CHAPTER II

REVIEW OF LITERATURE

Women empowerment is one of the basic objectives of SHG. Women empowerment programme, if not suitably targeted, might further extent the existing disparity. There is a link between women empowerment and SHG. But how is the SHG working in this direction? Reviewing many studies dealing with the effectiveness of SHG in women empowerment, one might perceive women empowerment as a structural and enduring character of SHG. How does SHG address the problems of women empowerment?

The argument for the case of empowerment draws from the decision of various authors on what is empowering for a woman in a particular community is affected by the intervention of SHG model. Review of studies available by various authors in assessing the impact of SHG on women empowerment to provide an overall association of SHG with women empowerment is shown below:

2.1 REVIEW OF LITERATURE

Mayoux (1998) on the basis of her study of the impact of microfinance on the empowerment of women have found out that there needs to be an open and informal conversation between the participants and the policy makers regarding the strengths and weakness of the programme. The women must have an access to information so that she can make her participation more meaningful. Enhancement of skills and developing the network of women will also need a continuous support from the policy makers. The author stressed that to make the empowerment of women a reality might require a change in the guidelines and the evaluation process of micro finance which are prominent in the papers but absent in reality.

Haddad (1999) The author has tried to study the status of women in seven Asian countries- the Philippines, People’s Republic of China (PRC), Sri Lanka, India, Pakistan, Bangladesh and Vietnam. Out of these seven countries the author has found out that the status of women in India, Pakistan and Bangladesh is very low as compared to men. The author has attributed that cultural and economic factors are responsible for the low status of women. Income level of women, the literacy rate of women as compared to men in that country, the power of women to take part in the
decision making process and resource allocation in the household, women’s education level, the preference of the family for male children were some of the indicators used to denote the status of women. To enhance women empowerment, the policymakers must develop policies to increase the status of women and to counter gender discrimination.

Adato et al. (2000) report has tried to examine the impact of “Progressa” on the status of women and their intrahousehold relations in Mexico. The Progressa provides cash benefits to the women linking it with the attendance of children in the school and their regular clinic attendance. The programme helped almost one third rural family of Mexico in utter poverty an increase by almost 22% in the level of income. This resulted in a shift of balance of power in the households in the hands of women. The programme also helped women to increase their network, through their participation in meetings, learn health education and increase self-confidence.

Manimekalai and Rajeswari (2000) study on 70 women members of SHGs of rural Tiruchirappalli, Tamil Nadu, concluded that the women have successfully become the owners of a micro business and have moved out from the status of agricultural labourers. The income of the women has increased threefold times after joining the SHG. This has led to their increase in self-esteem and the women are now confident of their future.

Roy, Tisdell and Ghose (2000) have tried to study the socioeconomic development of women in tribal areas of West Bengal. In Indian society, social and cultural norms play a very vital role in the lives of Indians and especially women. Even educated women cannot take up a job due to cultural impediments. The women are not supposed to move freely even if they had to travel for attaining education. The authors have stressed that though the Gender Development Index and Gender Empowerment Measures have been taken as universal measures to check the status of women, these measures have failed to take into account the cultural and social norms which are prevalent in Indian society.

Gate (2001) has made the case study on empowerment of women in Watershed Management in Guraiya village of Sagar District, Madhya Pradesh. The unique feature of this community development programme is that it constitutes women SHGs. All the decisions related to management, implementation are done by women members. Although women have to face
challenges from the male dominant society, they come out as winners, thus building a way for their development on their own terms.

On the other hand Mayoux (2001) in her study in Cameroon has stated that efforts to link microfinance to financial sustainability has neglected to build the interconnection between microfinance and other developmental aims. Gender equality in terms of resources, power and rights still exists. The author is of the view that microfinance programmes just do not mean group formation and that automatically leading to women empowerment, but women must themselves skillfully control the programme in such a manner that it works to the best of their ability targeting both poverty reduction and financial sustainability.

Anand (2002) in her study of Malappuram district and the Chungathara Panchayat of Kerala makes the case that providing micro finance to poor women is not the sole criteria of the SHG. In order to sustain the SHG, various other measures ranging from providing vocational training programs, developing the social awareness of women, guiding them about local planning and legal rights, nurturing the second line of leadership are also essential parameters for making the long term impact.

Bhat (2002) has related poverty with feminisation. Women experience poverty more severely than men due to less access to education, health, unequal distribution of income, lack of equal opportunities, etc. The men are able to fulfill their basic needs in comparison to women, hence leaving the women poorest of the poor. The author emphasised the role of collaborative strategy with NGO’s and other organisations at district and state level to ensure developmental efforts of the state.

Cheston and Kuhn (2002) through their research experienced that after joining SHGs, women’s capability to take a decision, leading and influencing others increases. Their leadership ability is also enhanced after joining SHGs. One of the positive impact which women have is SHGs offered them a pride of ownership and autonomy. The women use the member savings, according to their own needs. However, by depending on their own savings, capital is very meager than it would be if provided with external support.

Kilby (2002) stated that providing credit to SHG is more saving driven than credit driven approach. The main advantage of the SHG model is that it helps to save and as such people do not have to
depend on moneylenders at the time of emergency. The SHG model is based on high levels of ownership, group control. The best part of the SHG model is that people depend on their own savings for loan capital.

Maneja (2002) on the basis of the study conducted on women entrepreneurs in Cameroon, artisans in the Kyrgyz Republic, and weaving cooperatives in Himachal Pradesh, India who was supported by external donors and/or local governments, emphasised the use of technology for economic empowerment of women by having an access to new resources, new markets, etc. However, the capacity gaps need to be addressed first in order to reap the benefits of technology. It was found out that women preferred stability over expansion Women prefer to work on their existing roles inverting their risk taking abilities.

Zafar (2002) found out that it is very difficult to change the gender ideology among people. Even after 25 years of microcredit programme in the rural areas of Bangladesh, the gender values are still persistent. The customs of “purdah” and “Izzat” hamper the efforts done by the microcredit programme in the area of social development of the women. Women cannot move freely around in the community. Moreover, unmarried women cannot attend microcredit samitis and avail loans. After joining microcredit programmes, the additional income at the time of marriage is spent on the dowry. This has lead in the increase of dowry payments. The author is of the view that the microcredit programme will not go far in removing poverty or empowerment of women if these gender ideologies persist in our society.

Dasgupta and Rao (2003) stated that SHG approach is the best strategy for women empowerment and poverty alleviation. The scope of savings, autonomy, self-reliance is much higher in the formation of SHG.

Galab and Rao (2003) have concluded that after joining the SHGs, the women no more go the money lenders for credit. Also the interest rate in the informal sector has decreased. The credit needs of women have shifted from moneylenders. The women use that credit in the diversification of their occupation. Hence the income of the household as such has gone up. Thereby, women have acquired tangible assets and education level of children has gone up. Reduction of gender inequality has also been recorded.
Meenai (2003) has stated that interventions and outputs work at the individual as well as group level. Interventions work for the group development by directing the individual. Hence, both individual and the group get empowered as a result of planned interventions. At the individual level, members display their awareness of legal rights, awareness of developmental activities, enhanced social status, political awareness, freedom from the clutches of money lenders, enhanced decision-making power in the household and the community. While at the group level, self-management techniques, mobilising with the community, taking part in the community meetings are initiated.

Ramalakshmi (2003) in the report of SHG movement in Andra Pradesh stated that the SHG members have been made dealers for sale the products being manufactured by Hindustan dealer, TVS, Colgate-Palmolive etc. thus providing them economic opportunities. In return, the SHG members were being provided trainings in the fields of finance management, enterprise development, packaging, branding and pricing of products.

Banerjee (2004) on the basis of his study of the Nari Bikash Sangha, an association of women SHGs in Bankura district of West Bengal, who were engaged mainly in natural resource management, has found out that if women needs to be empowered than the best strategy is to work collectively. The woman gets her inherent strength while working with the other women. Individual empowerment is best achieved when a woman gets a sense of solidarity while associations with other women.

As per the survey undertaken by Global campaign for Education (2005) in nine countries of Asia and Africa, namely Bangladesh, Cambodia, Ethiopia, India, Malawi, Mali, Nepal, Nigeria, and Pakistan, it has been found out that not much importance is being given to the education of girls in spite of the efforts made by the respective governments, NGOs’ and other social service sectors in this area. The underlying fact is that the efforts required to provide proper education for girls by the policy makers and the donors, should be in conjunction with each other and not in isolation. The factors viz. the girls must do too much of domestic work at home, the location of the government schools at far off places, the failure of the schools to protect the right and the dignity of the girls, are to be taken care seriously to sustain the efforts for the education of girls, and ultimately leading to women empowerment.
Hossain, Bose and Ahmad (2004) in their study in Bangladesh have tried to analyse the factors which are responsible for gender division of labour. They associated the economic factors and the social-cultural factors for persistent gender division of labour. Women in the society are made to undergo domestic work. Promotion of female education and development of the infrastructure is found to be the key indicators for women empowerment.

Lzugbziz (2004) survey through the work done in Nigeria argued that while micro-credit schemes provide women an access to income resources but at the same time the access is very marginal. The strategy does not help women to come out of their gender subordination and are thus still curtailed in the society’s culturally defined boundaries.

Basu and Koolwal (2005) found out that when women are empowered they are healthier and better wives and mothers. On the basis of the distinctions explored in West Bengal using National Family Health Survey data as the base, the authors related that in the process of empowerment, if women are given a free time for themselves, they will have a better reproductive health outcome. Selfish attributes like indulging in leisure activities and women’s control over their own bodies or health are the true indicators of empowerment.

Desai and Johnson (2005) found out that when children live in the areas where more women are empowered, are developed fully in comparison to the individual-level of empowerment of their mothers alone. Women’s’ empowerment is more crucial for supplementing the nutritional needs of the children, health of the children. Women’s’ empowerment and child health are strongest in South Asia and weakest in sub-Saharan Africa while Caribbean countries and Latin America fall in between.

Kabeer (2005) based on her study done in South Asia has cited that the study conducted by Centre for Youth and Social Development in Koraput was that women mostly join SHG for savings. Women site SHG a safe place to keep their savings. The author also concluded that joining SHG not necessarily means building up of a new social relationship, but it helps in diversifying associational life within the community and facilitate in taking collective decisions and enhancing leadership skills. The author has also raised the concern that access to financial resources is not a “magic bullet” and does not lead to economic empowerment, but other developmental areas like education, political quotas and other interventions are also to be considered.
Oommen (2005) has related the Total Literacy Campaign launched by the government of India under National Literacy Mission to provide functional literacy in the age group of 15-35 years with the empowerment process of women. The author did the survey in Begusarai district of Bihar. The success of this model is the responsibility of the local government and the community organisations. The Women’s’ lives changed after being involved in the literacy campaign. Not only the women acquired the reading and the writing skills but it also helped them to come out of the purdah as now they had to step out of their secluded world. The programme helped women in providing intangible benefits like social recognition more than monetary gain. The women started participating in public life.

Reddy and Manak (2005) stated the impact of working with SHGs on the civil society in terms of social harmony, social justice, community, livelihoods and politics. Sustainability of the SHGs greatly depends on its financial stability. Research has shown that the money management of the SHGs is not up to the mark. Hence, the government and the NGOs have to keep this in mind and manage the risk through regulations.

Unterhalter (2005) has overlapped gender, education and development, while each dimension has its own distinctive feature. Women in development, Gender and development, post-structuralism, and human rights and capabilities have been identified as the four approaches for gender development.

Basu (2006) has tried to find out the other side of the women empowerment with respect of provision of credit through SHG. It is found out that the decision making at group level is much more than decision-making at the household level because at the household level women are confronted with the family members who pose difficulty in the decision-making power of the women. At the group level, women are confronted with their group members, so decision making becomes easy. Even though women take loans in their names, it has been found out that the power to control the proceeds of loans is done by men.

Jakimow and Kilby (2006) stated that developmental agencies have associated SHG as the primary mechanism for women empowerment. However, this association is rather assumed than proven. On the basis of the study, the authors have proved that though the SHG programmes have the potential to remove institutional, internal and social constraints in relation to women.
empowerment, the “top to bottom” approach has limited the scope of SHGs especially in the case of marginalised women. The author has suggested the “bottom to top” approach will help in the success of SHGs.

Tesoriero (2006) has studied the SHGs in South India in relation to its contribution to gender development and not from the financial perspective. The author felt that after joining SHGs women were able to raise their voice at village and panchayat level collectively. The women started working collectively at local level. It can envisage as a positive outcome of SHG movement.

Acharya et al. (2007) on the basis of the study done on the SHGs in Nepal, found out that functional literacy programme is a good initiative done by the government. At the same time savings and credit help the women do their own business and become independent.

Anjugam and Ramasamy (2007) reported that marginal, landless and other socially backward classes of the society have participated more in SHG led microfinance programme. Prior to joining SHGs, people were prone to borrowings from the moneylenders who charged higher interest. The main reason for joining the SHG is to have easy availability of loan and to participate in the income generating activities. The other reasons are to inculcate the habit of savings and to repay the old debt.

Contrary to this, Arya (2007) based on her study of women and working of women SHGs in watershed development programmes of India argued that the government must not only take into account the number of women working and judge it as a step for women empowerment but must also integrate the women in the decision-making process of the developmental programme.

Beddig (2007-08) undertook the study of Chanderi women weavers of Madhey Pradesh. 25% of the chanderi weavers are women. Based on the initiative of Madhya Pradesh government and the United Nations Industrial Development Organization, women who were previously indirectly employed were asked to work collectively and form a SHG. This initiative of women finally resulted in cluster development, creating of employment. However, the remuneration received is very low in comparison to some of the buyers to sell their products at an increased cost.

Berglund (2007) found out that the joining of SHGs has a partial effect on the empowerment of women. The results of the study of the factors viz. Decision making, increased mobility, economic
and social knowledge, independent voting and participation in elections, considered essential for
the empowerment of women have a partial dependency on SHG. Women already facing a lot of
family pressure, now have to face the worse situation as they are expected to bring loans also, in
their names. This resulted in making women work for family and their business together, with the
added pressure to do repayments. The author found out that the flow of market information and
ideas are lacking among the members. The women also did not engage in politics and in decisions
like which party to vote. However, he found out that there is a link between the empowerment and
the association with the SHG but at the same time it is not that intense and fruitful as expected. He
found out that women are more engaged in solving informal issues rather than addressing formal
issues like Panchayats.

Bhatia (2007) in his study of the Rajasthan state has challenged the sustainability of SHG based
on quality of groups formed, the amount and frequency of loans provided to matured SHG, the
decline in the membership of SHG over a period of time, leadership issues, problems in the
repayment of loans, maintenance of database at micro level and the life cycle of SHG.

Chandra (2007) reiterated that the knowledge of the government schemes is very low among
women. Hence, the proper MIS system needs to be evolved. All organisations must go for gender
auditing. While preparing the gender budget, all the departments must also participate. The author
stressed the clear definition of work and pattas both in the name of men and women.

Fouillet and Augsburg (2007) provide the fact that concentration of credit linked SHGs is about
57% in southern states during 2005-2006. The study also raises the fact that the spread of SHG is
not even within districts and states of India.

Gaiha and Nandhi (2007) have tried to find the impact on the dimension of freedom of choice of
women through SHG approach which turned out to be positive. It is also found out that a successful
SHG leads to the building up of another SHG. The women are inclined towards SHG formation
after seeing the benefits of group lending. However, the SHG formation does not much lead in the
economic empowerment of women, but it leads to the awareness among women in spending
money on education of children.

Gender mainstreaming does not mean including the women at the places where they had been
excluded previously or in other words “filling the gaps”, but it means challenging the identified factors which lead to the exclusion of women in the first place. The authors have suggested reframing gender mainstreaming as a platform of equality, right and justice and gender equality as an important consideration in health.

Sudan (2007) in his study of self-help groups in Jammu and Kashmir has found out that on the basis of micro income generating activities, 50% out of 250 beneficiaries have started earning Rs. 500 per month and are also able to get a loan of Rs. 5000. The savings of women have gone up to Rs. 1000 per month, which states the tremendous success of women self-help groups. However, the author felt that there is a need for skill enhancement and to make necessary modifications in the methodology of training, if required.

Swain (2007) collected data from 5 states, namely Orissa, Maharashtra, Andhra Pradesh, Tamil Nadu and Uttar Pradesh and in two periods (July 2000 and end of 2003). He emphasizes that in order to enhance the effectiveness of self-help groups for women empowerment, much attention needs to be given in the training, awareness building and education of women. A minimalist microfinance program cannot help in empowering women on a long term basis.

Vinayagamoorthy (2007) on the basis of the study conducted in the north area of Tamil Nadu, found out that the income of the women has substantially increased after joining the SHGs but at the same time, their savings have not increased at a higher rate due to much of their spending on the present consumption. However, 64% of the women have paid their monthly due well in time and also 19% of the women have paid their due much in advance.

Al-Amin and Chowdhury (2008) emphasised the role of state in poverty reduction and gender equity by developing a framework which includes microfinance in such a manner that the desired output can be produced. The authors also re-iterated that microfinance is not the only means for poverty reduction and enabling gender equity. The policymakers need to implement proper strategies and long term programme to tackle this problem. The authors stated that in order to make microfinance successful one needs to study the demand and supply side in the region and the country so that a proper microloan product can be made available to the female clients.

Garikipati (2008) has come out with an evaluation study, which states that lending to women is considered as a benefit to their households, but it leads to disempowerment of women. When the
author examined the loan-use data and the borrowers testimony, she found out that the loan is actually not used for starting a business but it is diverted in increasing household’s assets and incomes. Moreover, the women do not have a co-ownership in the family’s productive assets. If empowerment of women is a crucial issue, then the patriarchal hold of women on productive assets must also be ensured.

Khan and Maan (2008) emphasised that education plays a greater role in gender awareness. Legislation should be made strong enough for women in having an acquisition over their property. Efforts should be made in helping women in organising themselves in such a manner that they can start their business from their home. Media can play an important role in increasing the awareness among women about their rights.

Based on the report of Planning Commission, Government of India (2008) done in twenty-four districts of five states namely Andhra Pradesh, Uttar Pradesh, Bihar, Gujarat and Chhattisgarh, it is concluded that the policymakers need to provide training, required skills and technical expertise to the rural people after analyzing the complete market opportunities. Another bottleneck was the excess of work made by rural women. While interviewing the women it is found out that being in association with SHG has made women to do extra work because the income generated through SHG activities is not enough for them that they could leave their previous workload. The government must work on enhancing the capacity building of women.

Reddy (2008) in his conference proceedings in France, stated that since the SHGs’ in Andhra Pradesh have helped in the development of the status of women, this model should and could be replicated in other areas of India. Through the model of SHGs, the illiterate women, who have been discriminated for generations, are undergoing a process of a silent revolution.

Second Administrative Reforms Commission 9th Report (2008) has stated that the intervention of government by way of providing subsidies and patronage had given way to politicization, SHG movement is more dominant in Southern states, only a chunk of SHG has been able to raise them from a level of micro-finance to that of micro-entrepreneurship.

Sharma and Varma (2008) in their study emphasised the importance of merging the SHG with the literacy programme being run in the state. This will help the women in knowing about various subsidies being provided to them, the government policies which they could avail for their benefit.
They also stressed that women need to be made technology savvy as it will infuse self confidence in them.

Banerjee (2009) found out that the drop out ratio of the children of SHG members has decreased in comparison to non-SHG members. The family monthly income of SHG has increased. However, awareness campaigns have to be organised by the government in order to have the overall development of the society.

Karmakar (2009) stated that women empowerment is the major outcome of SHG movement. The village micro-enterprises have developed and the level of the income of the villagers has also increased. This has led to the overall development of the rural infrastructure. However, the author has suggested that the SHG bank linkage programme has to be more structured so as to reduce poverty.

Kucera and Xenogiani (2009) have explored the most drastic problem which any economy faces, i.e. the women working in the informal sector. As stated by the authors employment is the major indicator for any economy for women empowerment. It is also a fact that the majority of women work in the informal sector. On one side, they have no rights to equal wages for equal work, right to security, etc. and on the other side since they are less earners, they have a less bargaining power when it comes to allocation of resources in the households. Again the authors have also stressed the importance of education, access to healthcare facilities, and access to land, credit and information networks which will make women capable enough to participate in the labour force on equal grounds.

Mehra, Choudhary, Punjabi and Dangi (2009 and 2010) found that too much of family tension was the major bottleneck in income generating activities. The high cost of production was not a major problem of the women of the SHGs of Indore block of Indore district of Madhya Pradesh but the stress generated because of the family pressure.

Raghavan (2009) found out that Kudumbashree had a massive impact on the livelihoods of women in the state of Kerala. It has helped a lot for women empowerment and has proved that women empowerment is the only way for poverty alleviation. Women have now started in income generating activities and are now participating in the development of the economy. Thrift and credit societies have been opened, also known as informal bank, at the doorstep of women, which
even give micro credit to women. Micro enterprises such as Horticulture units, Fruit processing units, Ready-made Garment Units etc. are being operated by women. For starting of these units, women are given training of entrepreneurship development, project management, skill development. The strategy of empowerment and involvement of women in Kudumbashree mission has helped the women to come out of poverty.

Rocca et al. (2009) in their study of the married women conducted in the slum areas of Bangalore found out that the domestic violence is a curb which is still prevalent in the society. The demand for dowry even after the marriage increases the domestic violence. In the efforts to empower women through the process of providing vocational training, increasing employment opportunities have no effect on the increase of domestic violence. 56% of the studied participants face domestic violence.

Samman and Santos (2009) have tried to find out the suitable indicators of empowerment. Education has turned out to be the major factor when we talk about women empowerment. Social and economic status of women, engagement of women in the government schemes, title to property, employment of women, family size, structure of the family have been stated as the necessary factors. Only some of the studies have directly correlated women empowerment with health. However, the author has stressed that religion and nationality are not the measures of empowerment. On the contrary, in most of the countries, the traditions and the caste system followed have a serious negative effect in the process of women empowerment.

Singh (2009) found out that the expansion of SHG - Bank Linkage Program, almost 67% is highly skewed in favour of South despite rapid growth of the programme in the 13 priority states which account for 67% of the rural poor. NABARD identified these states for special efforts and location specific strategies. Efforts need to be taken by the government to remove the skewedness of the programme in these states so that all the regions are benefitted by the programme.

Wagh (2009) based on her study in Mahila Sarvangeen Utkarsh Mandal in Maharashtra concluded that the providing financial opportunities for women should not be the sole concern of SHGs. SHGs must also focus on gender issues, health and nutrition and other developmental issues. SHGs must practice citizenship and work towards empowerment and capacity building.
Devi (2010) stated that the strength of the nation lies in the strength of its people and especially that of women. If India has to progress than its womenfolk has to progress. The socioeconomic condition of women must change in India. SHGs play a vital role in this change. Her report stated about Indira Kranthi Patham, women centric poverty reduction programme introduced by Andra Pradesh government. The programme has done a phenomenal progress in poverty reduction. The core belief of the programme is that women can come out of the poverty by building up their own institutions. The programme works with women’s self-help groups to improve their livelihood by providing them an institutional structure and developing a framework for poverty reduction. It is the single largest poverty reduction programme in South Asia for more than a decade.

Hoop et al. (2010) researched in the districts of Bolangir and Puri in the Indian state of Orissa. They found out that membership of the SHG, on an average, has no relevant impact, of the subjective wellbeing of women members. There is a significant loss of feeling, of identity, of newly elected SHG members when their newly gained autonomy collides with the social gender norms of the non-members.

Iyer et al. (2010) have co-related the political representation of the women with the effect on crime against women. The researchers found out that having female political representation at the local level has a great effect on the reporting of crime by women. Woman representation at the local level has a positive effect on strong enforcement of the law and woman find a voice in the system. The gender representation does influence the enforcement practices of the woman. The authors also reiterated the fact that education plays an important role in the crime against women. An illiterate woman does not have the knowledge about her legal rights and hence becomes a victim of the atrocities.

Janagan (2010) based on the research conducted on 126 SHG women members of Coimbature district, Tamil Nadu, stressed that respondents who are associated with SHGs for a longer period have relatively higher empowerment levels. However, the political empowerment levels are low of more than three-fourths respondents and all the respondents have low knowledge empowerment. The author suggested that SHGs can play an important role in agriculture, watershed development programmes.
Malarvizhi (2010) stated that most of the SHG members of the Thanjavur block at Thanjavur District are not aware of the schemes of the government which are meant for their benefit. In some cases, the government also took much time in sanctioning of the loans. Since the subsidy is not provided to the SHG members, the proportion of the productive use of the loan is minimal for carrying out effective business. Marketing is also the main hindrance for women SHGs. In his study, he concluded that women have the capabilities, but still they lack in the use of their capabilities for productive work. The women lack in the process of decision making. He emphasised the approach of SHGs in every corner of the country for the empowerment of the women in real sense.

Sathiabama (2010) stated that the economic empowerment of the women nowadays is considered prime’ facia for the development of any nation. The author on the basis of her study in Tamil Nadu has found out that micro entrepreneurship has lead women to increase their self-confidence, economic empowerment, improved standard of living, sense of achievement, decision making and other capabilities. The women are already skilled in agriculture and allied activities and SHG members do the same task with an innovative mind and motivation. This has finally resulted in enhancing the entrepreneurship skills among women of Tamil Nadu.

Tisdell (2000) has concluded that in India, women do not have access to physical assets even though the constitution of India has enacted the law of Entitlement of right to property. Customs restrict women in taking the privilege of their rights. Even when women have property rights, the men take the privilege of attending them. The women are provided less of human capital, which explains the socio-economic deprivation of women as per Amartya Sen’s theory. Whatever income a woman earns is also managed by the male counterparts.

Wawire and Nafukho (2010) found that 80% of the rural women work in Kenya in the labour market. However, women in Kenya access only 10% of the resources and possess 1% of the resources. There are many organisations in Kenya which are working for women empowerment and the focal point of these organisations is to involve women in the mainstream development of the economy. The authors targeted the Women’s Groups working in the Micro and Small Enterprises. They found that women lacked technical and managerial skills. The Women’s Groups lacked strategic vision, proper bookkeeping and they lacked confidence. There is no election being conducted in the group, women lacked funds and lacked technological skills. The authors
suggested many measures like to provide incentives to Women’s Groups, to hold elections and various other measures for the proper management of the Micro and Small enterprises - Women’s Groups.

Akudugu (2011) based on the livelihood programme being undertaken in Ghana found out that women who got credit from the rural banks are better off than the women who did not participate in the livelihood development programme. The beneficiary women even had better access to healthcare facilities, improved access to education, and improvement in food security. Financial capital is the key determinant of all the livelihood programmes.

Alasah (2011) based on the research carried out in the Northwest area of Cameroon, including two ministries one being the Ministry of Women’s Empowerment and the Protection of the Family, five women’s groups and six developmental organisations found out that the problem is not the inadequacy of developmental plans but the failure of proper implementation of the plans due to corruption, lack of decision-making of the local people, lack of proper enforcement of law. The author suggests that proper mobilisation of resources for local people and the funds allocated for developmental projects must be used properly.

Arockiasamy (2011) in his study in Tiruchirappalli District, found that empowerment of women can be dealt more effectively when the women participate in the development process themselves. The greater participation of women will lead to greater levels of empowerment at the individual, household, self-help group/enterprise and community level. To make the SHGs significant in their operations, the government must play a dual role of promoter and facilitator and at the same time as the financier.

Aruna and Jyothirmayi (2011) after their study in the Hyderabad state, have stressed that getting credit from SHG is not the sole criteria for the SHG model to be successful. The credit should be utilised in the most productive manner by women for getting out from the clutches of poverty. It is also found out that women are mostly employed in low waged jobs. Another important issue which is noticed is that the involvement of the poorest of the poor is not much in the SHG model.

Bailey (2011) has come out with a case study that states that how women make sense when they work collectively in a group and the reactions of the men or gatekeepers seeing the change in their women. Women evolved themselves at the individual level through collective action and that is
why the definition of empowerment is conceptualised as “it is a process”. The collective action of the women and the manner in which the women presented themselves in groups or in the community made the gatekeepers realise that the women have become more vocal in their words and in their deeds. Still, men have a great deal of control on the women in how they participate in the household and at the community level.

Chakravarty and Jha (2011) have tried to bring out the effect of the membership of the SHG in Jharkhand state of India. Physiological, economic and social were the dimensions which were studied and it was found out that the SHG membership has a positive impact on the women. The change in the women’s attitude has been drastic, which is visible by their participation in the society. Women are exposed to opportunities which are essential for the overall development of the women. SHG model has been witnessed as a successful model in the directions of women empowerment.

Das (2011) study conducted in Karbi Anglong districts of Assam found that lack of knowledge about government services and technical know-how were the cognitive constraints among the women respondents. Family pressure further added their personal constraints. Inadequate profit, delay in payment led to the increase in their organisational constraints. Lack of technology and lack of quality control were other marketing constraints. The researcher emphasised that all these issues had to be addressed properly for the betterment of the lives of tribal people.

Dev (2011) has tried to find out the effect of a rise in food prices and financial crisis on women and children. Poor people spend 60 to 70% of their income on food and when the prices of the food rise, they find it difficult to adjust to rising in prices. Increase in food prices result in inflation. On the other hand, the financial crisis has an impact on employment, investment, social sector expenditure. Both the crisis led to the vulnerability of the poor, especially women and children. The author has suggested that suitable policies for pro-poor needs to be adopted at macro and micro level. He stressed that growth and gender equality should follow simultaneously for the economic development of the country as a whole.

Dinesha and Jayasheela (2011) in their study in the Kannada district, Karnataka, found out that after joining the SHGs, the women have started participating actively in their social and economic lives.
Doss (2011) in his endeavor on the study of SHGs in Chennai has found out that participating in SHG activities have helped women in their social and economic empowerment. Through their participation in the SHG activities, the women are much more aware and that is the root cause of their success. However, the author stressed the importance of opening the bank extension branches in the near proximity of the SHGs.

Duflo (2011) studied the relationship of providing the cash/credit to women. Microcredit is mostly provided for women. Women mostly invest their money in the business which relates to the development of the families. Other similar examples like Progresa in Mexico provide credit to women instead of men. Equity between men and women can be achieved by favouring women in place of men for a long time. This may not be a comfortable decision from the point of view of policy makers’, but it will ultimately lead to the equality of men and women.

Haseena (2011) found that SHG membership in Chittor district has changed the status of women. Through frequent meetings, women interacted openly with each other besides settling their business problems. There was a positive impact on the lifestyle of women and their education of children, hygiene and in the acquisition of modern gadgets. However, most of the group was dominated by some active leaders and caste people. They mostly depended on local markets for the display of the products.

Kavitha, Jiji and Rajkamal (2011) studied 300 women SHG members of Kudumbashree in Thrissur District of Kerala State who were engaged in goat farming for a period of one year. Effectiveness of the working the groups requires the attention of the policy makers. Three fourth of the respondents find the SHG to be medium effective. Only 10% of the respondents find the SHG to be highly effective. An increase in the entrepreneurial activities of goat farming required serious attention of the government.

Khan and Bibi (2011) on the basis of their study in the Nasirabad area of Balochistan (a province of Pakistan) of the government project named Pat Feeder Command Area development Project came to the conclusion that the Women’s’ access to capacity building, micro credit and participation in the economic activities has increased. However, the positive effects of the project could not be sustained due to poor functionality of women’s development groups on the grounds of institutional and cultural factors.
Mahmood (2011) based on the survey done in the Punjab region of Pakistan, found out that the majority of the women used microfinance for their own business purposes. Increase in income helped women in increasing their decision making power in relation to household expenses, decisions regarding health, education of children, etc. However, the drawback was that there is not much of a support from the agencies. Women are not provided any business-related training even while being the member for more than three years.

Monkman (2011) argues that education alone does not lead to empowerment. It is the quality of the education that helps in the process of empowerment. Although, some improvements have been made in this direction, but still the author stressed that empowerment is not just a magic bullet but it is a process.

Naganagoud (2011) while analysing the progress of Shree Shakti Programme, a programme of Karnataka State Government for empowerment of rural women studied that microfinance has not been able to make a dent in poverty alleviation. The beneficiaries of Bellary district take on the scheme were as mere charity which led to non-repayment of loans and therefore, it triggered in mounting NPA of banks. While the programme has increased the savings of women, the researcher also stressed the need of providing the loans to women at a lower rate of interest.

Palanichamy (2011) in his study in Uthangarai Taluk in Krishnagiri district of Tamilnadu found out that the age group 31-40 are more actively involved in the economic activities. The respondents mainly saved for the purpose of education, marriage, agricultural activities and construction related works.

Pandi (2011) based on the study conducted in Coimbatore district of Kerala has found out that association with SHGs have led to the development of the entrepreneurial activities of women. It has also led the physiological development of women with the feeling that they are self-employed. The author has finally concluded that though not being educated enough, the women after developing skills on the basis of the training provided will lead to success in their business.

Pillai and Shanta (2011) on the basis of their study of the information and communication technology policy undertaken by Kudumbasree project in Kerala found out that if gender is integrated with the information and communication technology, then the women can use the technology for their benefit. Gendering information and communication technology will work as
a tool for women empowerment. Information and communication technology can help women in poverty reduction by the access of various information and knowledge, literacy programmes, business planning courses, trading information courses. However, limited infrastructure, education, language, social and cultural norms are the biggest barrier for rural women, which the government needs to take care of.

Schein et al. (2011) on the basis of their experience with self organised groups in Nicaragua, opined that women are no longer marginalized. Membership of the group provides them cohesiveness, increased technical and organisational skills, increased knowledge about their rights and a feeling of protection. The authors did the survey of 57 women of different work-related groups which included factory related workers, union groups, union of sex workers, a micro enterprise group etc. The women started treating the group as a second home. On the basis of the income earned, the women were able to buy medicines which they were not able to buy otherwise.

Wale and Deshmukh (2011) suggested that the success of any strategy in relation to women empowerment depends on the level of education, social participation, hard work of women. Informal SHGs have helped women to avoid “Top-down management” and red tapism which have contributed to the failure of many schemes and policies of the government. Informal SHGs provide credit to women and support the women in various income generation activities.

Alam and Nizammudin (2012) in their study stated that women empowerment cannot be done in a specific time period but it is a continuous process. They also further stressed that empowerment cannot be delivered or entrusted; it is a process of self-generation. However, 47% of the SHG members have been able to raise their standard of living.

Bijli (2012) in her research, found out that financial illiteracy among women members of the SHG made them take wrong financial decisions. Emancipation of women is only possible when women gain financial literacy in the most effective manner.

Chaudhry, Nosheen and Lodhi (2012) on the basis of the survey done in the district of Southern Punjab have found out that not much of the efforts have been done by the government to implement Islamic laws in providing equal rights to women. Women lack basic education, health facilities, exposure to media, etc., which have a positive impact on women empowerment.
Desai and Joshi (2012) have emphasised that external factors can help in building the collective action of the communities. The author also ruled out the possibility that cooperation is achieved from “Top-Down” Approach. The SHG women showed a greater participation in group activities. The women were able to interact more freely with the governmental officials and bank officers after their association with SHG.

Devi (2012) in her study in the rural parts of Chennai, found out that some of the members take a loan at a higher rate of interest to repay the bank loans as bank finances are small in carrying out the economic activities and there is non-co-operation among members. The women find it difficult in carrying out the economic activities as they have a dual responsibility of household work and at the same time they lack confidence and resist in their approach to the bank due to cultural influences.

Jain and Jain (2012) study conducted on 100 women of SHG in Udaipur district concluded that the women after their participation in the SHG activities have been economically, socially and politically empowered. However, the level of political empowerment is high followed by economic empowerment and then social empowerment. There is a moderate increase in their income, savings, but at the same time their participation has increased in gram Sabha meetings, meetings with the government officials, bank officers, NGOs. They are able to express their views freely in the family as well as in the society.

Kabeer (2012) has considered Women’s’ employment has a crucial factor for the economic empowerment of women. Employment of women is important to have freedom in exercising their choices. However, women find difficulty in searching formal waged employment. Even if more jobs are available, women find it difficult in getting the jobs due to the prominence of the system of gender difference. With a shrink of the government jobs, women are more prone to work on contract basis, thus are prone to indecent working conditions. Poverty, lack of education, lack of credit and other gender factors are a big hindrance for the economic empowerment of women.

Kalantri, Fami and Sarani (2012) through their studies in Hamedan, Iran have appreciated the efforts of SHG in the economic, political and social development of women, but have raised serious concerns over the problem of domestic violence and gender disparity which are still prevalent in the society.
However, Khobung (2012) in his study of the tribal women in Manipur found out that SHG movement has not made any noticeable difference in the lives of women whether economic, political and social.

Murthy (2012) on the basis of the study conducted on various micro finance agencies like BASIX, Bandhan, Myrada, Spandana, SKS Microfinance and the working of Rashtriya Mahila Kosh found out that poor women have gradually developed themselves economically. Availability of credit and saving collection are the backbone of the success of SHGs. The women used the savings for productive purposes. The author has finally suggested that continuous training, awareness programmes on health, nutrition, legal rights must be the focus of the government.

Narang (2012) has found out that though in India, the SHG model is for men also, but it has been more successful among women. On the basis of the study, the author has come out with the fact that employment generation through SHG is more in families below the poverty line than in families above the poverty line. There has been seen a positive effect on the expansion of employment after getting loans. However, SHGs during 2008-09 have increased in comparison to 2007-08 but the progress in terms of loan disbursed and the loan outstanding number of women SHGs as a percentage of amounts of total SHGs has increased in 2009-10 to 82.14% in 2009-10 in comparison to 78.45% and 81.93% in 2007-08 and 2008-09 respectively. The author has also re-iterated that women should develop themselves that their economic empowerment also results in their overall development.

Neogi and Dey (2012) reported that the SHGs have helped women develop the reading skills. They have started sending children to schools. The decision making power of women has enhanced as they have started contributing income for their family needs. Some of the groups have also started participating in the activities at the village level. Still, the participation of the rural women at the group level is low. The efforts should be made while selecting the group activity to approach with the strategy of “need based assessment”. Inadequate marketing facilities discourage women to take active participation in the group activities. More NGO and micro finance institutions need to come forward in this area.
Pujari (2012) emphasised that in the direction of women empowerment, the attitude of men needs to be changed. Maternity Relief, the Equal Remuneration Act should be followed strictly. The women must be given freedom to work besides her responsibility towards her family.

Rupa, Majumdar and Ramanujam (2012) in their study found out that there are regional imbalances in the growth of SHGs. They emphasised the need for sustainability of the groups, procurement of the raw material at a reasonable rate and in helping the SHGs in the marketing of their products.

Shanti and Ganaphati (2012) carried out their research on 500 women of SHG operating in Coimbatore district. They found out that the government should increase the entrepreneurial skill of women by providing training programmes. Awareness building programmes, encouragement and support should be provided by the government so that it would increase motivation in the women, which in turn will help in rural employment generation.

Siddaraju (2012) in his study in the Shimonga district of Karnataka found out that when the women were provided technical and managerial training, they were able to set up their own small ventures. Women in the SHGs were thus able to increase their confidence and status at home.

For Suja (2012), women’s literacy is important if they must really become empowered. Their education leads to financial independence. Women find it difficult maintaining their business responsibilities with their household work which ultimately lead them to venture in less profitable businesses. Some SHGs are given training by NGOs, but majority of them depend on their own savings. Since they get a lower rate of interest due to their high corpus of savings in the bank, they are in a win-win situation which further enhances their confidence.

Torri (2012) stated that in the last few years, it is seen that the formation of SHGs improve the conditions of rural women. However, while forming the policies, the elements like caste, religion, class which leads to the diversity among different groups is not taken into consideration. The author, after examining the working pattern of Gram Mooligai Limited company, Madurai found out that though working collectively in a group has its inherent benefits of providing income opportunities to women but at the same time building up of social capital is a distant affair. The author finally concluded that the group form of entrepreneurship must not be the only developmental model for women.
Vanithamani and Menon (2012) on the basis of the research conducted on 400 women of Coimbatore district, found out that 67% of the respondents confirmed that the training being provided to them is very relevant to their business. Through skill development trainings, the women have developed special skills which have motivated them to start their own business. The authors have suggested that trainings should be made an integral part of the development of SHG. It should be adopted by a proper plan of action, could also be linked to large industrial units and educational institutions for sharing their resources and work an incubator.

Varghese (2012) on the basis of the study done on 600 members of Neighbourhood Groups in Eranakulam district in Kerala, found out that savings and credit operations act as a major factor for women joining Kudumbashree. Moreover, thrift and credit operations of Kudumbashree operate more in rural areas as compared to urban areas. It had been found out that the loans borrowed by women have not been used for wasteful activities. Moreover, 70% of the Neighbourhood Groups repay their loans regularly. Rural Neighbourhood Groups were found to be better in terms of group quality, income generation activities.

Wittmann (2012) on the basis of a study conducted in South Africa in relation to the status of women found out that women are still in the grips of racism. White women still have a better socioeconomic status than Black women. At the same time women are also confronted with gender disparities which further lead to lack of access to resources of various kinds. Black women are thus confronted with both gender disparity and racism. However, in the post-apartheid period, women are participating in the political areas, but their economic status is still where no change has taken place so far. The act - Employment Equity Act, which identifies three areas of discrimination: gender, race and disability has made it mandatory for the employers not to use discriminatory practices. But still, women need to go far off in terms of empowerment in South Africa.

Balachandran and Sekar (2013) in the study of six villages in Karur and Tiruchirapalli districts, found out that larger loans to start a new venture were given to much fewer women. Really poor households are not really the SHG members, but medium income households are the members who could borrow from the banks or co-operatives. Only 7% of the of the above income village households have been able to avail entrepreneurial loans.
Chawla and Bhati (2013) stated that among the rural respondents of the SHGs of Sriganganagar district of Rajasthan, 80.83% had improved their economic status, 77.33% were not exploited by the moneylenders, 77.33% witnessed easy access of money in emergency situations and 73.33% have been noticed as the empowered women.

Dajani and Marlow (2013) have explored the entrepreneurial activity of the displaced poor women doing home based enterprise. The authors have also tried out find out the extent to which the displaced poor women are socially, economically empowered while venturing into a home-based enterprise in the developing middle east economies. The women in the middle east are excluded in the patriarchal society. For exploring that authors surveyed 43 women running small scale home based enterprise. It was found out that all the participants enjoyed maintaining their heritage through embroidery work. Home based enterprise helped displaced women in facilitating women empowerment process, but the women are not able to improve their positions in the community thus challenging the typical patriarchal system. Some women even have to hide their work.

Das and Bhowal (2013) through his study in 3 districts of Assam stated that procedure in sanctioning of credit to SHG should be simple, proper training must be imparted, proper marketing of the sale of goods must be done by way of exhibitions, meeting and seminars must be organized. Also, proper training needs must be given to educate members towards their legal rights, mathematical and literacy for increasing the effectiveness of SHG.

Gandhi and Udayakumari (2013) emphasized on the marketing strategy to be adopted by the SHGs. SHGs normally market their products locally and also they have a less access to manufacturing activities. Their products lack in attractive finishing and packaging, packing standards. The government should provide proper marketing training to the SHG. The SHG has access to only their local markets, the government should help them in increasing their market area to at least state level. Their products must be advertised. The author suggested the government to take control of marketing of their products. Like Khadi Bhandar, the government should create separate selling outlets for the SHG members.

Geethanjali and Prabhakar (2013) have stressed that after joining self help groups, the women have become capable enough in asking about their rights of equal wage entitlement, proper working conditions, nutrition for their children. The impact of SHGs has empowered them not only as
individuals, but also family members and community. The women are now in the position of self-management. Still, to have a more fruitful effect of the SHGs, the government should implement micro finance schemes effectively. Women still demand more cooperation and encouragement from the government, family members and others in the society for enhancing their entrepreneurship skills.

Haloi (2013) propounded that SHG have helped in breaking up the gender discrimination and have helped women in their economic empowerment. The women have started having a positive outlook towards environment, education and health. However; steps need to be taken to increase the role of private banks to provide micro finance facilities which are growing at a high rate in Barpeta District of Assam. There is a need on the part of the government to encourage NGOs to help women in the formation of SHGs. The policy should also be made to provide wholesale credit along with retail credit.

Jain and Nai (2013) have found out that association with the SHG is a major factor in the success of SHG and economic independence of women as a whole. After joining the SHGs, their standard of living increased. Women are able to save more, they have become less dependent. Women are now more socially aware and also their sense of social security increased. However, the authors emphasised that the women should pay the interest and the installment on time. The SHG members must also give only the secured loans to the other members and the maximum amount of the loan to be given must be fixed. They should charge interest at a nominal rate and all of the members of the group must be given equal chance in the decision making process.

Lokhande (2013) based on 654 women members selected from 12 districts of Maharashtra concluded that women require a conducive environment for their overall development. He emphasised that self-help groups are a medium through which women can come out of poverty. He indicated that long term policy measures have to be employed by the government in order to facilitate women empowerment. However, vocational trainings, awareness building and other programmes have to be initiated to strengthen the process of women empowerment.

Manjunatha (2013) found out that SHG have helped women in the state of Karnataka in asset holdings, which they were not able to buy before joining the SHGs. SHGs helped them in
increasing their income. They have inculcated the habit of savings for further investments afterwards.

Naidu (2013) suggested that SHG is the best way to eradicate poverty. It is the best resource for women empowerment. Microfinance with the passage of time will show results in the development of the economy. SHG have helped in the increase of self-confidence of women. However, the women are left with no savings as they had to repay their due to the bank.

Nasir (2013) has stated the regional disparity of the SHGs. The spread of SHGs is highest in the country at 48.15% in southern states-Kerala, Andra Pradesh, Karnataka and Tamil Nadu where the banking network is also highest at 27.94%. The north and the north-eastern states are almost neglected. The people there are ultimately dependent on money lenders for fulfilling their needs. The author found out that the average loan received by a SHG member is as meager as Rs. 3500. The duration of the loan is also very short. The small size of the loan amount and short duration does not help the borrowers to use loan for productive purposes.

Panda (2013) found out that determination, risk taking attitude are the major factors for the development of women entrepreneurship. Women perceive SHG as an economic opportunity provider. The income of the women has increased and the women have been able to make their savings with the increased income. The author, however, suggested mathematical training, vocational training to be provided to women. The women must be made aware of the SHG model and the benefits which they can derive from it. Meetings, seminars, exhibitions, must be organised by the government on a regular interval.

Patil (2013) on the basis of the survey done on 150 rural women of SHG in Kolhapur district of Maharashtra found out that 65.33% respondents say that they lack training facilities, 84% say they have a less of marketing facilities for their product, 89.33% say they have disputes in relation to the activities of SHG, 65.33% say they lack in adequate funds as they find difficulty in getting loans from banks, 77.33% say they lack in entrepreneurial qualities, 92% say they need to work more for the success of SHGs. On the basis of the above findings, the author suggested the government to provide vocational trainings to SHG members, to provide adequate credit, development of special numerical skills to the women of SHG.
Pavithra and Narayana (2013) in their study in Yalagiri (Vellore) District found out that women employees were preferred more than their male counterparts. As a group, the marketing of the products became easy and they were also affirmative in getting the bank assistance.

Poornima (2013) in her study conducted at group level found out that SHG is not homogenous by wealth; there is a caste composition of the group. Some microfinance organisations have high bad debts and default rates. Overall, women have improved economic status after joining SHG.

Qadir and Hassan (2013) stated that though formalization of SHGs in running in the entire country, its pace is slow in the state of Jammu and Kashmir. With the emergence of SGSY in 1999 covering all aspects of self-employment like organization of the poor into SHGs, training, credit and marketing. As a result of this, earlier programs, including IRDP, TRYSEM, DWCRA, SITRA, GKY and MWS are no longer operative in the State. They further stated that there is a communication gap between the government and the implementing agencies, there is a lack of supervision and the dissemination of information for women related programmes in far flung areas.

Rahman (2013) emphasised the role of micro finance in the development of women entrepreneurship in India. He further stresses that right efforts need to be adopted for further development of women entrepreneurship. Better education facilities, training programmes, vocational trainings, skill development programmes, training for professional competence, women entrepreneurship guidance cell, training on marketing strategies must be provided to women. The author, however, laid stress that corporate partnership can help in the development of entrepreneurship skills among women in India. Corporate partnership with SHG is a win-win situation for both the SHG members as well as the organisation. The organisation can help the SHG to access credit, buy its product and sell it to the villagers. In this manner, the women can have economic independence and the organisation can sell its product to even the most inaccessible villages of India.

Ramswamy and Kumar (2013)- have come out with the study of Thenzawl handloom clusters of Serchhip district of Mizoram. The cluster had become a model of entrepreneurship for underprivileged tribal women. 98% of the cluster comprised of women and is now a benchmark through the cluster development initiative of the government. The women weavers of SHGs with
the intervention of United Nations Industrial Development Organization and the government were able to have an increased source of income by developing themselves into clusters.

Reddy and Noorbasha (2013) in their study found out that the income of SHG members has gone up after joining SHGs. However, efforts need to be made to make old age people join the SHGs, people engage more effectively in SHG activities. Many women do not know the government programmes benefiting them and hence efforts need to be done to educate and motivate them. The author also emphasized the need of providing loans at the right time; skill up gradation is required to be provided for farming as well as non-farming activities.

Sahoo (2013) has found out that membership of SHGs has led to the economic independence of women. Women decision making power has increased and they have occupied a dignified position in the family as well as the community.

Samah, Hamsan and Ndæji (2013) conducted the study on 282 women of the Niger State of Nigeria and reached the conclusion that SHG act as a catalyst in the social, economical and physiological development of the women. They emphasized the opening of skill education centers for the women to learn income generation activities. They also suggested the government to come up with policies which help the people to have credit facilities at low interest rates. At the same time, they stressed that by laws be made by the government so that all the SHGs are registered.

Sangeetha et al. (2013) while doing their research in the Madurai district of Tamil Nadu, found out that the participation in SHG does not have much impact on such factors as decision making in family planning, making major decision regarding household activities independent of men and knowledge about women’s rights. However, the participation in SHG activities has led to a decline in polygamy, domestic violence and dowry. The economic and the psychological empowerment is significantly high in members of SHG in comparison with non SHG members.

Singh (2013) in his study in Himachal Pradesh while comparing the pre-and post status of the women of Mandi district found out that there is a considerable difference in the economic and political status of women after joining the SHG movement. However, he suggested that periodical trainings by resource persons, motivation of the women themselves to form into group, regular attendance of the meetings and proper marketing of the goods are also essential for SHG members.
Singh, Thakur and Gupta (2013) commented that for securing the balanced development of the economy and for the development of the rural areas in particular, micro enterprise is very essential. Micro enterprise act as a medium for poverty alleviation and the development of entrepreneurship skills among women. Entrepreneurship is solely the only factor which can remove unemployment from the country. Thus, SHG by way of providing income generating activities can help in the alleviation of poverty among women.

Sonowa (2013) connected education with the empowerment process of women and further with the rural development. In his research on the Schedule Caste and Schedule Tribe women of Sonitpur district of Assam, the author found out that women are vulnerable in all the sectors-economic, political, social, health care, nutrition, education, legal rights, etc. Through his study on attitude of parents for girl education and other variable used to find out the status of women, it was observed that women in the rural areas are lagging behind in education as compared to urban areas. Moreover, the women of Schedule Caste and Schedule Tribe are lagging much behind the women in comparison to other women living in the same place. Various incentives like free distribution of books, free transport facility, free hostel facility is essential in order to attract women towards schools.

Thangamani and Muthuselvi (2013) in their study in Coimbatore district have emphasised the need of rotation of responsibilities, to develop a second line of leadership, to provide legal literacy to women. They also stressed that the NGOs should be prevented from using extraneous influences on the SHG members.

Vinayagamurthy and Muthukumar (2013) conducted their study in Salem District, Tamil Nadu. The researchers studied that getting credit is not the sole criteria for becoming the member of SHG, it is to gain political and economic empowerment that stimulates women to become the members. They also emphasised that empowerment is not something that can be delivered, but it is the process of self-generation.

Geeta (2014) has come up with the study of Sericulture activities as the livelihood programme in the Mandya district of Karnataka. It was found out that participation in the Sericulture activities led the increase in income of the women. The level of the income thus generated greatly depends whether they are working on the leased land or have the ownership of land. It was also found out
that majority of the women engaged in sericulture farming were also the members of SHGs. Due to the low economic status, women worked both in the households and as paid labour. Domestic violence is persistent in the rural society.

Islam and Sarmah (2014) in their study of 152 functional SHGs of Juria and Batadrawa of Nagaon District of Assam found out that the government officials do not interact properly with the SHGs which results in de-motivation factor among the members. There is a lack of support from the government in terms of skill development, training to run the group activities. Lack of organising proper remunerative exhibitions by the government discourages the SHG members.

Kasturi, Thamilarasan, Arul and Jayaraman (2014) conducted the study on 520 women of Dharmapuri district of Tamil Nadu. The SHGs have helped in the economic development of women. The savings of women have increased. However, the women have to work in their spare time also in carrying out their business along with their burden of domestic work. The women have been engaged in the marketing activities also for the marketing of their products. After joining the SHGs the social status, decision making power of women have increased.

Levaku (2014) on the basis of the study conducted on 200 respondents of SHGs from YSR district of Andhra Pradesh, India found out that after joining the SHGs women have started activities like Tailoring, bakery, Candle Making etc. After joining SHGs, the women are having an increased source of income and thus the SHGs are working in the right direction of encouraging women entrepreneurship.

Rani and Radhika (2014) in their research conducted on 220 rural women from different districts of Telangana concluded that availability of loan help the women to start and develop their own business. Joining of SHGs help the women in the development of their confidence level and self-esteem. Their decision-making power is increased while dealing with the community. SHG women are able to solve and tackle the community issues.

Rao, Vlassoff and Sarode (2014) based on the data obtained from India’s National Family Health Survey- 2005-06 of 28 states, the authors have tried to establish relationship between women’s socioeconomic environment and reproductive health with the economic development of the country. To confirm that associations the survey was conducted at micro level on 494 women of Maharashtra. On the basis of state level analysis, it was found out while economic development is
the main determinant of reproductive health especially child mortality. After including social empowerment in the model, it was found out that social empowerment is essential to increase the age of marriage and reproductive health knowledge like HIV preventions. On the other hand, at micro level it was found out economic development is not the main determinant of reproductive health due to the differences in the economic status of the households. But social empowerment is essential for fertility. In Nutshell, social and economic empowerment is key determinants of women’s reproductive health at both state and micro level.

As per Saha (2014), the women of Nalbari of Assam lack motivation, technological skill, strategic vision. The women are denied economic, social and political identity in spite of increase in their level of income. The government also needs to focus on the welfare schemes being conducted for the women Even with the support of government, NABARD, NGOs and Regional Rural Banks, the SHGs have not been able to prove their worth. The SHG members have to make a number of visits to the government offices to get their work done.

Thileepan and Soundararajan (2014) after reviewing various literature in relation to micro enterprise development and rural entrepreneurship have come to the conclusion that self-confidence, freedom of women are the core factors among women for their empowerment. To foster this further, membership of SHG is important for the development of women. Through SHG women can attain their economic independence.

Varshney, Agarwal and Rizwan (2014) based on the study conducted on 100 women entrepreneurs observed that women entrepreneurs are in short supply. In spite of the various measures undertaken by the government and the trainings been provided for the development of skills, social, educational, physiological, managerial challenges have been the biggest hurdle in the development of women entrepreneurship. Even amongst them social hindrance is the biggest challenge which Indian women face. 87% of the women feel that social hindrance is the biggest challenge they have in becoming independent. Other hindrances being that Indian society still perceive the women in traditional roles. Gender ideology among Indian society is also a bottleneck in the path of women empowerment. The authors suggest the appointment of a high-power commission at national level for the development of women entrepreneurs of rural India.
Yadav and Rodrigues (2014) in their study found out that SHG plays a crucial role in the development of rural as well as urban people. SHGs provide a platform for women to become self-sufficient and help in their empowerment. Still, much work needs to be done by the government. Legal literacy, awareness programmes have to be organised to bring the women in the mainstream of the economy.

Das, Mitra and Ali Md. (2015) concluded from the study of 90 members of SHG of the three districts of West Bengal namely Nadia, Parganas and Bankura respectively that SHG has not been able to develop entrepreneurship among women. From the study, they found out that there are group-wise differences in terms of savings, expenditure, income. SHG has not been able to serve the society in equal proportion. Association with rural institutions, training, evaluation is required for the development of entrepreneurship in rural areas.

Mukherjee (2015) did the survey in the district of Murshidabad, West Bengal. Association with SHG increased the mobility of women and increased their bargaining power. The substantial change which is noticed is that majority of women after the membership of SHG started casting votes as per their own discretion. The women are aware of their legal rights. There is a considerable increase in the political, physical and economic components of empowerment, but the socio-cultural component still lags. Association with the micro credit programme, however, does not have impact in altering the gender disparity in India social cultural norms.

Munsaka (2015) study is about people with disabilities and who are granted very less support for starting their own business by the government and non-governmental organisations. The reason being: the fear of defunct repayment. Government and non-government organisations also want to give secure loans but fear that chances of getting loans from disabled people are very meager. However, the author based on his interview conducted with 42 people both with and without disabilities found out that disable women have to face more challenges to have an access of formal support in initiating her participation in starting her own project.

Mohapatra and Sahoo (2016) conducted their study in Odisha and found that microfinance programme has helped in the empowering the women. The average women empowerment scores of SHG group members are higher than the non-group members. They also found out that the
confidence level of women has increased after joining the group through meeting with the government officials and by going out for training programmes.

Suprava (2016) found out that 70.7% schedule caste adopted Ambedkar’s thought and converted to Buddha religion. Only a few Dalits know how to read or write. About 95% of Dalits have income less than Rs. 40,000 per annum. However, the best part of the SHG movement has been that now getting loans in not considered as a stigma. The loans so availed, are used for income generation and generating employment opportunities. But, the savings are not possible as they struggle everyday for the survival. Though the Dalits have learned the requisite skills, but in context of financial decision making, male dominance prevails.

Hassan and Saleem (2017) in their research paper have examined the impact of Islamic microfinance in Bangladesh. Their research brought out the fact that women, when engaged in income generation activities, increases their confidence. However, they stated that women lack necessary skills for engaging in entrepreneurship and so skill trainings must be provided to them. At the same time, cottage industries must be established in these areas.

2.2 THE ANALYTICAL FRAMEWORK

The Analytical Framework that has emerged from the review of above literature is that effectiveness of SHG for women empowerment is measured under three aspects: Social, Economic and Political. The variables therefore identified under each head are:

**Economic Aspects**

- Earning Capacity of women
- Capacity for decision making in terms of large and small purchases
- Capacity to ask for parental inheritance
- Capacity as a man in controlling money.

**Social Aspects**

- Decision making in terms of children education
- Decision making in terms of not accepting societal norms if found unfavourable

**Political Aspects**
• Authority to vote
• Authority to move in the community
• Authority to attend meetings
• Authority to claim for the rights

2.3 RESEARCH GAP FROM THE REVIEW OF LITERATURE

From the review of above literature, the gaps found out are:

1. SHG as model project is successful, but with limitations.
2. SHG activities are concentrated more in southern states.
3. SHG spread in rural area is less.
4. SHG has not been helpful in removing gender disparity.
5. SHG has a potential to increase empowerment of women.
6. No literature is available on study of SHG empowering rural women in Jaipur.

So, in this study, the researcher studied Gap No. 6

2.4 NEED OF THE STUDY

The underlying thrust of the research is to find out whether SHG existing in Rural Jaipur have contributed in the empowerment of rural women or else the notion of women empowerment through SHG exist only in the Southern regions. This study is also undertaken to find out whether the SHG exist only in the government papers and documents or they are helping in the empowerment process of rural women. For this, a survey of rural women was undertaken in Jaipur district.

2.5 STATEMENT OF THE RESEARCH PROBLEM
“EFFECTIVENESS OF SELF HELP GROUPS FOR EMPOWERMENT OF RURAL WOMEN IN JAIPUR, RAJASTHAN.”

Conceptual definitions;

• Effectiveness: producing an intended result,

• Empowerment means authorise, give strength and confidence to…

• Rural: of the remote areas, away from urbanisation

• Self help group: It typically comprises a group of micro entrepreneurs having homogenous social and economic backgrounds; all voluntarily coming together to save regular small sums of money, mutually agreeing to contribute to a common fund and to meet their emergency needs on the basis of mutual help.

This study is to examine the nature of the impact that SHGs are having in benefitting women and also the key factors that can contribute to their improved functioning.

2.6. OBJECTIVES OF THE RESEARCH

1. To ascertain the effectiveness of SHGs in the social, political and economical empowerment of rural women.

2. To compare the existing approach adopted by agencies in promoting and developing SHGs.

3. To identify various challenges faced by agencies in further approaching rural women.

4. To suggest appropriate measures for increasing the effectiveness of SHGs for empowering rural women.