

# Women Empowerment Through Self Help Groups (SHGs): A Review of Literature

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## ABSTRACT

Women are amongst the poorest and the most vulnerable population of our society. They are not able to reap the benefits of the various developmental schemes launched by the government for their betterment. For raising their socio-economic conditions, the scheme of Self-Help Groups was started many years ago in India. In various parts of the country, Self-Help Groups, which are an informal association of women in any rural or semi-urban area, are working very well with the objective of empowering women economically, socially, politically, institutionally and spiritually. Thousands of the women in India are building their lives, their families and their society through Self-help groups. The broad goals of a self-help group are to bring about socio-economic change in the lives of its members and society. The present research paper seeks to review various Literature published in various Journals and researcher has considered 30 such published papers for the review and found out the Research Gap from such literatures.

**Keywords:** Self-help groups, Women Empowerment, Microfinance, A review of SHGs

## INTRODUCTION:

Self-help groups are the informal groups consisting of 15 to 20 poor women of the same area. Each group decides the choice of its members and the name of the group. Regular meetings are conducted and all members participate in the meetings where the member's savings are collected and loans are disbursed among the members of the groups based on the need of the person and the purpose of the loan. Loans are provided to the Self- help groups group for buying cattle, shop or some other small micro-entrepreneurial activity. The repayment period or instalments are fixed by the group members. The members of the group maintain a cashbook, general ledger, individual member's ledgers, minutes' book, etc. Each group has a bank account operated and the excess savings are deposited in a bank account. Each group acts as a financial institution owned and managed by the poor for their betterment and upliftment.

The sources of funds for the Self-help groups are internal as well as external, the internal sources are the member's savings inclusive of the common fund, interest on their loans and loan repayment and the external sources are loans from grants/subsidies from government and NGOs. Each group collects savings from all members for lending to the needy members. In addition to that, it collects administrative fees and membership fees from the member. With the availability of micro-finance, self-help groups and credit groups have also started in India. Thus, the movement of SHG has spread out to provide micro-finance to the people in the rural areas in India

## Objectives of the Study

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 and 30 selected research papers are reviewed to find out research gap. The collected literature is reviewed briefly as under.

## Analysis of Studies

The researcher has taken 30 research publications and it is presented in Tabular form.

Researchers	Conclusion
<b>Vasanthi MK and Dr. A. Jaya Kumar Shetty (2019)</b>	They concluded that Microfinance programmes are currently being promoted as a key strategy for simultaneously addressing the problem of poverty, women's empowerment and inclusive growth. Where financial service provision leads to the setting up or expansion of micro-enterprises there are a range of potential impacts. They also explained that Micro finance Institutions and Self- help groups is a productive tool for raising the social and economic status of the poor and the underprivileged people.
<b>Parul Agarwal and Pallavi Mathur (2019)</b>	They explained that Empowerment of women is the key issue in protecting women's interests and in overall development of Nation. They studied how SHG model relates with women Empowerment. They used Kabeer's Conceptualization of empowerment in putting forward their argument that SHGs provides women empowerment and is a strategy for Indian women.
<b>Mohile Rahul S (2019)</b>	It was concluded from the study that Self-help groups has created good impact in rural development. It was found from the study that Self-help group members are lacking information about the schemes provided by government. It was also seen that fishing has generated more Income as compared to other sectors as concerned.
<b>Gujar Nisha (2019)</b>	The researcher concluded that women have achieved social and economic status after being involved in Self- Help groups. ASMITA SHGs has not only made them economically independent but has created good confidence among women.
<b>Das Tiken and Guha Pradyut (2019)</b>	It was concluded from the study that 95% of the Self- help groups functioning in this area are performing better. The study also recommended for enlargement of the scope of semi-formal financial Institutions in Assam.

<b>Saha Soma (2019)</b>	It was concluded that these groups had a significant impact on the socio-economic development of the rural poor. SHG programmes have also helped the rural poor to gain access to credit from various other financial agencies. It was also concluded that SHGs improves food security and non-food expenditure and increases the standard of living of the members.
<b>Barman Jogeswar (2019)</b>	It was concluded that SHGs helps to overcome the negative social pressure and gender biases on women and guide each other.
<b>H.A. Manvar, J.B. Kathiriya and D.S. Thakar (2019)</b>	They concluded from the study that Self-help groups has created significant impact to enhance women's health through increased knowledge and awareness on health issues.
<b>Siddhartha Sultaniya, Mahiraj Shaikh, Raghunandan HJ (2019)</b>	It was concluded that Micro-credit has provided lifeline to the borrowers by granting loans at lower interest reducing the need of the moneylender and thereby improving the standard of living.
<b>Muttesha N, Ashwini K (2019)</b>	It was concluded that SHGs are one of the supportive instruments for the women which helps for overall development of the society and the overall development is possible due to SHGs.
<b>Partakson Romun Chiru (2019)</b>	It was concluded form the study that Self-help groups play a very significant role for economic development right from the village levels and beyond. It was also shown that SHGs has and Alleviation of Poverty show strong positive correlation.
<b>Dilruba Khanam, Muhammad Mohiuddin, Asadul Hoque and Olaf Weber (2019)</b>	They concluded the study that micro loans have statistically significant positive impact on the poverty alleviation and improved the standard of the borrowers by increasing the level of income of the members.
<b>Priyanka Kumawat and Vishakha Bansal (2018)</b>	It was concluded that the women of the SHGs were facing problems in Joining of the self-help group and certain measures should be taken to improve these problems.
<b>Dr. S. Prema (2018)</b>	It was been concluded that Self- help groups have become a powerful tool in bringing women together in the remote rural areas and has helped the women members to improve their status thereby creating economic, social and personal empowerment of women through SHGs.
<b>Sharif Mohd (2018)</b>	It was being concluded that micro finance in India is playing avital role for socio-economic upliftment of poor and low-income people and government also takes certain measures to create awareness among the people to avail the services of micro finance.
<b>Dr.Indrajit</b>	The researcher used the convenient sampling technique to draw 83

<b>Goswami, Dr. Nigel D'Silva, Dr. Vijeta Chaudhary (2018)</b>	women respondents from 18 SHGs across six villages in Aurangabad. The Reliability test was used using Cronbach Alpha and it was concluded that SHGs has created a significant impact on Women Empowerment.
<b>Mr. Madanant Naik and Dr. Anthony Rodrigues (2017)</b>	It was being concluded that the participation of women in SHGs has enriched their Income, Savings and empowerment. Self- help groups are one of the best mediums through which there can be better improvement of status of women in the rural area.
<b>Princy P James (2017)</b>	It was being concluded that micro finance has proved an effective instrument in alleviating poverty and empowerment of the rural population.
<b>V.S.Kannan Kamalanathan (2016)</b>	It was concluded that micro finance has made tremendous progress in India and Self-help groups has become the common vehicle of development process of women.
<b>Dr Devaraja Badugu and Vivek Kumar Tripathi (2016)</b>	It was been concluded by the researcher that micro finance is widely accepted and micro finance must involve the people in examining the problems and creating solutions. It was further seen that the number of Micro finance Institutions have increased.
<b>Rekha Yadav, M.P. Sagari, Hema Tripathi, Parveen Kumar, B.L Balaraju, Sushil Kumar Sinha and Nukala Ramesh (2016)</b>	It was concluded that the results can be used as Input to planners, Policy makers, NABARD for framing policies to empower the women through Self- help groups.
<b>Dr Devaraja Badugu and Vivek kumar Tripathi (2016)</b>	They concluded that Micro finance is a very Capital-Intensive business and there is large demand supply gap. The research was based on Secondary data and it was analysed that micro finance is an important tool for eradication of poverty.
<b>Rahul Mohile (2016)</b>	The researcher studied the Initiatives by Banks in Rural Area were State Bank of India was taken for study. The total sample selected for the study was 70. The data collected was analysed by simple percentage basis and it was being concluded that Micro finance provided by SBI is highly beneficial to all the needy people in Dahanu area as this is the only bank providing this facility here. It was been concluded that the persons who were not having basic documents were not able to get this facility.
<b>Taiwo Jn, Onasanya A Yewande and Agwu m Edwin (2016)</b>	The Primary data of 15 small business across Lagos state was analysed and it was further concluded that small Business in Nigeria need access to funding for their business to flourish on sustainable Basis. Micro financing has huge potential for increasing the performance of small business activities.

<b>Ranjana M. Chavan, Prakash M. Herekar, Shrikrishna S. Mahajan (2016)</b>	It was being concluded from the study that after joining SHGs, decision making power for the groups has increased considerably. The respondents also helped other women to provide enough Knowledge related to Banking and Financial Services.
<b>K. Santosh, Dr. S. E. V. Subrahmanyam &amp; Dr. T. Narayana Reddy (2016)</b>	It was found from the study that it is necessary to improve the financial inclusion by extending and delivering the financial services through micro finance and bank in the rural areas.
<b>Ms. Kavita Kumra and Dr. Vijay Kumar Sharma (2016)</b>	It was being concluded from the study that SHG Bank linkage model is the largest micro finance programme in the world.
<b>Sneha G Upadhye and Dr. Rupnawar BS (2016)</b>	It was being concluded that the Income generating activities leads to economic empowerment of the respondents and there has be substantial growth in the Income level of Respondents after joining the SHGs. They have taken one district for study but ignores the role of MFIs in women Empowerment.
<b>Pawanjot Kaur &amp; Rooppal Kaur (2015)</b>	It was being concluded from the study that government should take certain Initiatives for empowerment of women and growth of SHGs which helped in women Empowerment.
<b>Alexander Newman, Susan Schwarz &amp; David Ahlstrom (2015)</b>	It was being concluded that Micro finance helps the small Entrepreneurs to start their own business and for poverty alleviation

### Conclusion:

With the help of above-mentioned numerous reviews, Considering the present scenarios of Self-Help Groups, it is found there is a strong need to study the scope of micro-finance institutions and self-help groups in India. Though, there are many studies undertaken by research scholars and authors towards understanding the importance of micro-finance institutions and self-help groups, whereas the role of them in socio-economic development of the economy in depth is not considered in any of the studies. So further research can be taken on it. Many authors have contemplated that in developing nations like India, microfinance holds a significant position that helps in solving problems related to economy, literacy, rural, dependency, and many others.

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