poor families and the refund of this loan was secured so that Mohammad Yunus Ji 's' experiment was successful and set up rural banks to make it more successful in Bangladesh so that women and men from poor, helpless and illiterate rural societies can avail ' small finance loans ' from banks to start their jobs.

Mohammad Yunus Khan was conferred with the Nobel Peace Prize (2006) for this unprecedented change in Bangladesh that changed the social, economic status of thousands, millions of families. In the 2011 census, it has been seen that about 42 per cent of primary children in the country leave school. Which increases illiteracy in a large number of societies and directly affects the development and economy of the country. Today, the correct use of this illiteracy in the society can be strengthened by providing small loans through self-help groups and the economy of the country. Recently, the Prime Minister of India, Shri Narendra Modiji, through his video bridge, spoke to self-help groups of different States of the country on 12th July 2018 and hon. There is a huge economic imbalance in the society today and government and non-government institutions have played a special role in bridging the gap. Today, women are creating their employment by using their remaining time, which is working on animal husbandry, poultry, papad production, sewing, milk production, etc. So that they have their income and are financially empowered and giving a new direction to their family and society.

The research study presented has contributed to the self-help groups in upgrading the social and economic conditions of women in Deenshah Gaura and Chatoh block of Rae Bareli district of Uttar Pradesh. Because the self-help group in Deenshah Gaura block is more effective and the lower in the Chhatoh block is larger in the area and the population and almost the same in literacy than the Dinshah Gaura block. Today, the number of self-help groups in India has reached about 2.2 million, which is very much in itself but is not yet complete as a part of the

Indian population is still unaware of this group. But even today, through government and private efforts, the number is being increased day by day and their successful experiments have been seen. About 2,56,941 Self Help Groups are working in Uttar

Pradesh. Which is much less than the States of South India, there are a lot of jobs to make it a success. Since the inception of Rajiv Gandhi Charitable Trust (2002) in Rae Bareli District, the poor have been working among the helpless people. Today, about 8,642 young women self-help groups have been set up and 95,000 young women are part of it, which gives an unprecedented change in their lives. Most of the 1370 self-help groups are working in Rahi block near Rae Bareli district. And their success stories are becoming a source of inspiration for many groups today. The research study presented is Rae Bareli district of Uttar Pradesh, about 90 km from Lucknow, the capital of Uttar Pradesh. is. How self-help groups have contributed to the up-to-social and economic conditions of women in two blocks of Rae Bareli district, Deenshah Gaura and Chhatoth. Because the self-help group in Deenshah Gaura block is more effective and less in the Chatoth block, while the Chatoth block is larger in area and population than the Deenshah Gaura block and is almost identical in literacy. Because of this, the economic conditions have changed, but the status of women is still very backwards and socially, economically weak in society, so the study of this research subject becomes very necessary.

Significance of the Study

The study mainly takes into account women empowerment through self-help groups in Rae Bareli District of Uttar Pradesh. Although almost all the government policies and schemes are formulated taking into account the same. But what is the ground reality is really horrible and always a question mark for government policies and programmes. The present study represents women. They both face insecurity, livelihoods vulnerability and more important often outside legal protection from the state. The same group is opting informal banking sector despite availability of formal banking credit at

cheap rates. The study will make an attempt to answer all this quire and try to make a policy input for the government.

Objectives of the study

1. To study the socio-demographic profile of the SHGs members
2. To study the economic empowerment, social empowerment and personal empowerment of SHGs members.
3. To find out the various problems faced by the members in SHGs.
4. What is the role of government and non-governmental institutions in self-help groups?
5. Has women's leadership been strengthened by self-help groups?

Hypothesis

- Women Self Help Groups in India have resulted in improvement in the social, economic and political status of women.
- Government and non-governmental institutions are playing an important role in providing economic strength to women self-help groups.

Research Methodology

The study will analyse both the qualitative and quantitative data to examine the research questions and objectives. The quantitative analysis will be done through descriptive statistics. The data will be collected with the help of primary survey from 250 samples of women self-help group members from the district Rae Bareli. Stratified simple random sampling will be. A structured questionnaire will be used to collected from five villages at a proportion of 50 samples from each of the village.

The study will also use secondary data to gain insights from the government-based policy as well as from experiences of other regions. The secondary data will be collected from Census of India reports, NSSO, NGO studies, books, journals, magazines.

Conclusion

Role of Self-Help Groups in Women Empowerment explores that Programs of women empowerment are one of the main initiatives taken by government of India. Self-help groups are created for the empowerment of rural women to make them independent in every possible way. Discrimination against women and girls, which includes gender-based violence, economic and educational discrimination, disparities in reproductive health, and harmful cultural practices, remains the most pervasive and enduring form of inequality in society. The participation of women in SHGs has the potential to alter this circumstance. Consequently, the empowering function of SHGs is admirable. Women in general and rural women must join SHGs to empower themselves. Governments must work to popularise this concept further by strengthening SHGs in a way that meets the needs of their female populations.

Government and Non-Governmental Institutions' Contributions to Women's Empowerment in Uttar Pradesh. Women empowerment got tremendous attention in the last two decades. Enormous initiatives have been taken place from 1947 till date. But on the other side crime, discrimination, injustices etc is going on. The programs and related schemes are not 100% successful in achieving the targeted objectives. Moreover, these programs need to be put in line and some of these programs and policies need to be reformed so that the target will be met. Empowerment of women especially in education needs a lot of effort in favour of women at the regional and national levels. The schedule

caste women need more reservations to survive in this competitive world. According to the fundamental principle right to education is a basic right for every citizen of a country. But still in our country women are still lacking education due to one or another reason. The policymakers should reform educational policies so that women can come forward and will be capable to fight the issues and challenges of life.

Socio-Economic and Political Empowerment of Self-Help Groups in Deenshah Gaura and Chatoh Block Raebareli district: A Comparative Study. Women are still facing challenges to a better life. Low-Income is one of the binding obligations to achieve welfare meant for the family. They live in painful living conditions, Poor housing conditions, and problems with basic amenities like electricity and LPG fuel. Their main occupation is traditional agricultural activities. A better life is possible by having Land ownership and other assets; they are almost missing among these women households. The inadequate availability of these certain household amenities in planned castes in an area result from illiteracy, poor economic conditions, lack of awareness, the gap in demand supply, the lack of financial resources, political interests, institutional inefficiency. The population of scheduled castes does not have equal access to basic household amenities. Even after several schemes specifically designed for the welfare of scheduled castes, this has happened. The results highlight the need for immediate action to provide basic amenities and for inclusive policy measures (to reduce the growing disparities in access to basic amenities) to be taken care of to raise the general standard of life and well-being of weaker (socio-economic) sections Society. There is urgent attention from state and other welfare agencies because equitable and inclusive development would remain a distant dream without achieving equality. The government should inform these people of the policies and plans that are beneficial to

them. The projected caste population should benefit from the government's policies, programs, and facilities.

Status of Self-Help Groups in Rae Bareilly district of Uttar Pradesh and problems faced by the members of the group. The productivity and efficiency increased when there are a proper environment and facilities to grow up. Such type of facilities and schemes to enhance the socioeconomic level of the people has introduced by govt in a several ways. So, to measure the socioeconomic impact of SHG's on women empowerment, the present study shows that participation in SHG has improved the access to credit, this has helped women to reduce their dependency on money lender. The woman has invested credit obtained from SHG on new economic activity and strengthening old activity to enhance their livelihood. SHG provide a platform to women to start own entrepreneur with the support of SHG credit and also to discuss social issues in the group. They contributed in monthly income of household that indicate the contribution in some how they reduce the gender inequality and sustained the poverty which is not transit to next generation. They collectively organized for the community-related issue and contributed unit to prevent them. SHG develop a habit of saving among women, mobility, and interaction, it reflects women come out four walls of the house. Another side of the study shows due to lack of proper rating/ categorization they have limited sources for economic development activity. They have not got any kind of promotional assistance from agencies to enhance their skill; still, they are doing their traditional income generation activities. Their decision-making power is still on edge, for this, they are totally dependent on male, this shows that the society is still male dominated and women are pushed to the walls in the decision-making process. Although SHGs helps women somehow in economic independence and their involvement in development

process increased, but there are other aspects, where women made less progress and need to pay more attention, so they can also contribute to development.

Findings

- The most ubiquitous and durable type of inequality in society is still the discrimination against women and girls, which encompasses gender-based violence, economic and educational discrimination, inequities in reproductive health, and detrimental cultural practises.
- The programs and related schemes are not 100% successful in achieving the targeted objectives.
- For women, the road to a better life still has obstacles. For the sake of the family, low income is one of the mandatory requirements. As a result, they must endure difficult living circumstances, including substandard housing and interruptions in services like electricity and LPG fuel.
- Typical agricultural pursuits constitute the bulk of their daily activity.
- Land ownership and other assets are essentially non-existent in these women-headed households, which limits their access to opportunities for economic advancement.
- A lack of education, bad economic conditions, lack of awareness, the imbalance between demand and supply, a lack of financial resources, political interests, and inefficient institutions all contribute to the insufficient availability of essential household amenities among planned castes in each area.
- As a group, the scheduled castes do not share in the benefits of modern living at the same rate as the rest of the population. This has occurred despite the existence of numerous programmes targeted toward the betterment of those from scheduled castes.

- The findings stress the urgency of taking care of inclusive policy measures (to limit the developing disparities in access to basic amenities) to improve the overall standard of living and well-being of weaker (socio-economic) sectors of Society.
- This research reveals that women who are active in SHGs have better access to credit, which allows them to rely less on payday lenders.
- The woman has used the SHG loan money to start a new business and expand an existing one, both of which have helped her family's financial situation.
- In addition to providing a safe space for women to discuss social issues and gain access to small business loans, SHGs also provide a space for women to launch their own businesses. They helped bring in money every month, which means they helped alleviate poverty and ensure it would not be passed down from generation to generation.
- They banded together to address a problem in the community and found a solution as a group.
- The savings habits, independence, and camaraderie fostered by SHGs are indicative of women's increasing participation in the workforce and public sphere.
- It also shows that there are not enough funds available for economic development because of incorrect rating and categorization.
- They continue to engage in their standard methods of making a living even if they have not received any promotional support from organisations aimed at improving their competence.

- They still rely heavily on men to make decisions, which is indicative of the persistence of a patriarchal society in which women face institutionalised barriers to participation in policymaking.
- While SHGs do assist women achieve more economic independence and participation in the development process, there are still areas where women have made less progress and want more attention if they are to contribute to development.

Recommendations

1. these programs need to be put in line and some of these programs and policies need to be reformed so that the target will be met.
2. Empowerment of women especially in education needs a lot of effort in favour of women at the regional and national levels.
3. The schedule caste women need more reservations to survive in this competitive world.
4. Governments should do more to promote this concept by providing SHGs with assistance tailored to the needs of their female population.
5. Balanced development and proper utilization of SHGs strength, need proper rating and categorization.
6. Categorize SHGs based on their capacity or skill.
7. A proper capacity building training and skill up gradation on different issues related to their competence and availability of resources, bookkeeping, about Government Scheme organized on the periodically basis.
8. The government needs to make sure these people are aware of the programmes and initiatives that can help them.

9. The government's policies, services, and infrastructure should help the anticipated caste population.
10. Motivate SHG women to participate in Government Sponsored community-driven programs and other community development program, so leadership and decision-making capability should be built.
11. The policymakers should reform educational policies so that women can come forward and will be capable to fight the issues and challenges of life.
12. Without addressing inequality, attaining equitable and inclusive growth would remain a pipe dream.

Limitation of the Study

1. This study is focused only to women of Rae Bareli district of Uttar Pradesh so we cannot generalise overall results of the study due to regional differences.
2. The small sample size of 300 samples is not convenient to reflect the macro position of India.
3. For the convenience of data from the respondents caste was an abundant factor from the families.