



Research Paper

Analysis of the Performance of Self-Help Groups in Agra District

Priya Jadon¹, Sangita Saini²

Ph.D. Scholar, Department of Home Science, Dayalbagh Educational Institute, Dayalbagh Agra

Professor, Department of Home Science, Dayalbagh Educational Institute, Dayalbagh Agra

Corresponding author: Priya Jadon

ABSTRACT- Self-Help groups are an important initiative for the development of women in present time. The performance of Self-Help Groups (SHGs) in Agra district was analysed and the impact of SHGs on women empowerment and poverty alleviation was studied. It also provides recommendations to improve the performance and sustainability of SHGs. The study used a cross-sectional research design to collect primary data through a structured questionnaire administered on SHG. Besides this focused group discussions with key stakeholders were also carried out. The findings of this study are an attempt to study the performance and impact of SHGs in rural areas of India and can assist the policy makers and program interventions aimed towards the livelihoods of rural women.

KEYWORDS- Self-Help Groups, Women's Empowerment, Performance, Poverty Alleviation

Received 09 Apr., 2024; Revised 19 Apr., 2024; Accepted 21 Apr., 2024 © The author(s) 2024.

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I. INTRODUCTION

Self-help group (SHG) is a community-based organisation made up of people who come together to support one another while dealing with a similar issue. By offering a forum for exchanging experiences, information and resources for overcoming obstacles, the group hopes to empower its members. Self-help groups frequently concentrate on a particular subject, such as social and environmental problems or financial literacy.

Through mutual support, education and group effort, a self-help group has to work to encourage personal growth and development. Members collaborate to develop skills for overcoming obstacles as well as develop confidence, self-esteem and resilience.

Self-Help Groups (SHGs) claim to become an important tool for poverty alleviation and women empowerment in Uttar Pradesh, India. SHGs have been operating in Agra district for many years and their performance has varies.

On the positive side, SHGs in Agra district have been successful in promoting women's empowerment and financial inclusion with the help of NGOs. They have helped women to become financially independent and to participate in decision-making processes in their families and communities. SHGs have also helped to increase access to credit, which has enabled women to start and expand their businesses.

However, the performance of SHGs in Agra district has not been without challenges. One of the biggest challenges has been the lack of training, marketing and capacity building for SHG members. Many SHG members lack the necessary skills and knowledge to manage their groups effectively. This effected the ability of SHGs to access credit and generate income.

In last few years there have been many government schemes and programs aimed at supporting SHGs. However, this was a challenge earlier. Financial institutions were earlier slow to provide credit to SHGs, which limited their ability to generate income and expand their businesses. This paper aims to study, the performance of SHGs in such favourable period.

II. REVIEW OF LITERATURE

Several studies have examined the performance and impact of SHGs in India, including Agra district. A study by **Agarwal and Panda (2007)** stated that SHGs formulation has a positive impact on poverty reduction and women's empowerment in rural Uttar Pradesh, which includes Agra district. Similarly, a study by **Kumar and Sinha (2013)** suggested that SHGs have a significant impact on women's empowerment and household income.

Singh and Gupta (2016), conducted a study on the impact of SHGs on women's empowerment in Agra district. They found that SHGs have played a significant role in promoting women's economic empowerment, as well as social and political empowerment. Women who participated in SHGs reported increased self-confidence, decision-making power and social mobility.

Mishra and Mishra (2017) conducted a study on the role of SHGs in poverty alleviation in Agra district. The study suggested that SHGs have helped to reduce poverty by providing access to credit, promoting entrepreneurship and creating income-generating activities. However, it was also found that the performance of SHGs was hindered by factors such as lack of training and capacity building, inadequate support from government agencies and weak linkages with formal financial institutions.

Chaturvedi and Agrawal (2019) conducted a study on the sustainability of SHGs in Agra district. The study indicates that SHGs face many challenges in terms of financial sustainability, leadership and management. They recommended that SHGs should focus on building their capacity and diversifying their income to become more sustainable in the long term.

Ali and Mishra (2020) conducted a study on the impact of SHGs on women's financial inclusion in Agra district. The study indicated that SHGs have played an important role in increasing women's access to credit and financial services. However, there is still a significant gap between the demand for credit and the availability of credit and that SHGs need to work more closely with formal financial institutions to meet this demand.

The studies suggest that SHGs have played an important role in promoting women's empowerment and financial inclusion. However, there are still many challenges that need to be addressed to improve the performance and sustainability of SHGs in the long term. These challenges include the need for training and capacity building, more support from government agencies and stronger linkages with formal financial institutions.

III. OBJECTIVES

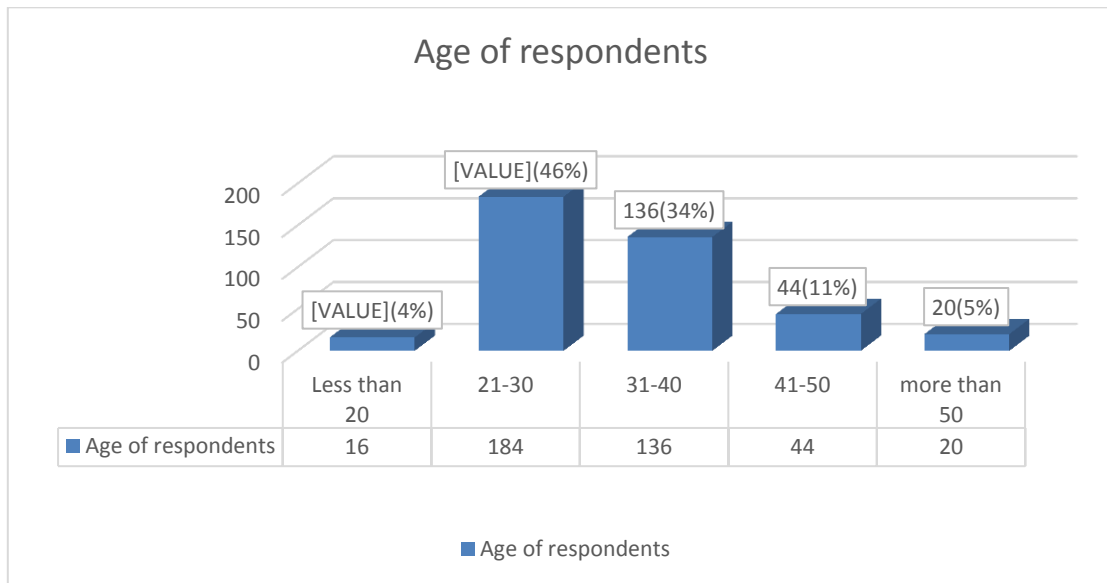
1. To assess the impact of SHGs on women's empowerment in Agra district.
2. To examine the role of SHGs in poverty alleviation and income generation in Agra district.
3. To suggest a few recommendations for improving the performance and sustainability of SHGs in Agra district.

IV. METHODOLOGY ADOPTED

1. **Research Design:** A cross-sectional research design was used to collect data from SHGs in Agra district.
2. **Sampling Technique:** Random sampling technique was used to select sample of SHGs in Agra district. A list of all SHGs registered with NULM was obtained SHGs were selected using simple random sampling.
3. **Data Collection:** A structured questionnaire was administered on office bearers of SHGs. The questionnaire included topics such as access to credit, income generation activities, social or economic empowerment and sustainability of the SHGs. In addition, focus group discussions was conducted with key stakeholders, such as government officials and representatives of financial institutions, to gather information on policy and institutional support for SHGs.
4. **Data Analysis:** Descriptive statistics such as frequency distribution, mean, and standard deviation was used to analyse the data.
5. **Ethical Considerations:** Ethical clearance was obtained from the government office before data collection. Consent was obtained from all participants and confidentiality was maintained throughout the study.
6. **Data Interpretation:** Data was interpreted and the performance of SHGs in terms of access to credit, income generation activities were calculated. The methodology was aimed to collect both quantitative and qualitative data to provide a comprehensive understanding of the performance of SHGs in Agra district. Based on the analysis some recommendation was suggested for policy interventions to improve the sustainability and impact of SHG on women's empowerment and poverty alleviation.

V. RESULTS AND DISCUSSIONS

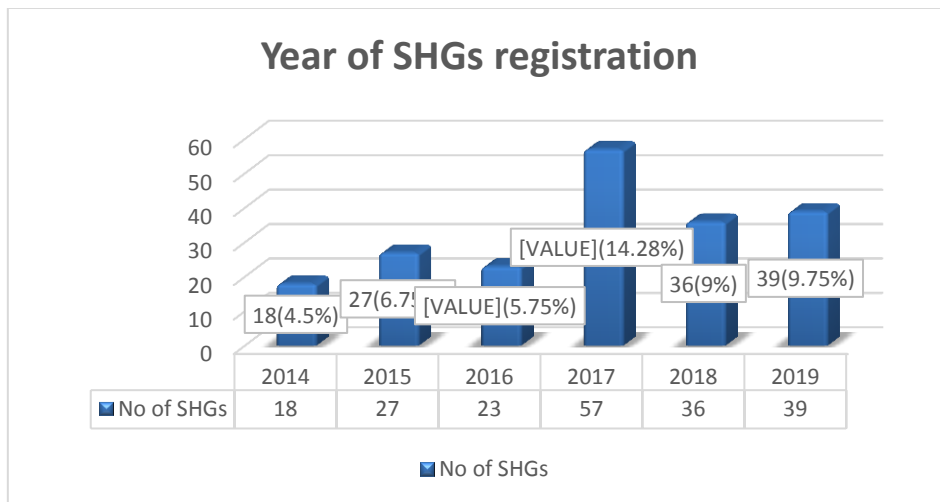
1- Age of respondents



Graph 1

The data in graph 1 reveals that 46% of the respondents belongs to age group of 21-30, 34% belong to 31-40, 11% lie between 41-50, 5% members were in above 50 age group. The data denoted that more percentage of office bearers of self-help groups are from the age group of 21-40.

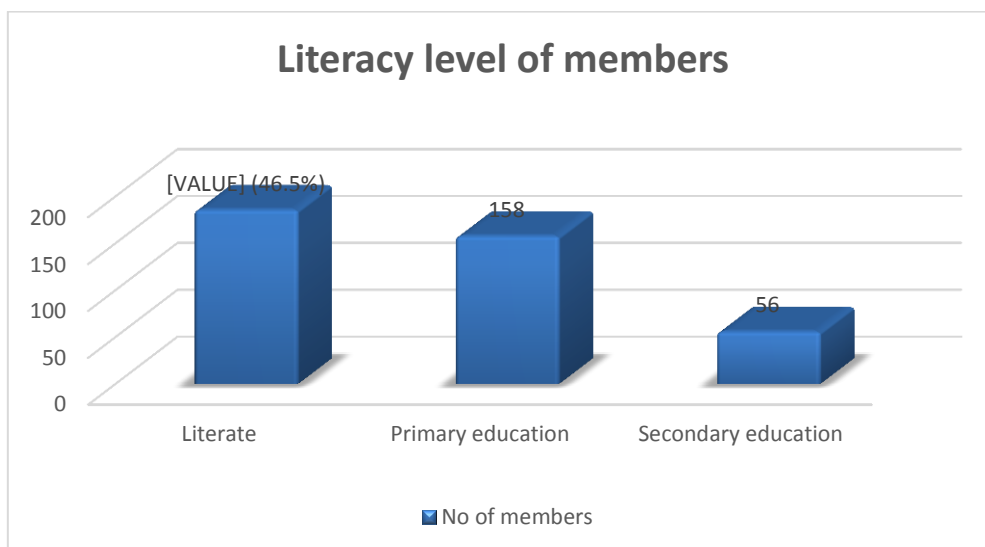
2- Registration year of Selected SHGs



Graph 2

The data obtained in graph 2 signifies that a high number of SHGs were formulated in 2017. There were a smaller number of SHGs registered before this period.

3- Literacy level



Graph 3

The graph 3 above shows that all the office bearers are literate. While 46.5 % women were literate and knew how to read and write, 39.5 % beneficiaries had primary education and only 14% women had secondary level education.

4- Various reasons to join the group



Graph 4

From the above figure it can be seen that there are multiple reasons to join the group. 69.5% SHGs joined the group to save money, 59.75% SHGs joined to fulfil basic needs through saving and internal lending, 35% for empowerment and 31.5 % joined to earn money through income generating activities.

5- Revolving fund taken by SHG groups

S.no	Revolving fund	Frequency	Percentage
1.	Yes	200	100
2.	No	00	00
Total		200	100

Table 1

The survey in table 1 revealed that all SHGs had got revolving fund.

7- Regular meetings held by group members

S.no	Meeting	Frequency	Percentage
1.	Yes	86	43
2.	No	114	57
Total		200	100

Table 2

According to data, 43% of SHGs office bearers organized meeting once a month while 57% did not organizing any meeting.

8-Work for livelihood

S.no	Members working for livelihood	Frequency	Percentage
1.	Yes	128	32
2.	No	272	68
Total		400	100

Table 3

The above data revealed that only 32 % office bearers are working for their livelihood while 68 % were not doing anything for the livelihood.

9-Economic Activities undertaken by the SHGs in the Agra district.

S.no	Particulars	Frequency	Percentage
1.	Shoes Making	56	14
2.	Animal husbandry	19	4.75
3.	Anklet making	4	1
4.	Stitching	8	2
5.	Paid worker	41	10.25
6.	None	272	68
Total		400	100

Table 4

It was interesting to note in above table 4 that 68 % of selected office bearers have not been doing any economic activities after taking revolving fund. Of the rest, 10.25 % were work as a paid worker, remaining 14% have been making shoes while 4.75 % were involved in animal husbandry. Only 2% were involved in stitching and 1% in anklet making.

10- Earning of the 32% respondents

S.no	Earning per month (in Rs.)	Frequency	Percentage
1.	100- 1000	119	92.96%
2.	1100-10000	9	7.03%
Total		128	100%

Table 5

The table number 5 revealed that, 119 (92.96%) respondents do earn between 100-1000 in a month, which was highest, 09 (7.03 %) respondents had earning between 1100-10000 and on the other hand, none of the SHGs member had the earning 10000 & above.

From the data it can be seen that performance of SHGs in Agra districts is not positive so it is a need of few intervention for the betterment and sustainability of SHGs.

Recommendations for the improvement the performance and sustainability of SHGs

1. The effectiveness of SHGs depends on financial literacy, so members should receive training on fundamental methods of money management, such as budgeting, saving, and investing. Members can be able to make wiser financial decisions as a result, increasing the group's financial stability.
2. To lessen dependency on a single source of income of husbands, SHGs should investigate other income-generating activities. This can involve beginning small enterprises, farming endeavours, or other income-generating enterprises that complement the objectives of the SHGs and the abilities of the participants.
3. In order to gain access to resources, information and financing, SHGs should look to develop partnerships with other groups, including governmental bodies, NGOs and businesses. as a result, the performance and sustainability of the group may be enhanced.
4. To increase the effectiveness and sustainability of SHGs, members should feel strongly connected to one another. This can be accomplished by holding frequent meetings, interaction and other activities that foster cooperation, trust and teamwork.
5. SHG success depends on effective leadership and management. To increase the effectiveness and sustainability of the group, members should receive training in leadership, decision-making and conflict resolution.
6. Government should more focus on marketing of the products made by SHG women. Providing skill is not enough for the sustainability of SHGs.
7. Follow-up of SHGs should be taken by government of existing SHGs.
8. More focus should be on revival of existing SHGs rather than formation of new SHGs.

VI. CONCLUSION

Based on the findings of the study, it can be concluded that some of the Self-Help Groups (SHGs) have not a positive impact on women's empowerment and poverty alleviation in Agra district. The study identified factors such as access to credit, training and capacity building and support from government agencies and financial institutions that affect the performance and sustainability of SHGs in the district. These factors are based on the best practices and lessons learned from successful SHGs.

The findings of this study will also contribute to the academic literature on the performance and impact of SHGs in urban areas of India and can inform policy and program interventions aimed at improving the livelihoods of urban women. However, the study was limited by the sample size and the focus on one district only and further research is needed to generalize the findings to other districts and regions of India.

Overall, the study highlights the importance of SHGs as a tool for women's empowerment and poverty alleviation in urban areas of India and the need for continued support and investment in these groups to improve their performance and impact.

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