



Women Empowerment Through Self-Help Groups: A Review of Literature

KEYWORDS

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ABSTRACT *Self-Help Groups are formed for the women's socio-economic empowerment. Many of the studies were already conducted on different aspects related to women empowerment and Self-Help Groups and it was revealed by review of literature in the present study. It is essential to analyze the women's participation in income generating activities by participation through Self-Help Groups.*

Introduction:

Self-Help Group (SHG) is defined as a voluntary group valuing personal interactions and mutual aid as a means of altering or ameliorating the problems perceived as alterable, pressing and personal by most of its participants (Smith and Pillheimer, 1983).

Self-help Groups (SHGs) are playing a major role in removing poverty in the rural India today. The group-based model of self-help is widely practiced for rural development, poverty alleviation and empowerment of women. Self-help as a strategy for social development places emphasis on self-reliance, human agency and action. It aims to mobilize people, to give them voice and build people's organisations that will overcome barriers to participation and empowerment. Central to the idea of self-help is the formation of groups, concept of a community and the development of egalitarian relationships that will promote people's well being. Self Help Groups serve as a medium of delivering micro credit to the members.

A SHG is a small economically homogeneous affinity group of the rural poor voluntarily coming together to save small amount regularly, which are deposited in a common fund to meet members emergency needs and to provide collateral free loans decided by the group. They have been recognized as useful tool to help the poor and as an alternative mechanism to meet the urgent credit needs of poor through thrift. SHGs enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life (Ritu Jain, 2003). The basic principles of the SHGs are group approach, mutual trust, organization of small and manageable groups, group cohesiveness, spirit of thrift, demand based lending, collateral free, women friendly loan, peer group pressure in repayment, skill training capacity building and empowerment.

Self-Help Groups are major means of women's socio-economic empowerment. SHGs increase savings habits of women, helps women to raise loans, encourage women to start their income generating activities and provide bank linkage so as to gain banking facilities and services. By doing so, they increase economic freedom of women and increase the status of women in their family and society. Much of the research and developmental activities are

going on women empowerment through Self-Help Groups and many of the information sources are published. The present study is made to analyze the publications that are published in different research journals on women empowerment through Self-Help Groups in twenty-first century.

Objectives of the Study:

The present study is made:

1. To know different concepts related to women empowerment through Self-Help Groups;
2. To review the literature published in research papers in leading international and national journals; and
3. To find out the research gap based on the review of literature.

Methodology:

For the purpose of the present study, the authors have searched journal literature published in twenty-first century and a few of the selected research papers are reviewed to find out research gap. The collected literature is reviewed briefly as under.

Self-Help Groups: Review of Literature

Vijayanthi (2000) attempts to explain the process of women's empowerment and find out the levels of awareness creation, decision making, self and group empowerment among women from Self Help Groups formed under Comprehensive Community Development Programme implemented in five slum areas of Chennai. Alka Srivastava (2005) published a paper on data collected from a micro sample of women members of SHGs (Self Help Groups) in four Indian States - Bihar, Chattisgarh, Madhya Pradesh and Uttar Pradesh, which shows that through micro-finance based entrepreneurship, these women have been able to contribute to household finances, which led to some (though limited) decision making role for them in the household. While there is a need to study the issue in a longer time frame, overall, we see that the picture is not devoid of optimism. The case studies (qualitative data) too provide grounds for hope, for instance, with respect to the role of women SHGs in the rescue of bonded labourers, assertion of dalit rights, and in tackling issues of domestic violence and alcoholism.

Panda (2009) made a quasi-experimental design under

which the target group was compared with a selected control group across a set of household variables like income, assets positions, savings, consumption, employment, literacy and migration. A multistage random sampling was used to select 150 cross-sectional samples from Orissa, Jharkhand and Chhattisgarh states of India. Descriptive statistics, test of significance by z-statistics and probit model under econometrics were used to measure the impact of participation in the self-help group-based micro-finance. The distribution of household income and assets was measured by Gini coefficient and Lorenz curve. The 'household' was taken as the unit of analysis. The study concluded with the positive impact on the increase in income, assets position, savings and literacy and in the reduction of migration of rural households. Weak evidence of significant impact of the group-based micro-finance on the distribution of household income and assets was found. The participation of women in the self-help group was strongly determined by household income, employment, migration, saving and literacy positions.

Pandey and Rini Roberts (2011) examined the impact of participation in Self Help Groups on the empowerment of women in Chamarajnagar District of Karnataka using personal narrative method. The authors recommended that it is necessary to provide a convergence of inputs, ensuring a proactive involvement of women in the program, changing social norms and perceptions and anchoring with wider movements of social change. Tripathy and Jain (2011) assessed the distributional implications of the world's largest-ever government operated micro-finance programme and examines the suitability of the Self Help Group (SHG)-micro-enterprise framework towards effective income generation and poverty alleviation. The statistical analysis indicates that while internal savings and group corpus have a positive and significant effect on the income growth of beneficiaries, bank credit does not have any such impact. The results also highlight that the socially and economically forward regions are more likely to benefit from this programme. This has policy implications towards effective governance of government operated micro-finance initiatives in developing nations.

Amita Rani and Pawan Kumar Dhiman (2012) focused on the role of Self-Help Groups (SHG's) in promoting entrepreneurial culture among the SHG's members of Jakhal block district Fatehabad Haryana. In the research primary data had been collected from 100 sample respondents from seven villages of Jakhal block district Fatehabad (Haryana) through designed schedule by conducting interview and observation method and it had been found that these groups were not working up to the mark due to conservative family culture and poor educational background of the masses. It had also been found that among surveyed group members after starting SHG activities only 6 percent of the member's family income increased more than INR 20,000 per annum, 55 percent's income increased up to INR 20,000 annually, 26 percent's income increased up to INR 10,000 and 13 percent members income had not improved in the post SHG period and forfeiting the objectives of the government policies.

Sahu Lopamudra and Singh (2012) made a community based qualitatively study in Pondicherry. Focus Group Discussions (FGD) were conducted among six SHG groups (one each) selected on feasibility basis. It is found that the women SHG members have gained respect and trust in society and were able to plan for the future of their families. Self Help Groups played very important role in Wom-

en empowerment and should be promoted for economic development of the country.

Dhanalakshmi and Rajini (2013) looks at the literature around the self help groups (SHGs) movement in India. It is hoped that it will be useful to fellow researchers who are undertaking studies in this area. It exposes the historical background of self help groups in Indian context. This paper reviews literature on the subject's empowerment process in relation to a self-help group as well as related literature. It is important to note that most literature has been focusing on empowerment as the outcome not as the process. There have been limited studies that explore the relationship between a self-help group and the process of empowerment. According to Ramakrishna, et al (2013), Self-Help Groups are formed for addressing their common problems. They make regular savings habit and use the pooled savings for the benefit of their members through a structured process of essential financial intermediation like prioritization of needs, setting self-determined terms for repayment and keeping records. It builds financial discipline and credit history that then encourages banks to lend to them in certain multiples of their own savings and without any demand for collateral security. The present study is based on secondary data source and considered as the powerful instrument for women empowerment and eradication of poverty. The SHG Bank Linkage has made an adventure in the economy by transforming the formal banking services to rural poor and needy people particularly women group. Shylendra (2013) attempted to identify and discuss some of the relevant conceptual and policy issues and the emerging lessons of the adoption of micro-finance by cooperatives with a focus on the Self-help group (SHG)-Bank Linkage Programme (SBLP) in India. The findings reflect the severe constraints of cooperatives in realizing the twin goals visualized of the linkage viz. inclusion and sustainability. Despite a few noteworthy efforts by the cooperatives, the overall results of the linkage leave much to be desired. Constraints of policy and organizational abilities of cooperatives for adoption of micro-finance, not to mention certain inherent limitations of micro-finance, have been identified as factors influencing the observed performance. Theoretically, the article has pointed out to a possible overriding effect of the historical dilemma of elite capture on the role of cooperatives. Yadav (2013) conducted a study, the objective of which is to understand women empowerment through self-help-groups of Nagthane village. The primary data has been collected through questionnaire instruments and secondary data consists of books, journals, and websites. Thus the paper emphasizes that the SHGs are the effective instruments of women empowerment, and to made suggestions for well functioning of SHGs of women in general and Nagthane village.

Kappa Kondal (2014) conducted a study of women empowerment through Self-Help Groups in Gajwel Mandal of Medak District in Andhra Pradesh. In the present study, simple statistical tools adopted. Based on the analysis of women empowerment through self help groups in Gajwel, the major findings of this study revealed that, there is a positive impact of Self Help Groups on Women empowerment in Gajwel Mandal of Medak District in Andhra Pradesh.

Concluding Remarks:

Above discussion made it clear that many of the research papers were already published on basic concepts of Women Empowerment and Self-Help Groups. Even the case studies were highlighted the problems and prospects of

women empowerment. Further, it is noted that a few of the papers have also thrown light on significance of Bank Linkages to Self-Help Groups. But, it is noted that, none of the studies were highlighted women entrepreneurship or women members of Self-Help Groups who are engaged in income generating activities. Hence, in this regard, it is essential to conduct necessary research.

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