

## **A LITERATURE SURVEY ON ROLE OF SELF-HELP GROUPS AND WOMEN EMPOWERMENT**

**Ashwini Basavaraju\***

Research Scholar, Dayananda Sagar University, Bengaluru, Karnataka, India.

\*Corresponding author | Received: 02/02/2023 | Accepted: 15/02/2023 | Published: 19/03/2023

**Abstract:** *The overall development of a nation depends on the overall development in the rural areas. Micro finance is a sector which is largely depends on SHGs for the efficient mechanism for providing financial assistance to the deprived people in rural areas. Self Help Groups introduced in India through 9th Five year plan (1997-2002). SHG is a group consisting of 15-20 members from a poor homogeneous class and they involve in savings on a regular basis and the pooled resources will be utilized for the loans to its members. Women plays a very important role in society and women empowerment is an essential tool for overall socio-economic development of the county and it is considered as an important multidimensional factor for the world's development. In this paper, we examined the findings of the past studies to determine the influence of SHG programs on women empowerment. In this study 30 articles are reviewed and most research studies found to conclude that positive association between SHGs program and women empowerment. In many studies, the results varied because of measure of empowerment applied or socio-economic factor differences. The main research question of this study focuses on assessing the role of SHGs in empowering the women socially, economically, politically and culturally in society.*

*Key words: Micro finance, SHGs, Women empowerment, Socio-economic factors*

### **Introduction**

Development of every nation depends on the development of rural people. The main problem faced by every developing nation is the Poverty. The current poverty line is 1,059.42 Indian rupees per month in rural areas and 1,286 Indian rupees per month in urban areas and India ranks at 94 in Global Hungry Index. The concept of Micro Finance was formally pioneered by Mohammed Yunus, Founder of Grameen Bank in 1976. An innovative scheme in rural delivery system launched by NABARD is the linking of Self Help Groups if the poor with banks and bulk lending through NGOs. Women constitute nearly half of India's population and play a significant role in social and economic development of the country. Empowerment of women represents ability of women to handle responsibility to lead a better future and improve standard of living and social and economic empowerment. It is worldwide seen that women are most significant contributors for national and international development. The rural women are engaged in improving the internal and external factors of economic development. Women participation in SHGs increases the productive work environment and gives a respectable position in society.

### Objectives of the Study

The study contributes to the existing literature by providing researchers, academics with valuable information to measure the role of SHGs in empowering women. The main objective of the study is to investigate the role of SHGs on women's empowerment and to determine and analyze the role of SHGs in empowering women socially, economically, politically and psychologically. The findings and conclusions of the study provide valuable implications for policy makers, researchers, financial institutions, government institutions etc.

### Methodology

The method of literature survey adopted for this study is simple random search for related articles on Role of Self Help Groups in empowering women. This propagation gave thirty different articles. But this survey found with the too many similar ideas and findings. After collecting these articles, we summarized their major findings and adoption of methodologies. The study concentrated only on role of SHGS in empowering women in the society with different dimensions such as social, economical, political and psychological. SHGs has brought a lot of changes such as raise in standard of living of people, increased social networks, increase infrastructural facilities, increased banking literacy, financial literacy and overall growth in the society. Hence this paper is an attempt to collect various ideas and findings in the SHGs members and empowering women with multidimensional factors.

### Literature Review

1. Shalini Aggarwal & et.al (2020) the study is related with empowering SHGs women empowerment through Microfinance. The study area is Uttar Pradesh and aims to explore the factors empowering SHGs women in the state of UP. The Primary data used and 't' test and factor analysis tool is used and the study concluded that there is an increase in awareness, standard of living which shows the sign of betterment of rural women and also indicates that the independent decision by women has empowered SHGs women socially and economically.
2. Senthil kumar & et.al (2020) The study is related with women empowerment through SHGs. The study area is Villupuram District in Tamil Nadu. The aim of the study is to analyze women empowerment through SHGs and social and economic conditions and to evaluate the attitude of members towards social impact. Primary data and secondary data is used with purposive testing technique, rate examination, Garret Rank, Anova test and Fried man test was conducted. The study concluded that the majority of members of

SHGs are not interested in gathering conversations and authors suggest that Government organizations and NGO's need to concentrate on rural people requirement and also SHGs should realize their social obligations.

3. Kamela Rao & Mahendra Ranawat (2020) the study is related with empirical study of SHGs on rural empowerment through Women empowerment. The study area is related to Udaipur district. The aim of the study is to identify the approaches to rural empowerment through rural development programs during pre and post independence periods and to find out the achievement of women SHGs to support rural women empowerment. The secondary data from NABARD sources has been used and study concludes that SHGs program is proved an important tool of rural life transformation through empowering of women in various fields.
4. Tannishtha Samantha (2020) the study is related with women empowerment as Self Comparison. The study aim was to offer an empirical examination of the household level empowerment measure through theoretical construct. The primary data is used and Factor analysis is used. The study concluded that there is statically significant positive association between a self comparison towards empowerment and reproductive health.
5. Gaurav Joshi (2019) the study is related with an analysis of women's SHGs involvement in Micro finance program in India. The study aims is to classify the social and economic factors which impact the involvement of women in SHGs for their economic as well as social empowerment. Primary data is collected, multistage purposive and stratified random sampling, logit regression model has been formulated to describe the causes that influence the participation of women in SHGs women and suggest that value of empowerment index gets a significantly increased after joining the SHGs.
6. Maliani & et.al (2019) the study is related with alertness and Malay women entrepreneurs success:The moderating effect of work family conflict. The study aims to determine the significant influence between alertness and Malay Women entrepreneur's success. Theoretical framework and SPSS and Smart PLS is used. The study concludes that alertness is showing a significant influence towards the success of Malay women and Work family conflict is not significant as the moderator.
7. Ranjitha & Devarajappa (2020) the study is related with Co-operative movement and economic empowerment of rural women in Karnataka. The study aims to analyze the role of banks on women empowerment. Secondary data is collected through NABARD. The study concluded that cooperative banks playing a pivotal role in empowerment of women

- and suggest the financial institutions to take care problems in relation to NPAs, illiteracy and lack of awareness of Micro finance programmes.
8. Ajay Kumar (2020) the study is related with SHGs and Women Empowerment. The study area is Himachal Pradesh. Primary and secondary data collected and percentage analysis is used. The study concluded that positive changes is seen in living of the members in terms of savings, credit, utilization of loan and income generating activities and majority of members of SHGs are able to contribute something of value to their household activities.
  9. Sridevi and Ramesh (2020) the study is in relation to measuring the impact of Micro finance on economic enhancing of women. The study area is southern, eastern and central region of India. Mean analysis is used and the results revealed that Southern and Central regions of India indicates relatively high levels of economic enhancement.
  10. Dr. Deepak Aggarwal (2020) the study is related with an empirical study on Women empowerment through SHGs, the study area is Ujjain District of MP. The study objective is to study the overview of SHGS to determine socio-economic impact and problem faced by SHGs. Both Primary and Secondary data is collected and percentage analysis, chi-square test is used. The study concluded that enrollment of SHGs reduces with their increasing age and SHGs improved family income and are effective instrument of women empowerment and poverty alleviation.
  11. Dr. Kishore kumar (2020) The study is related with empowering women through Micro finance, the study area is UP, India and aims to understand Women empowerment through Micro finance initiatives and to identify the factors which contribute to women empowerment through SHGGs. The author has used factor analysis to determine the variance. The study concluded that SHGs has provided a lot of opportunities to women and they are aware about their rights of equality in society and their active participation has led to increase in income generating activities and self employment opportunities.
  12. Ali Hamid & et.al studied the determinants of Micro finance factors affecting women's empowerment. The study area is Egypt and the objective is to close the knowledge gap by assessing the determinants of Micro finance Institutions such as Institutional factors, Cognitive factors, cultural factors and women empowerment. The study has adopted SEM model and results revealed that positive impact of Micro finance led to raise in the standard of living and the findings of the study is useful for the policy makers of Micro finance Institutions and other stake holders.

13. Nandini & et.al (2020) the study is related with relationship between Micro Finance and Women empowerment. The study area is related to Chickaballapur district, Karnataka and the objective is to create awareness about Micro finance schemes and improve the measures for women empowerment. Both primary and secondary data has been collected and percentage analysis and correlation is used and resulted in a positive relationship between Micro finance and Women empowerment and the micro finance schemes will uplift women from homemaker to wealth maker.
14. Dr. Sindhu N () studied the Women empowerment and livelihood activities. The study area concentrated is Chickaballapur District, Karnataka and the objective is to analyze the women empowerment after joining SHGs and the problems faced by respondents of the study. Primary data for socio-economic factors has been collected and chi-square, contingency co-efficient, weight average has been used and the results revealed that micro finance initiatives gave better result and future encouragement is required to bring overall progress in entrepreneurship program.
15. Vijay Kumar & Harish (2020) the case study is related with Micro finance and factors contributing for economic empowerment of SHGs women. Primary data is collected for socio-economic factors and Anova analysis is used and case study resulted with the relative economic empowerment has been achieved with the help of Bank linkage SHGs programme.
16. Rathirane & Semasinghe (2015) the study is related with Micro credit is a tool of women entrepreneurship Development. Primary data collected through Questionnaire and Pearson correlation and Regression analysis is done and the results of study are that there is a positive relationship between micro credit and Women empowerment. However, other factors such as training facilities, social awareness, advising regarding the usage of micro credit and other non-financial services, also have impact on women empowerment.
17. Rukhsar & et al. (2020) the study is related with women entrepreneurship through Micro Finance Institutions in India. Both Primary and secondary data was collected and descriptive research and qualitative method is adopted, chi-square and 't' test is used. The study results show that there is a significant difference between organized programs and sanctioning loan from MFI. There is a significant difference between the increase in women's standard of living and financial assistance given by the MFI. The study

- suggests that MFI should provide more training programs for the women to start their business and to utilize funds more productivity.
18. Dr.Pallavi S () the study is related with women empowerment through SHGs: an empirical study in Haveri District of Karnataka. The study focused on socio-economic conditions of SHGs members, the simple percentages, averages and other relevant statistical techniques were adopted. The study concluded that there is a positive impact of SHGs on women empowerment.
  19. Jain Jacob & at el (2020) the study is related with impact of Micro finance on Women empowerment: an empirical study from an Indian scenario. The study objective was to understand the attitude level of members and how it related to their age, employment and educational qualifications. The study is descriptive analysis, regression and Anova. The study concluded that there is a significant improvement in the economic, social and attitude factors however, women empowerment in political activity is found to be in negative trend.
  20. Dr Shaik Kamruddin (2018) the study is related with the effect of SHGs on women empowerment: empirical evidence. The objective is to study the status of women before and after joining SHGs. Both primary and secondary data collected and the study concluded that it has been the experience that women's SHGs perform better in all the important activities of SHGs.
  21. Basu Dev Lamichhane (2020) the study is related with Micro finance for Women Empowerment: A review of best practices. The objective is to analyze the current status of women's future strategy for women's empowerment and also to analyze the impact of Micro finance on social, political and economic status of women. The descriptive study design is used and study concludes with micro finance is a powerful tool for women empowerment and proposes a synergetic conceptual framework on the general relationship between micro finance program and women empowerment.
  22. Rana Ejaz Ali Khan & Sara Noreen (2012) the study is related with micro finance and women empowerment: A case study of District Bahawalpur, Pakistan. The aim is to explore socio-economic determinants of women empowerment, focusing on the women who have availed the micro credit. Primary data has been collected about child health, education, selection of spouse of children, purchase of basic goods and decision of household savings and the study concluded that it is generally considered that the volume of loan provided to women contribute a lot towards the empowerment.

23. Owais Shafique & Nadeem Siddique (2020) the study is related with the impact of micro credit financing on poverty alleviation and women empowerment: An empirical study on Akhwat Islamic Micro finance. Primary data is collected cluster sampling, linear regression analysis and micro credit financing and women empowerment factors are considered. The study concluded that it shows a positive and strong association among poverty alleviation and empowerment of women and impact of micro credit finance on women empowerment is significant.
24. Prema Lama & Brahma Chaudhuri (2018) the study is related with role of Micro finance in empowering people and realizing financial inclusion in India. The study is exploratory and is based on secondary data. Conceptual framework is studied by considering difference between traditional finance and micro finance. The author has compiled the phases of evolution of financial inclusion and different dimensions such as branch penetration, credit penetration and deposit penetration. NABARD report on status of micro finance shows that there has been a considered healthy progress of micro finance over past 4 years and there has been an increasing trend in the number of accounts that have been disbursed loans under micro finance institutions bank linkage programme. The authors concludes that despite its recent success, a number of issues such as charging high interest rates, loan recovery tactics, aggressive marketing of loans etc have raised and this needs to be addressed to ensure that poor people can receive high quality services at reasonable cost.
25. Mathur P & Agarwal P (2017) the study is related with SHGs: A strategic tool for women empowerment. The aim of the study is to analyze the role of SHGs play in empowerment of Indian women. The variables of the study are training, skills, capacity building, vocational training, level of education. The percentage analysis and chi-square test is used and results of the study that SHGs has not been able to change patriarchal norms imbibe in society and also show the needs for improving education among women across the country.
26. Dr.Anshu shukla (2016) the study is related with the SHGs: The right tool for poverty alleviation and women empowerment. The aim of the study is to assess the role of SHGs, its success in generating income and impact of micro credit on the empowerment of women members of the SHGs. The primary data has been collected and chi-square test & 't' test is used and the study results that SHGs promote the awareness and provide



- sufficient opportunities for the women to combat with poverty and SHGs as a significant factor in generating income and occupation of members of SHG.
27. Priyadarshini & Srinivas Rao (2014) the study is related with village level analysis of credit and livelihood enhancement of Micro finance. The study is Andhra Pradesh enhancement of Microfinance. The aim is to analyze the role of SHGs in supplement of credit needs, poverty alleviation and women empowerment. The variable of the study are occupational structure, income levels, repayment, demand for credit, women empowerment. The primary data has been collected from 335 SHGs and the study concluded with micro finance programmes worked well towards women's empowerment, increased borrowing options and outreach of micro finance programmes is good.
28. Tatt warmasi Paltasingh (2014) the study is related with women's empowerment through SHGs: Intervention and imperatives. The aim is to examine the role of SHGs in enhancing women's status. Women empowerment is measured through the trends and progress of SHGs. Secondary data from NABARD and has been collected and percentage analysis is done. The study results that SHGs act as an empowering agency that can develop self confidence and liberate women from daily struggles.
29. Ranjula Bali Swain and Fan Yang Wallentin (2011) the study is related with factors empowering women in Indian SHG Programs. The study considered two factors for measurement of women empowerment the economic and non economic factors. The aim is to estimate the impact of microfinance related economic and non economic factors on the empowerment of women. The polychromic correlation is used to found economic factors are most significant in empowering SHG members with a sample size of 800. SEM model has been used and adopted appropriate methodology to correct for ordinality and study resulted economic factors with significant impact on women empowerment, education is statistically non significant in the model and expected that education, networking and political participation will indeed have a positive impact in the long run.
30. Dr.S.Suja (2012) the study is related with women empowerment through SHGs –an evaluation study. The aim of the study is to find out the changes happened through SHGs membership and to find any association demographic profile of members and empowerment of SHGs members. The four dependent variables such as economic empowerment, social, psychological and legal empowerment were tested with observed variables through 'f' test and one way analysis and the findings of the study resulted with



members are economically empowered, after joining SHGs the members were more confident in decision making, socially empowered and increase in standard of living achieved. Future research must concentrate on training and leadership activities which contributes high level of empowerment of SHGs members. A study comparing SHG members and non SHG member need to be considered.

### **Findings & Conclusion**

SHG Program under Microfinance is an excellent step taken by the Government of India to fight against poverty alleviation, rural women empowerment, socio-economic progress, etc. The articles focused on betterment of rural women, identified approaches for rural development, positive association of members, factors which have significant impact on SHG members, role of banks in empowering SHG members, SHG activities leading to income generating activities, long years of association increases income level of SHG members, SHG programs provides opportunities to women, creates awareness about their rights of equality, increases women entrepreneurship activities, provides training, skill development activities encourages to utilize funds productively. The overall findings help the policy makers, financial institutions, Government, researchers, academicians etc to take timely right decisions and work on the overall progress of the nation.

### **References:**

1. Aggarwal, S., Kumar, P., & Garg, V. (2020). Empowering SHGs Women through Micro-finance in Uttar Pradesh. *International Journal of Law and Management*.
2. Senthilkumar, C. B., Dharmaraj, A., Indhumathi, C., Selvam, V., & Kandeepan, E. (2020). A STUDY ON WOMEN EMPOWERMENT THROUGH SELF-HELP GROUPS WITH SPECIAL REFERENCE TO VILLUPURAM DISTRICT IN TAMIL NADU. *Journal of Critical Reviews*, 7(6), 355-359.
3. Rao, K., & Ranawat, M. (2020). AN EMPIRICAL STUDY OF SELF-HELP GROUPS ON RURAL EMPOWERMENT THROUGH WOMEN EMPOWERMENT WITH SPECIAL REFERENCE TO UDAIPUR DISTRICT.
4. Samanta, T. (2020). Women's empowerment as self-compassion?: Empirical observations from India. *Plos one*, 15(5), e0232526.
5. Joshi, G. (2019). An analysis of women's self-help groups' involvement in microfinance program in India. *Rajagiri Management Journal*.
6. Mohamad, M. B., Ab Wahab, N. Y., Yusuff, Y. Z., & Omar, S. N. Z. (2019). ALERTNESS AND MALAY WOMEN ENTREPRENEURS'SUCCESS: THE

- MODERATING EFFECT OF WORK-FAMILY CONFLICT. *Academy of Entrepreneurship Journal*, 25(3), 1-6.
7. Devarajappa, S. Cooperative Movements And Economic Empowerment Of Rural Women In Karnataka Smt. Ranjitha BR.
  8. Kumar, A. MICRO-FINANCE, SELF HELP GROUPS AND WOMEN EMPOWERMENT IN HIMACHAL PRADESH: A STUDY OF LOW HILL ZONE.
  9. Samineni, S., & Ramesh, K. (2020). Measuring the Impact of Microfinance on Economic Enhancement of Women: Analysis with Special Reference to India. *Global Business Review*, 0972150920923108.
  10. Agrawal, D. (2020). An Empirical Study on Women Empowerment Through Self Help Groups (Special Reference to Ujjain District of MP). *Accent Journal of Economics Ecology & Engineering*, 5.
  11. Kumar, K. (2020). EMPOWERING WOMEN THROUGH MICROFINANCE: EVIDENCE FROM UTTAR PRADESH, INDIA. *Journal of Critical Reviews*, 7(7), 1024-1029.
  12. Irhoumah, A. H., Moh'd Ayedh, A., & Echchabi, A. (2020). Determinants of Microfinance Factors Affecting Women's Empowerment: Evidence from Egypt. *FWU Journal of Social Sciences*, 14(4), 1-11.
  13. Suma, S., & Nandini, L. (2020). A Study On "Relationship Between Microfinance And Women Empowerment With Respect To Chickballapur District". *European Journal of Molecular & Clinical Medicine*, 7(8), 3094-3112.
  14. Sindhu, N. Women Empowerment and Livelihood Activities: A Study With Reference to Chikkaballapur District.
  15. Kumar, M. M. V. (2020). MICROFINANCE AND FACTORS CONTRIBUTING FOR ECONOMIC EMPOWERMENT OF SHG WOMEN: A CASE. *PalArch's Journal of Archaeology of Egypt/Egyptology*, 17(9), 8357-8368.
  16. Rathirane, Y., & Semasinghe, D. M. (2015). Factors determining the women empowerment through microfinance: An empirical study in Sri Lanka. *International Journal of Social, Behavioural, Educational, Economic, Business and Industrial Engineering*, 9(5), 2328-2185.
  17. Soomro, M., Soomro, R. B., & Mirani, I. A. Factors affecting the Development of Women Entrepreneurship in Beauty-Parlour Industry of Sukkur Sindh, Pakistan.

18. Kusugal, P. S. (2020). Women Empowerment through Self-Help Groups: An Empirical Study in Haveri District of Karnataka. *Women Empowerment*, 84.
19. SHANMUGAM, M., & TP, M. J. IMPACT OF MICRO FINANCE ON WOMEN EMPOWERMENT: AN EMPIRICAL STUDY FROM AN INDIAN SCENARIO\*  
JAIN JACOB. M.
20. Kamruddin, S. THE EFFECT OF SELF HELP GROUPS ON WOMEN EMPOWERMENT: EMPIRICAL EVIDENCE.
21. Lamichhane, B. D. (2020). Microfinance for Women Empowerment: A Review of Best Practices. *Interdisciplinary Journal of Management and Social Sciences*, 1(1), 13-25.
22. Khan, R. E. A., & Noreen, S. (2012). Microfinance and women empowerment: A case study of District Bahawalpur (Pakistan). *African Journal of Business Management*, 6(12), 4514-4521.
23. Shafique, O., & Siddique, N. (2020). THE IMPACT OF MICROCREDIT FINANCING ON POVERTY ALLEVIATION AND WOMEN EMPOWERMENT: AN EMPIRICAL STUDY ON AKHUWAT ISLAMIC MICROFINANCE. *PalArch's Journal of Archaeology of Egypt/Egyptology*, 17(8), 548-562.
24. Kumar, P., & Sharma, C. S. (2011). People empowerment & financial inclusion through microfinance in India. *Journal of Applied Management & Computer Science*, 4, 1-10.
25. Mathur, P., & Agarwal, P. (2017). Self Help Group: A Strategic Tool for Women Empowerment. *Pertanika Journal of Social Sciences & Humanities*, 25(2).
26. Shukla, A. (2016). Self-help groups: The right tool for poverty alleviation and women empowerment. *International Journal of Research in Social Sciences*, 6(11), 437-448.
27. Priyadarshini, Y. J., & Rao, P. S. (2014). Village Level Analysis of Credit and Livelihood Enhancement of Microfinance in Andhra Pradesh. *Journal of Global Economy*, 10(1).
28. Paltasingh, T. (2014). Women's Empowerment through SHGs: Intervention and Imperatives. *Social Work Chronicle*, 3(1/2).
29. Bali Swain, R., & Wallentin, F. Y. (2012). Factors empowering women in Indian self-help group programs. *International review of applied economics*, 26(4), 425-444.
- 30.** Suja, S. (2012). WOMEN EMPOWERMENT THROUGH SELF-HELP GROUP-AN EVALUATIVE STUDY. *Global Management Review*, 6(3).