CHAPTER – II

REVIEW OF LITERATURE

Empowerment of women is crucial for social development and in turn for economic development. Women have a vital role to play in every form of organization, be it social, cultural, religious or business. When they stand subdued, exploited and kept dependent on others, their inner potential remains dormant. Social independence can be achieved only with a certain degree of economic independence. One can never expect women to be innovative and never expect women to be innovated and creative unless they are self reliant to same extent at least.

This issue of women empowerment has continued to surface from time to time and again, particularly in the last few years. It has been identified that education, government jobs, entrepreneurship, reservation, right over property gold etc., are all means of empowering women in Kerala.

It is a well known fact that education alone does not empower women. It could at best, help them get empowered. Hence, the essential argument boils down to whether jobs help empower a woman better or being an entrepreneur does. What is meant by jobs in this context is not highly rated government jobs of professional services available to very few but type of job available to the vast majority of average women.
Research on an issue or a problem cannot be fruitful without a thorough knowledge about the similar studies conducted elsewhere in the past. An exhaustive literature review would help in understanding the concepts, nature of the problem, the tools and techniques employed along with an exhaustive list of variables included in the model and the findings of the study. Another advantage of reviewing the existing literature is that it helps to frame a working model of the study and to understand the latest developments on the topic.

Therefore, in this chapter, findings of empirical studies are presented to have conceptual clarity in analyzing the women empowerment through SHGs. The need for the present study is further justified from the review of related literature given below:

Manimekalai (2000)\(^1\) said that the voluntary sector has considerably done well in various development activities particularly women empowerment strategies. NGOs are doing well particularly through self-help formation, motivating the women in saving and thrift and also making them fully involved in economically productive activities through micro credit and finance.

Murugan. K. R. and Dharmalingam.B (2000)\(^2\) in their article Self Help Groups: new women’s movement in Tamil Nadu have observed that Self Help Group is characterized by (i) Small size (ii) Identical interest / Social heritage / Common occupation, homogeneity, entity, (iii) Intimate knowledge of member’s intrinsic strength, needs and problems. (iv) Flexible and responsive
(v) Democracy (vi) Simple documentation (vii) Collective leadership and mutual discussion (viii) Group solidarity through self help awareness, social and economic empowerment.

Vijay (2001)³ describes in his article “Empowerment of Women through SHGs”, the difference between women who have become part of SHGs and those who are not members of the SHGs from the same village. Empowerment has taken place across caste and class. It has also helped to some extent to go beyond caste politics and brought them together as women.

Jayacherian (2001)⁴ in “A Study on Empowerment of Women through SHGs with Special Reference to Thrissur district Kerala” states that organizing women in SHGs and starting micro enterprises lead to their empowerment. This process can be further enhanced by engaging in extra micro enterprise activities.

Manimekalai and Rajeshwari (2001)⁵ in their paper, highlighted that the provision of micro-finance by the NGO's to women SHGs has helped the groups to achieve a measure of economic and social empowerment. It has developed a sense of leadership, organizational skill, management of a business, right from acquiring finance, identifying raw material, market and suitable diversification and modernization.
Satya Sundaram (2001)\(^6\) has viewed that the self help groups have emerged in order to help the rural poor, particularly women in securing inputs like credit and other services. The self help group is an association of people belonging to similar social economic characteristics residing in the same locality. The self help group is a group of rural poor who have volunteered to organize themselves into a group for eradication of poverty of the members. They agree to save regularly and convert that saving into a common fund.

Puhazhendi. V. and Satyasai.K.J.S., (2002)\(^7\) evaluated self help groups in India and observed that about 59 per cent of the sample households registered an increase in assets and 47.9 per cent moved above the poverty line from pre-to-post self help group situation in India which showed that social empowerment was evident in the post self help group situation in terms of improvements in members’ confidence level, treatment within the family, communication skills and other behavioral aspects. Also, southern and western regions scored higher index in the economic and social status of poor rural women of self help groups compared to those in the other two regions.

Punithavathy and Eswaran (2002)\(^8\) in their article “Empowerment of Women through Micro Credit” have expresses that micro credit continues to target the rural and urban households, with an emphasis on women borrowers. The beneficiaries are identified under micro credit, provided themselves independently or through NGOs, SHGs. The repayment period is generally very short. The amount is increased based on the borrower’s repayment performance.
Sudha Rani.K.Dr, Uma Devi.D.Dr et al., (2002)\(^9\) in their article “Self Help Women Groups micro credit and Empowerment” has highlighted that the multi dimensional process of empowerment requires awareness access to education and training participation in decision making and politics and the mobilization of women of economic self reliance. The micro credit movement in India is gathering momentum as women at the grass roots organize themselves into self help women groups Thus the self help women groups are organizational of the poor which from an informal alliance for a common goal to be achieved collectively. As a rustle of the groups’ activities the women were able to protect themselves from all types of exploitation.

Chandreseka (2003)\(^{10}\) has stated that SHG is a strategy for poverty alleviation and women empowerment. Further, he observed that from the groups in the interior villages, the scheduled tribes have not been benefited to the extent of the exterior villages and other casts beneficiary households.

Gurulingaiah. M.Dr (2003)\(^{11}\) in his article “Self Help Groups and women empowerment in Karnataka” has highlighted that self help groups of women in India have been identified as an effective strategy for the empowerment of tribal women in rural areas as well as women in urban areas. Women through these self help groups work on range fishes such as health nutrition, agricultural, forestry, social awareness etc., besides income
generation activities seeking micro credit. Non Government Organizations have been involved for setting up one lakh self help groups to empower 20 lakh women. The participation of self help groups from the beginning encouraged them to take active involvement in income generation activities. The members of these groups are motivated and encouraged by the Abhiuruddi to start small savings.

Selvarani (2003) has selected sample of 5 self help groups and 50 members from both rural self help groups (Elumagalur) and urban self help groups (Mayiladuthurai) in Nagai district. It has focused mainly on the effect of micro credit on rural development and also examines whether it brings empowerments or exploitation of women. The major findings of the study are that majority of the respondents belonged to the age group of below 40 both in rural and urban areas. Self help groups are created on the basis of caste illiteracy which is higher in rural area than in urban area. Majority of the respondents belonged to the medium size of family. In urban areas self help groups improve the standard of living of the people and in rural areas Self Help Groups promote employment opportunities. But the respondents do not get satisfaction regarding quick disbursement of micro credit irrespective of its cheaper rate of interest, easy repayment system and adequate loan amount. The saving of urban self help groups is three times more than rural Self Help Groups.
Vasudeva Rao (2003) in his article “Self Help Groups social changes”, has stated that study of Self Help Groups attempted to identify the areas where women of Self Help Groups had become empowered. It was found that the exposure of women to micro credit and the group activities has engendered a greater sense of self esteem and encouraged more participation in household decision making. Rotation of groups’ leaders was found necessary for equitable exposure to the banking process.

Kanaga (2004) stated that the members of SHGs were trying to obtain economic empowerment and also they tried to enhance the social status through effective participation in the group awareness towards various issues, acquainting with banks, co-operatives, block development office, schools etc. The members of SHGs were well known in their villages for their extraordinary performance in the social activities.

Meenanbigai (2004) Points out that the self help groups play a major role in the transformation of rural economy. Micro finance help the rural poor to improve their standard of living and fulfill their credit needs. Hence the self help groups are a new innovation in the field of rural development of finances of the rural poor and also to satisfy their credit needs. In the future, the formation of self help groups through SGSY will definitely exceed the target to 14 lakh self help groups by 2004. It will help to transform the rural economy by way of improving the economic status of each and every individual in the rural areas.
Nirmala, Shambhat and Bhuvaneswari (2004)\textsuperscript{16} in their study, “SHGs for Poverty Alleviation in Pondicherry” discuss the performance and impact of SHGs on the empowerment of rural poor women in Pondicherry region. The study has contributed to an understanding of the functioning of SHGs in the rural Pondicherry.

Banumathy (2005)\textsuperscript{17} in the article “Self-Help Groups and Bank Linkages” explains that SHGs are an innovation in the field of rural economic development, to finance the rural people and satisfy their credit needs. SHGs play a major role in women empowerment, micro-finance through bank in collaboration with NGOs and contribute to the rural economy.

Ganesan.G. Dr (2005)\textsuperscript{18} has stated that women are now entering the labour force in large number in many areas to ensure rural transaction. The image of women in the society is fast changing shape of the image special entrepreneurship programme for women which wood be in the nature of product process oriented courses means for women entrepreneurs to enable them to start small enterprises. The Self Help Groups showed too much self confidence in their ability to start rural micro enterprises. The growth of Mahalir Thittam has been phenomenal due to the high level of political blessings and bureaucratic supports it has received in the last two years.

Janaki, D., (2005)\textsuperscript{19} in her article titled, “Empowering Women through Distance Learning in India”, highlights that Distance Education is an important milestone in the development of higher education and has great potential to
equalize opportunities and take higher education to the door steps of women. It is expected that this school of distance education will lead to empowerment of women especially among rural and tribal women. The presence of women in distance education is significant not only in the success of women as functionaries in the field but also in the recognition of women's experience as the basis for an adequate theory of distance education. Theories of distance education generated by men cannot speak for the experience of women. Women are necessarily central figures in developing appropriate theory and practice for a growing female learner population.

Radhakrishna (2005) in “Women’s Groups Herald a Wind of Change in Rural Uttaranchal” states that the villagers have realized that the meaning of development is not merely construction of stone footpaths but their overall empowerment which enables them to fight for their cause and entitlement.

Josily Samuel, (2006) in his study entitled, “Women empowerment through microfinance in Dindigul District of Tamil Nadu – An Economic Analysis”, has analyzed the empowerment of women through microfinance. The study was conducted in Kodaikanal taluk of Dindigul district. From the taluk, Six villages were selected based on highest number of SHGs. From each of the selected villages, five groups were selected based on income generating activity. And from each of the groups three members were selected. Thus a total of 90 members from 30 groups formed the sample size. To assess the impact of SHGs on the women empowerment paired t-test, impact index and
multiple linear regression analysis were done. Findings of the study revealed that majority of the members were middle aged, married, educated from nuclear family belonging to backward class. The average amount of loan from SHG since inception was Rs.1972.20 per member and from bank was Rs.14,517 per member and savings per year was Rs.1,332.40 per member. The major factor motivating the members to join SHG was NGOs intervention. About 93.34% of the groups belonged to model-I which were formed by NGOs and linked to banks. A number of income generating activities were undertaken by the SHGs.

Kumar (2006)22 in “Empowerment of Women” explain that women issues are a welcome step but what needs to be tackled in the basic perception of society that gives rise to aberration. Today, in all sectors of the economy women concerns have been flagged. However, the challenge lies in converting these into reality. If India is to march into the new millennium as a perceptive nation women must grow and have positive self-image.

Mustiray Begum (2006)23 reported that the changing economic scenario has made women to take up jobs ensure regular income for them. They have moved ahead to form themselves as groups or cooperatives to achieve their group goals. They need an apex organization that can coordinate their activities, guide, strengthen and utilize their talents. They ventured to take positions, which were conventionally earmarked for males and moved from music to moon. In conclusion it is worth noting the opinion of UNICEF here
“women are not limited to motherhood or domestic roles, but she should be seen in the totality of women’s role”.

Bali Swain R (2007) outlined that all the activities that lead to an increase in well-being of women are necessarily empowering in themselves. For instance, activities like improvement in nutrition of children lead to greater efficiency in the women’s role in the household but it also falls within the existing role of the women within the prevailing norms of the South-Asian society. When a woman is able to perform such activities, it leads to an increase in her self-confidence and feeling of well being. This might create conditions leading to women empowerment, but are not empowering on their own. Therefore for our analysis women empowerment is defined as the process in which women challenge the existing norms and culture of the society in which they live to effectively improve their well being.

Kavita Siradhna (2007) in her thesis entitled, “Self Help Group and Women Empowerment-A case Study of Swa-Shakti Project”, addresses women empowerment through Self Help Group in the rural setting. It is believed that as women affinity groups SHG by mobilizing women around thrift and credit activities have resulted in increasing women’s economic self-reliance thereby resulting in women’s increasingly greater control over other spheres of life. The SHG has been increasingly viewed as an instrument of women’s empowerment and incorporated as a key programmatic strategy in various women development initiative. In order to understand how SHG empowers
women a case study of Swa-Shakti Project a joint initiative of International Fund for Agricultural Development (IFAD), International Development Association (IDA) and Govt. of India initiative on women empowerment relying on the SHG model was conducted.

Singh S.P. and Krishna Kumar K.N. (2007)\textsuperscript{26} stated that Women Empowerment taking place in the tribal areas of forest fringe villages has resulted in the poverty alleviation for sustainable livelihood.

Asokhan M and Ranganathan G, et al (2008)\textsuperscript{27} conducted a study in Kancheepuram, Thanjavur and Tiruchirappalli districts of Tamil Nadu selecting 300 respondents of rural women, possessing cultivable land and membership in self help groups. Rural self help group women developed savings habit to a maximum extent of 95.33 Per cent and capitalize the loan benefit of 93.66 per cent due to joining in self help groups. Frequent visit to adjacent city / town 5.33 per cent, frequent meeting without prior intimation 5 per cent, intense family problems 3.66 per cent, training at far away places 1.33 per cent, less profit 0.33 per cent, enterprises started due to joining self help groups ceased enrollment- more than one – fourth, 26.67 per cent of members had undergone more than five trainings, more than three-fourth majority 79.33 per cent of them had acquired medium to high level of communication status, more than three-fourth 80 per cent had medium to high level of information seeking behaviour, majority of the respondents had shared the information with medium to high level 92.33 per cent, possessed high level
of economic motivation 81.33 per cent. About 91 per cent of the respondents had medium to high level of innovativeness and risk preference 84.34 per cent. Cent per cent of the Self Help Group members have medium to high level of achievement motivation.

Matheswaran (2008)\(^{28}\) concludes his study, “Women Empowerment for Sustainable Development through Self - Help Group Movement in Tamilnadu” with the opinion that the Self-Help Groups really help the women-folk to participate in organized activities apart from helping members to mobilize funds. The empowerment of women really starts with such kinds of activities of Self-Help Group. These above case studies reveal that given the assistance and guidance the self-help groups are bound to make not only a sea change in empowering women but also tap the hitherto unutilized powers of women for sustainable development of the society as a whole.

Preeti Maheshwari, (2008)\(^{29}\) in her thesis entitled, “Developing a multidimensional scale on women empowerment”, stated women empowerment has been a thrust area for several organizations that are working to uplift the status of women in society. The efforts have been enormous and distinctive in directions, as some argue empowerment exclusively for economic, some in political and some in psychological dimensions. These distinctions limit the impact as on overall empowerment of women and thus keep the issue debatable. Present study ‘Developing a multidimensional scale on women empowerment ‘is an attempt to define women empowerment
operationally for its various dimensions. The study is about developing a multidimensional scale on women empowerment in order to establish the exclusiveness of the dimensions over linearity.

Preeti Sharma (2008) in her article titled, “Women Empowerment through Entrepreneurial Activities of Self Help Groups”, Empowerment in the context of women’s development is a way of defining, challenging and overcoming barriers in a woman’s life through which she increases her ability to shape her life and environment. It is an active, multidimensional process, which should enable women to realize their full identity and power in all spheres of life. India envisions a future in which Indian women are independent and self-reliant. It is unfortunate that because of centuries of inertia, ignorance and conservatism, the actual and potential role of women in the society has been ignored, preventing them from making their rightful contribution to social progress. It is also because of distorted and/or partial information about their contribution to family and society that they are denied their rightful status and access to developmental resources and services contributing to their marginalization. Studies have shown that rural women help in producing up to 80 per cent of food in developing countries, yet they are entitled to only a fraction of farm land, and access to just 10 per cent of credit and five per cent of extension advice (Agrawal, 2003). Women must be empowered by enhancing their awareness, knowledge, skills and technology use efficiency, thereby, facilitating overall development of the society. The concept of Self Help Groups (SHGs) is proving to be a helpful instrument for the women
empowerment. SHG is an organization of rural poor, particularly of women that deliver micro credit to undertake the entrepreneurial activity. Entrepreneurship development and income generating activities are a feasible solution for empowering women. It generates income and also provides flexible working hours according to the needs of homemakers. Economic independence is the need of the hour. Participation in income generating activities helps in the overall empowerment of women. Thus to investigate the empowerment of women through entrepreneurial activities of self help groups, this particular research was conducted with the specific objective to investigate the empowerment.

Bharathi R.A and Chhaya Bagiger (2009) revealed that education plays a very crucial role in the social and economic development of women. Majority of 42.2 per cent of the respondents were illiterates and the reason may be due to poor educational facilities in rural areas. Restrictions in the family for the girls to be inside four walls of house and absence of schools in the village or near by village. Today, there are over 1,34,413 women’s “Self Help Groups” reporting to have credit linkages with banks through micro credit scheme. These groups have been promoted with the support of Non Government Organisations sometimes under national schemes, and bilateral or multilateral donors, like the World Bank. Actually, the world Bank has set a target of reaching 100 million of the world’s poorest people with micro credit schemes by 2009 and has placed micro credit at the center of its global strategy for poverty alleviation. In India, National Bank for Agricultural and Rural
Development plays a key role in assisting banks and Non Government Organizations involved in micro finance schemes. The numbers on their micro finance activities in the last year are as follows:

- Cumulatively, till March 31, 2009, 3,91,311 Self Help Groups were provided bank loan aggregating Rs.2048.70 Crore and benefiting an estimate of 59 Lakhs poor households.
- Total bank loans disbursed to Self Help Groups during the year aggregated Rs.5165.95 crore involving a refinance of Rs.3400.71 crore by the National Bank.
- More than 90 per cent of the Self Help Groups linked to banks were exclusively women Self Help Groups.

Bonita Aleaz (2009)\textsuperscript{32} says we have concentrated our attention on the collective print world of the women in the urban space, along with two brief expositions on the kinds of positions they occupy in various institutions in the urban space, to decipher the extent of their autonomous functioning and consequently the nature of their empowerment in Kolkata. Undoubtedly there are innumerable other independent variables that allow a specific impression about the context of the urban women. However the historical context of Bengal, the contribution of its women to the literary output since the nineteenth century initially in a covert manner and subsequently more openly perhaps provided them with a more liberal start than women elsewhere in India. The space given to them for expression in the print media received indulgent support from the upper middle class males primarily because the literate female
in renascent Bengal contributed to the male pride. She was also the antidote to the constructed British imagery of the depravity of the India in colonial India.

Kumar A (2009)\textsuperscript{33} observed that this may lead to improved household-level outcomes with respect to health, education particularly education of the girl, child nutrition and family planning.

Sasi Kumar D (2009)\textsuperscript{34} divulged that Self Help Groups in Tamil Nadu are concerned with development of women in all respects along with a sound knowledge about their rights and duties. Women in the state are to be given more exposure in social, economical, political, educational and technical aspects. The literacy rates and labour earnings of women are generally lacking behind men. Self Help Group operations in Tamil Nadu play a vital role in the economic scenario paves a way for the overall upliftment of women in India.

Amit Kundu and Suranjana Mitra (2010)\textsuperscript{35} in their study reveal that there has been no significant impact of microfinance program in terms of improvement of the outcome variables among the member households, in spite of the low interest rate charged on loans, high repayment rate within the groups and small size of Self Help Groups. The reasons for the same are lack of skill-based training programs for the members of groups and lack of marketing facilities to promote and sell the products produced by the members of Self Help Groups. The only positive aspect is that the members can now protect themselves from the clutches of professional moneylenders who charge exorbitant interest rates.
Rakesh R (2010) concluded that there are no two opinions in global era about the role of information technology in empowering Indian women. The application of Information technology could be viewed from three different angles. One is from expert point of view, secondly from the user point of view and last comes from the layman’s point of view. Through the advocacy of the programme on National Computer literacy Mission in the Rural areas has resulted in the change of views and visions of the few Villagers yet we are far away from attaining the targets especially in the Tribal belts where the literacy level is not so high as compared to non tribal villages. We have to attain a milestone in bringing the new hopes and smile among the faces of women when we think about the women empowerment. This paper is based on the experience of the first author in the field of Gender participation and women empowerment, Gender budgeting, impact assessment of domestic violence on forest conservation and sustainable livelihood. Empowering women through Self Help Groups’ agricultural resources, forest resources, cost benefit analysis of information flow etc., required to be viewed from the information technological point of view. Hence the methodology is based on the published and non published literature, rigorous discussion with the IT experts, branch managers of the different banks, sociologists, economists, geographers and other academicians. The role of Information Technology in women empowerment through micro finance and to develop a conceptual framework in the light of information required for the application of IT in the rural area.
Secondly, to find out the application of Information Technology in micro finance. Thirdly, to develop a conceptual framework that how the results of Information Technology could be disseminate in the rural area especially in the tribal villages.

Sathiabama, K., (2010)\textsuperscript{37} in her paper entitled, “Rural Women Empowerment and Entrepreneurship Development”, states that Empowerment of women has emerged as an important issue in recent times. The economic empowerment of women is being regarded these days as a Sine-quo-non of progress for a country; hence, the issue of economic empowerment of women is of paramount importance to political thinkers, social scientists and reformers. The Self Help Groups (SHGs) have paved the way for economic independence of rural women. The members of SHGs are involved in Micro Entrepreneurships. Through that, they are becoming economically independent and providing employment opportunities to others. This article deals with empowerment of rural women through entrepreneurship and the advantages entrepreneurship among the rural women. Economic empowerment of women led to development of family and community. This statement is proved by a collective Micro Entrepreneurship in Tamilnadu.

Ankita Deka, (2011)\textsuperscript{38} in her study titled, “Determinants of Women's Empowerment in India: Evidence from National Family Health Survey” taken the data for this study from the National Family Health Survey (NFHS) which
is a large-scale, multi-round survey conducted on a representative sample of households throughout India. Her research is in specific ways able to quantify the nature and extent of gender discriminatory practices in India. The study demystifies popular projections in mass media of India's burgeoning economy and how it has transformed the economic and social milieu. It also provides a framework for Social Workers in India about how gender discrimination operates and also illuminates the loopholes in policy practice. Social Workers will be able to advocate for progressive policy legislation as well as be able to design interventions to bring about necessary change.
END NOTES:


