



# Empowerment of Women through Self-help Groups in India: A Review of Literature

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## Abstract

Women empowerment is one of the burning issues from last few decades. In recent years one of the main missions through which the conditions of women can be improved and empowered is SHGs (self-help groups). The main function of SHGs is to empower poor rural women socially and economically. Many studies have been done at national and international level on women empowerment through SHGs. The present paper of review of literature analyses the detailed review of available literature from secondary sources related to the SHGs in socio-economic empowerment of rural women in India from 2010-2020 in a chronological order. It will be very useful to all students and readers in general and research scholars related to this field in particular. Keeping in view above all, this review paper has following objectives: 1. Socio-economic empowerment of rural women after joining SHGs. 2. Problems and challenges faced by rural women after joining in India.

**Keywords:** *Empowerment, SHGs, Socio-economic status, Challenges and Problems.*

**Introduction:** women constitute half of the world population which means it is basic unit of society. It is the women who makes family, society and ultimately the country. In some developing countries large sections of women is marginalized due to lack of education, access to resources and employment opportunities. Development of country is only possible when they were given equal access in all spheres of life that we call women empowerment. The women empowerment is the outcome of many debates developed by women movement throughout world. Women empowerment is a multi-dimensional and multi layered concept which should enable women to realize their identity and gave them equal access in every field of life. since 1970's the govt of India has taken a lot of initiatives to strengthen women developmental programs through SHGs. It has been emerged as a powerful instrument to women empowerment and poverty alleviation of poor rural women.

The origin of SHGs is from the brain child of the Grameen Bank of Bangladesh which was founded by the economist Prof Mohammad Yunus of Chittagong university in the year 1975 with the main objective of aiding the poor people. The concept of SHGs serves the principle "by the people, of the people and for the people. (Chandra 2015). SHGs as a group of growers, people possessing a common experience, problems and conditions that come together to share their experience, knowledge, ideas and go to give and receive support from others with the same experience. (Singh 2007)

## 2.REVIEW OF LITERATIRE:

**Ranjula & Wallentin (2009)** in their study “Does Micro Finance Empower Women? Evidence from Self-Help Groups in India” argued that women empowerment only takes place when the existing social norms and culture is being challenged by the women in order to improve their social well-being effectively. They measure empowerment as a latent variable and empirically examined the relation between the SHG participation and women empowerment. The study finally revealed that SHG members are empowered by participating in this micro-finance at different levels, as they have a greater tendency to resist existing gender norms and culture that restrict their ability to develop and make choices.

**Patil (2013)** In his study entitled “**self-help group and women empowerment**” revealed that the success of SHGs not only improves the economic status of women but also brought lot of changes in their social status.

**Sharma et.al (2013)** conducted research with the specific objectives to investigate the “**empowerment of women through entrepreneurial activities of self-help group**”. simple random study method was used in two districts of the state of Haryana. The study revealed that the self-help group empowers the social and economic life of rural women through entrepreneurial activities, increase in income, expenditure and saving habits of rural women. There was an increase in social recognition of self, status of family in society, size of social circle, self-reliance, self-confidence, independence and involvement in intra family and entrepreneurial decision making and other activities of SHGs. As per the study as women were found technologically less empowered, they are to be imposed to the technologies which are labour saving, income generating and productivity increasing.

**Nagaraja & Kungalappa (2014)** The main purpose of this study is to understand the women empowerment of women through SHGs in India. the data was collected from secondary sources i.e., from the status of micro finance NABARD. From this study it is found that SHGs have been identified as a way of alleviate poverty and aims to empower women through realise their identities, power and potentiality in all spheres of life. It should be noted that the real empowerment of women is possible only when a woman has increased access to economic resources, more confidence, self-motivation, more strength and self-motivation. The study concludes that the progress and performance of SHGs for women empowerment in India is really credible and commendable because the economic activities of SHGs are quite successively progressing. Thus, emphasising SHGs are very successful to develop women empowerment in both rural and urban areas.

**Maheshwari & Goyal (2014)** They explored the various aspects and “**impacts of self-help group on socio economic empowerment of women**” studied under different researches. This review started that SHG serve as a vehicle for women empowerment and poverty alleviation, creating opportunities to promote income generating activities and enable women to move above the poverty line. There is a need to integrate women’s empowerment, improvement of their status and economic roles, into economic development programs, as the development of a country is linked to the status and development of women.

**Narasimha et al. (2016).** In their study entitled “role of self-help groups in women empowerment and health. This study was conducted on cross-sectional study in urban field practice area of Bangladesh Medical Collage and Research institute. 95 women were interviewed by a pre-validated questionnaires who were involved in the SHG for last 1 year. This study revealed that 62.1% were literate, 65% received economic help through this programme. 26% got importance in family as well as community, 21% had improvement in personal health, 68% decides to seek medical care for health-related issues

**Vinodhini & Vijayanthi (2017)** this study is focused on confirming the financial and social status of women belonging to various SHGs in the country. The main purpose of this study is to know the status of SHG in rural India and its impact on socio-economic development of women from 2012-2015. The data is collected from secondary sources from state of microfinance in India (NABARD). The study reveals that the SHGs helped these women by financial facilities for sending their children to school and access to the

day to day living amenities. The key reasons for the success of SHG are its link with the poor people, its innovative practices, its capacity to enable people's participation in development and trust building at different level. SHG also helped to develop self-confidence and independence among rural women which in turn increased the livelihood of the rural people.

**Mohi-ud-din & Gunnai (2018)** the main purpose of their study was to highlight the “**empowerment of rural women: A study of Kashmir valley**”. This study revealed that women in Kashmir faced a lot of problems and challenges related to health, education, economic dependence, domestic violence, sexual abuse, female feticide and infanticide, late marriage, unemployment etc. In order to reduce these problems long run improvement in education and equal and awareness opportunities will play a significant role in improving and empowering of rural women in JK. For the present study the total number of respondents were 100 (50 male and 50 female) i.e., 10 from each district of Kashmir valley. The data were collected by using primary and secondary sources through survey method. The findings of the study revealed that out of 100 respondents from 10 districts of Kashmir valley 44% respondents are not supported with those women folk face numerous challenges in their lives while 46% respondents are agreed and 10% are not aware about it. 35% respondents revealed that male dominance is a main factor for non-participating of women in decision making process of the family while 50% revealed that illiteracy followed by poverty 15% as factor responsible for non-participation of women in decision making. This was also observed from the study that 72% of respondents revealed that women members of family are not intelligent as compared to male members while 28% said no about the same. The last findings revealed that 56% of respondents thought that SHGs, MANREGA, education, various Govt schemes will raise the social prestige of women while 44% respondents think not so.

**Masrat (2018)** this paper attempts to study **the economic empowerment of women through self-help groups in district Baramulla of JK**. In this study, multi stage sampling was used to select the appropriate samples. Totally 120 SHG members were selected for collecting primary data information. The findings of the data analysis revealed that micro finance through SHG have created a positive impact for its beneficiaries. Participation in SHG has a positive impact on the income, saving and asset positions of the participant.

**Nithya & Sahad (2019)** this paper highlights the “**Role of SHGs in Women Empowerment in Tamil Nadu**”. this case study has found that SHG has made significant changes in the livelihood aspects of millions of poor women across the countries. The study has selected Tiruvallur district where the number of SHGs is higher as compared with the rest of the states in Tamil Nādu. Survey with 100 SHG members belongs to various villages of the study areas revealed that SHG members improved in their economic and social status.

**Kumar & Babu(2020)** this paper has analysed the “**microfinance and factors contributing for economic empowerment of women SHG members**” The principal component analysis has used for the purpose using primary data collected in Hassan district. This study revealed that the economic empowerment is possible in many ways and economic activities. Out of 20 ways of achieving the economic empowerment, the feasibility has found only in six ways. Hence the absolute economic empowerment of SHG women has not achieved in Hassan district. However, the relative economic empowerment has been achieved with the help of bank linkages SHG programme. This study also proved that the lack of income earning employment opportunities are the hurdles in achieving the efficient economic empowerment of women. Therefore, the promotion agencies of SHG have to financially support the income earning activities of the SHG women member.

## Challenges and Problems Faced by SHGs rural poor women

**Kaur & Sachan (2016)** in their study “**Evaluation of major problems faced by the members of self-help group: A study of Punjab**” conducted in three zones of Punjab (Majha, malva and doaba). The total number of samples for the present study was 60 members i.e. 20 respondents from 3 groups (Maha Laxmi self-help group, Assal self-help group, and Saada shiv self-help group) were selected from each zone randomly. The data were collected by using interview schedule regarding difficulties faced by the members of self-help groups. The findings of the study revealed that (62.50%) of respondents faced the problem of production problems (lack of sufficient funds to purchase good quality raw material) followed marketing problems (50.55%) (Lack of transport, inappropriate price for the product, difficulty to sell the product in market), family problems (58.88%) (Discouragement from family to join self-help groups, non-cooperation of the family to attend training outstations, male dominance), financial problems (51.10%) (delay in credit facilities, lack of sufficient funds to purchase good quality raw materials, difficulty in maintaining account, improper utilization of funds), social problems (48.33%) (Lack of unity among members, lack of mutual trust, lack of communication regarding group activities, conflicts arising during decision making process) were the main problems faced by members of SHGs in Punjab.

**Kumar & Sri (2017)** the main purpose of this study was to address the “**Problems faced by the members of SHGs with special reference to thimmampalayam area in Coimbatore district in Tamil Naidu**”. Out of 10 SHGs, 114 members were selected for the present study by using the questionnaire technique of data collection. This findings of the study revealed that majority(74.6%) of the respondents were female, majority (40.40%) belongs to the age group of (25-30), majority (54.4) were married, majority (36.8%) were motivated by SHGs members, majority (38.6%)of respondent were lack in formal education, majority (33.3%) of respondents were conflicting among the group members, majority (39.5%) of respondents were in heavy competition of the market to sale the product, majority (46.5%) of respondents were in shortage of capital for their financing situation. overall lack of formal education, family responsibilities as their major personal problem, conflicts, lack of communication skills among the group members in decision making process was their major social problem, heavy competition is the major sources of marketing problem and insufficient loan as their major financial problem among SHGs in the study area.

**Ajith et al. (2017)** conducted a study on “**problems faced by SHG members among Self-help groups in Karnataka**”. The main purpose of this study was to identify the problems experienced faced by SHG members promoted by various institutions in Tumkur district of Karnataka. The samples were selected from two Taluks viz Maiduguri and Tipture in Tumkur district of Karnataka that was one of the important states in the country with high livestock population. For the present study exploratory research design was adopted and 120 samples were selected from 48 SHGs on the basis of random sampling. The data were collected from primary sources by using questionnaire method. The findings of the study revealed that SHGs women faced four types of problems: Personal problems i.e. (lack of formal education 58.33%), was the major problem followed by lack of awareness about govt programs (50.00%), and (lack of training 41.66%). Social problems faced by SHG members revealed that majority members (50.00%) had conflicts among the group members in decision making, followed by 16.66% had lack of communication skill and 16.66% had lack of social mobility as restricted by family members. Economic problems faced by SHG members are loans are not sufficient (50.00%), product has no market, lack of financial knowledge and lack of credit sources (26.66%). The finding of the livestock related problems faced by the members of SHGs are lack of improved livestock breeds, lack of appropriate technology, lack of information resources and lack of organized market network.

**Kumawat & Bansal (2018)** in their study entitled “**A study on problems faced by SHGs members in carryout the SHGs activities**” conducted an explorative study in Udaipur district of Rajasthan to find out the activities and various problems faced by the women in empowerment through SHGs. The data were collected from 130 members, 100 members from SHGs and 30 members from non-self-help groups through

interview technique. The findings of the study revealed that majority respondent (87 MPS) that inadequate training facilities was their major problem followed by lack of market linkage of SHGs (79), non-co-operative attitude of the financial institution (78), lack of technical knowledge (65.5), lack of skill training to engage in any micro or small scale business (58), lack of guidance for group formation (56), problem in maintenance of register due to illiteracy (47), ignorance about activities of the self-help group (45.5), lack of stability and unity specially among women SHG (41.5%), lack of qualified resource personnel (39), lack of managerial skills(35.5), problem in opening SHG account (35), members leave in SHG in between (34.5), lack of knowledge about Govt schemes (30.5), problem in repayment of loan (24), and conflict among the SHG members (19.5). this reflects those women were facing problem in joining the SHG in terms of information support, technical support, financial support from the running group through the women were enthusiastic to join in SHGs due to lack of assistance they left idle, hence the women had perceived these as major problems.

**Jose et al. (2020)** conducted a study on “**Problems of women SHGs members in Ernakulam district**” in Kerala. The main focus of this study was to identify the major constraints faced by SHGs women entrepreneurs. The data were collected with the help of primary sources by using questionnaire technique from 250 respondents (125 from Aluva and another 125 from Paravoor taluk of Ernakulam district) by adopting sample random technique. The findings of the study discloses that inability to manage business, lack of basic knowledge among SHGs members due to their illiteracy, frequent changes in formalities for availing loan, lack of adequate training, lack of family support, short period of repayment of loans, difficulty to fulfill government formalities, lack of experienced manpower, lack of self-confidence, lack of digital literacy, lack of infrastructural facilities etc. are the major problems faced by SHG members in Ernakulam district in Kerala.

## Conclusion

It is made clear from the above discussion that some of the studies were published on the basic concepts of socio-economic empowerment of women through self-help groups. Some studies depict the idea that SHGs contributed a lot of progressive changes in their lives after joining SHGs in different parts of India. Move over it has created opportunities for promotion of income generating activities and has enabled them to come above the poverty line. It has also been revealed in various studies that women have gained confidence and feeling socially and economically independent. The women employed in SHGs got better access to resources, infrastructures, basic education, health care, independent decision-making power, economic activities. However, it has also been observed in some studies that some of them faced some problems in terms of inadequate training facilities, lack of market linkage, lack of managerial skills, social and personnel problems etc but majority of the respondents are satisfied with this even overall the positive effect of SHGs is overwhelming the negative effect. Women have been amongst the socially excluded class since long, but it is high time bring them out of this challenge with proper justice.

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