CHAPTER – II

REVIEW OF LITERATURE

2.1 INTRODUCTION

Review of literature is a quest for findings of past researches and surveys studies in relation to a particular topic. Apart from the textbook facts and figures a research needs findings of the previous studies. This leads a researcher to identify his position in his proposed research; he can trace out his research area and identify the research problem. Moreover, it gives strong theoretical base on the subject matter of a research. It facilitates the researcher to ascertain what has happened in his research topic. It provides record of findings, suggestions and recommendations made by the previous research scholars. The present research scholars can understand their standing on their research and it is possible to know the research gap in this area of research. Therefore, the review of literature is necessary to all researches. There are a lot of research findings on the topic of the present study. The findings are presented in the following sections with suitable sub-headings in chronological order.

2.2 EMPIRICAL STUDIES ON SOCIO ECONOMIC PROFILE OF SHG MEMBERS

Umakanta Tripathy (2015) explained most women felt that after their participation in SHGs they are more respected in their own families and society in general. Their contribution to the family is valued and the family in turn supports them to undertake activities like these. Previously women never participated in political activities. Now they have chances to win local elections. The accession to credit with flexibility made them financial included by regular banking and financial system. This study shows that the Self Help Group concept not only provides financial services to the rural poor but also acts as a launching pad for livelihood intervention. Therefore, proper capacity building and linkage of SHGs to mainstream organizations has really necessary to succeed in poverty alleviation and social upliftment. The success of micro enterprises depends on identification
of enterprises with local talents and native capabilities of poor rural, extending training to develop in them self-confidence, self-esteem, self-reliance and motivation promotion of small savings through micro finance, supply of raw materials, facilities of marketing, technology up gradation and evaluation and assessment.

*Manoj Kumar Sarma (2013)* discussed in his study, Self Help Group is an important tool which helps the rural women to acquire power for their self-supportive life and nation building efforts. The empowerment of women through SHGs would lead benefits not only to the individual women but also for the family and community. As a whole these SHGs have collective action in terms of development of the rural economy. Empowering women is not just for meeting their economic needs but also more holistic social development. The SHGs empower women and train them to take active part in socio-economic progress of the nation. Pandit Jawaharlal Nehru said, “To awaken the people, it is women who must be awakened; once she is on the move, the family moves, the village moves and nation moves.” Now the women are awakened by the self-help groups.

*Manoshi baruah deka, et.al (2008)* from his study, it may be concluded that majority SHGs were of medium size and linked with bank. Large number of the rural women formed SHG for obtaining economic security and inculcating saving habit in them generating income, obtaining loan, increasing their social contact, exposed to various trainings, increased team spirit thus leading to increase in self-confidence which on the other hand resulted in empowerment of members of SHGs by enhancing the socio-economic status in comparison to the nonmember of rural women. However, systematic sensitization of members of SHGs and other rural women (nonmembers)regarding multiple role of SHG on overall development of the community is the need of the hour. Therefore, planners and policy makers should suggest measures for organizing women into groups and take measures for
sustainability of the SHGs as the membership in SHG improves not only their position in the society but also helps in improving the economic scenario of the locality and the nation as a whole.

_Sanjay Kanti Das & Amalesh Bhowal (2013)_ Micro finance institutions target the poor, with the aim to empower the socially and economically backward masses. It is seen in many cases that Donors make the funds available, while the MFIs facilitate their distribution and recovery. The donors, MFI staff and national and regional governments need and want to know how well the programme is performing. Programme evaluation by means of impact assessment studies provides the requisite information that provides vital feedback to make critical future decisions. Social impact assessment, in contrast to economic assessment, is still in its infancy in our country. As research expands, the discipline will develop and more models that are refined will facilitate understanding of this multifarious area. It is also realized in many studies that SHG movement improved the condition of downtrodden class of people including women and considered best-fit model of development in many countries. Therefore, to access the perceptions of different stakeholder’s viz. Promoters, Donors, Financial institutions and Group members of SHG whether the aspects like impact on members of SHG and its involvement in larger social issues should be peripheral or core components of quality indicators of SHG, Sixty Five (65) statements related to impact on SHG and involvement in social issues are collected and corresponding opinion are quantified with the five point scale as defined in the research methodology.

_Gagan Gautam & Roshni Chettri (2016)_ Women are an integral part of every economy. All round development and harmonious growth of a nation would be possible only when women are considered equal partners in progress with men. Empowerment of women is essential to harness the women labour in the main stream of economic development. Empowerment of women is a holistic concept. It is multi-dimensional in its approach and covers social, political, economic and
social aspects. Of all these facets of women’s development, economic empowerment is of utmost significance in order to achieve a lasting and sustainable development of society. It has been studied that they earn the group approach rather than individual approach. It has been found that SHG has been helping in the self-reliance among the women. One of the primary benefits of participation in a SHG is the opportunity to save regularly, access formal savings institutions and participate in the management of these savings. They save regularly, have their own bank accounts and make deposits into these accounts. SHG is having a good impact on members, in their ability to save their hard earned money.

2.3 EMPIRICAL STUDIES ON PROBLEMS FACED BY SHG MEMBERS

Savittha & Rajashekar (2014) explained, Women as a significant human resource can play their role effectively if they are provided equal opportunities and status as those of the men. They need to be enabled to use improved technology in their daily activities for which relevant education and training are to be imparted to them in the same measures as they are available to men. The success of SHGs depends upon efficiency and effectiveness of groups. The government need to focus on major problems faced by SHGs so as to make their resource mobilization meaningful and economic upliftment of members of SHGs.

Parthiban & Baba Gnanakumar (2013) the study suggest that who are below the age of thirty years are facing high level of marketing problem. As the Chi-square test respondents that family income is not associated with level of problem and the type of business is associated with the level of problem and age is not associated with the level of problem. Based on the above, we can determine that all SHGs must select right product, proper training, proper management, government assistance for facing the marketing and finance problems. It moderately necessary to train them effectively for attain awareness about the market and marketing their products.

Krishnaveni & Haridas (2013) the study suggest the, who are above the age of forty five years are facing high level of marketing problem. As the chi square test represents that
family income is not associated with level of problem and the type of business is
associated with the level of problem and the age is not associated with the level of
problem. We can conclude that all Self Help Groups must select the right products,
qualified persons for proper management, proper training for prompt production,
Governments Assistance for facing the marketing problems. It is quite necessary to train
them effectively for getting awareness in the marketing potential area.

*Kailash Mhandra Mishra (2016)* in his study, No doubt Self Help Groups are facing
numerous problems. These problems include marketing, finance, quality product,
infrastructure and facilitator’s support. Hence certain suggestions such as, provision
of adequate and timely finance, sufficient infrastructure, capacity building and skill
up-gradation, creation of adequate marketing facilities, effective supervision and
monitoring of *IJARR*, 1(3), 2016; 23-33 30 investment activities, strong political will
and inspection of the end use of the loan are prescribed to sort out the above
mentioned problems such that SHG beneficiaries will flourish which will lead to rural
development in the study area.

*Palanivel & Sudharsanan (2015)* in his study, the skill up-gradation on aspects like
marketing strategies should be constantly updated through proper networking
facilities. The training on marketing and information technologies would determine
the success of SHGs members. Government wants to help these groups during initial
period of the business to overcome the teething problems and provides support and
training ultimately to function independently as a successful business venture. The
most acute problem is the lack of time to participate in all the activities of all the
SHGs. This can be stated because the index value for it is significant here there were
less number of people who were monitoring the SHGs thus all the activities of all the
SHGs could not be monitored by less people. This is followed by timely availability
of financial help. The order of these constraints in the descending order is as follows
number of support for starting a new activity, Problem in marketing the products
produced by the SHGs, Political interference, High Rate of interest, Lack of adequate
training and skill development facilities, Inadequate information on the present scenario of SHGs, Less number of genuine borrowers and Non-cooperation from the SHGs.

Swami Doss & Manjula Devi (2013) in his study has given clear picture about the problems and prospects of marketing SHGs products in Virudhunagar district. Nowadays women instead of employment seekers, employment providers and provide large number of employment opportunity. Even though they work hard their marketing are in feeble condition. So the government must take necessary measure to improve their conditions. Through proper training and contribute for their personal development and for the progress of the district, state and nation. Women SHGs members should have their own opinions and self-assured. They should be able to withstand all risks for becoming efficient marketers. They should be more receptive to new ideas and open to change and more confident of the future. Without disturbing her pivotal role in the family, they should organize their working time with the help of modern technology in such a way as to avoid conflict between official duties and familial responsibilities. It is convenient for a woman to control a marketing business.

Sandhyarani Samal (2015) discuss the SHGs have proved to be harbingers of social development. These institutions have unlocked the door of opportunities for women. Women are earning money and becoming economically independent even without going outside to work. They are gaining self-confidence and realizing their worth. As the programme is centered in the villages and involves a large number of women, growth of SHG means growth of the women of the state. Self-Help groups being people centered success of SHG means success of people and success of every single woman. Every household contributes to the success of SHG. Self-Help groups can be used as wonderful mechanism by the Government with proper guidance and motivational schemes to bring about substantial growth of women as well as the nation.
Eli Kumari Das, & Dharitri Baishya (2015) concludes their study, Women constitute nearly half of the world’s population. But how many women have any idea on empowerment? In India, majority of our population live in rural area and women living in rural India have no idea about the importance of women’s empowerment as they are not properly educated. Women have been playing an important role for the socio-economic development of the society since time immemorial. They are considered as the back bone of a family. But women in particular often bear the brunt of poverty and limited access to economic opportunities, including unfavorable financial access. Thus it is very important to empower the rural women through self-help groups for economic development. From the study, it is found that micro finance through self-help group is helping the poor and upgrading women empowerment by making them financially strong. SHGs have increased their habit of savings and investment in some developmental activities. Thus it is universally accepted that SHGs and Bank linkage programme has profound influence on the economic status, decision making process and level of dependence of women in India.

Sarumathi & Mohan (2011) in their study, The rural area Self Help Groups are performing well. The study concludes that microfinance brought psychological and social empowerment than economic empowerment. Impact of micro finance is appreciable in bringing confidence, courage, skill development and empowerment. The SHG members feel free to move with their groups and leaders. It leads them to participate on various social welfare activities with good cooperation. While interacting with the respondents, it is noticed that some members are expecting the NGO to come up with more training sessions in income generating activities. All they need is a way to develop their skills and talents by participating in various training programs.

Sabiha Fazalbhoy (2014) in her study, Women entrepreneurship is both about women’s position in the society and about the role of entrepreneurship in the same society. Women entrepreneurs face many obstacles, specifically in marketing their product (including family responsibilities), that have to be overcome in order to give
them access to the same opportunities as men. The entry of rural women in micro-enterprises must be encouraged and aggravated. Rural women can do wonders by their effectual and competent involvement in entrepreneurial activities. The rural women have the basic indigenous knowledge, skill, potential and resources to establish and manage enterprise. Now, the need is for knowledge regarding accessibility to loans, various funding agencies, procedures regarding certification, awareness on government welfare programmes, motivation, technical skill and support from family government and other organisation. Moreover, formation and strengthening of rural women entrepreneur’s network must be encouraged. The banking institutions must offer formalized credit facilities, and this sector must be included in the registered sector category by the government to promote entrepreneurship among rural women. This support will help the women to strengthen their family bonds through financing their businesses, and thus help in the economic growth of the country. This article highlights the importance and need of the rural women entrepreneurs to be included in the government’s registered sector which would pave the way for economic development of the country. Thus, it can be asserted that women entrepreneurs can perform better, both in urban and rural areas, given that the government provides them financial support by including them under the registered sector.

Swapna Dutta (2016) in her study, The afore-said finding has provided useful information regarding the women entrepreneurship development in Assam involving motivating factors for entrepreneurship, activities adapted to different problems faced by them and thus has provided an insight in to the working of the women entrepreneurs dealing with self-help group.

2.4 EMPIRICAL STUDIES ON EXPECTATION OF SHG MEMBERS

Somu & Sujatha (2015) in their study, In spite of the adequate financial support and spiritual empowerment, inadequacy or lack of training or the mindset of the SHG members creates hindrance to the entrepreneurial or self-employment development.
It alarms for the keen attention of the policy makers of SNMFIs. They have to concentrate much to achieve the economic goals and to eradicate poverty totally since there are one third of the members is still in BPL. This is the right time to seriously think about the right type of training for capacity building, in the form of enhancement of communication skill, technical skill, entrepreneurial skill, marketing skill and for changing the mindset of the members of SHGs positively which suits for today, tomorrow and also with futuristic.

Pradipta Kumar Sahoo (2014) in his study, The rural area Self Help Groups are performing well in now a days, however, there is a difference in the level of performance due to experienced (old) and new groups. The SHGs members now participate in various social welfare activities with good co-operation. It is obvious that there is improvement in the awareness of the members through the interaction among the SHGs, and taking advantages of the microfinance. The member of SHGs has improved, most importantly, in the field of health, providing education to their child, socioeconomic condition, and taking a decision about self and their financial activity, because they are now more aware through finding education regarding AIDS and family planning norms. But in case of sanitation they still in backward due to lack of knowledge of the rural people about hygiene kind of thing. From the above discussion, the paper shows that today rural women are in a better position, because women empowerment, increasing at a significant rate than before, as SHGs have played an important role in empowering women on various developmental activities.

Most of the studies carried out so far regarding the effect of self-help group towards the women empowerment show a positive trend. The women employed in the SHEs got better access to health care, socioeconomic development and independent decision making. However the negative side of the SHGs is so far not studied in detail. Some report suggested that the SHG can also affect the social, cultural balance exists in the country like India. However, overall, the positive effect of SHG is overwhelming the negative effect. (Vishnuvarthini & Ayyothi, 2016)
Sufficient and has a constructive consequence on employment and income generation. Organized working of the women through SHGs has amplified the income of the families involved. Most of them are now proficient to refund their old amount overdue and have ongoing asset building. Success of the SHGs has not only enhanced the economic standing of women alarmed but there is also a radical alteration in their social position. The microcredit extended to rural women has a quality civilizing effect on the families of SHGs because majority of the women beneficiaries have utilized their additional income for improving the educational and health requirements. These expenditures have resulted in overall development of rural women. Now members of the SHGs have better say in their family matters and share major decisions of the family along with husband or other male members. To bring to a close we may say that the SHGs shaped under various programmes provide a great scope for the economic empowerment of women. The groups while aiming at promotion of savings and credit work as a pressure group. Weekly meetings, discussions, thrift and credit operations, participation in planning and implementation process of development activities and social and cultural activities conducted under SHGs enhance the confidence and capacity of the poor women. Thus, the spirit of SHGs needs to be continuously nurtured. (Rabin Das, 2015)

Microfinance institutions target the poor, with the aim of socially and economically empowering them. Donors make the funds available, while the MFIs facilitate their distribution and recovery. The donors, MFI staff and national and regional governments need and want to know how well the program is performing. Program evaluation by means of impact assessment studies provides the requisite information that provides vital feedback to make critical future decisions. Social impact assessment, in contrast to economic assessment, is still in its infancy. As research expands, the discipline will develop and more refined models will facilitate understanding of this multifarious area. To access the perceptions of different stakeholder’s viz. Promoters, Donors, Financial institutions and Group members of
SHG whether the aspects like impact on members of SHG and its involvement in larger social issues should be peripheral or core components of quality indicators of SHG, Sixty Five (65) statements related to impact on SHG and involvement in social issues are collected and corresponding opinion are quantified with the five point scale as defined in the research methodology. *Sanjay Kanti Das & Amalesh Bhowal (2013)*

**2.5 EMPIRICAL STUDIES ON ASSESSMENT OF SHG PERFORMANCE**

*Arul, et al (2014)* in his study, Information regarding Assets of people can be a good tool to assess their socio economic conditions. Most of the SHG having Colour T.V and other home appliances such as Grinder, Mixie, DVD player and so on it may be due the availability and has become essential to their day to day life. To understand the perception about the impact of Self Help Groups on socio economic status the data was collected from SHG members, they have expressed that their opinion as follows (18%) of the people to the total believed that their economic level has been increased with the help of SHG’s(44%) of women feel that their contribution to their families income become has been attained a good stage by the SHG’s about (47%) of the people expressed their opinion that their social status has been increased as they are being a member in SHG’s, apart from that (50%) of the people believe that their awareness towards social scheme that can be helpful to their development has been increased by SHG’s and (41%) women to the total feel that their leadership skill has been improved by the SHG’s.

The quality of groups is quite low in the selected Development Blocks compare to other blocks or states. Strict random selection of sample could be one of the reasons. Overall environment in the block/district and popular perceptions about the status of SHG movement in the state appears to be aptly reflected by the grades of the groups. In most other studies, the quality of groups does not follow any definite pattern. Finally, it is observed that due to fast growing of the SHG-bank linkage programme, the quality of SHG has come under stress. Some of the factors affecting the quality of SHGs are (i) the target oriented approach of the government preparing group, (ii)
inadequate incentive to NGO’s for nurturing their groups, (iii) lack of proper monitoring, (iv) absence of quality enhancement mechanism etc. It is further observed that quality of SHGs should not be stressed upon more than their numbers (i.e., quantity). Quality parameters would include not just financial and physical performance of the group, but also parameters to assess economic and livelihood goal achievement, social status improvement and entitlement access facilitation. In fact, rating of SHGs assumes importance as it is not only a pre-appraisal tool but as well a self-monitoring yardstick for the SHGs themselves for self-evaluation which is a continuous process. Quality assessment of SHGs has come to be accepted as an important tool to ensure standards in SHGs. *Sanjay Kanti Das (2012)*

The role of self-help groups (SHGs) in promoting the livelihoods development of rural women in India and Ghana based on the experiences of the authors and review of the empirical literature. The concept of SHGs is about a group of people with common aspirations, goals, objectives, interests and value judgments coming together to pursue a common agenda. It is found that SHGs has been implemented in India and Ghana and elsewhere in the developing world to deliver developmental interventions. The benefits members derived from their group membership, their commitments and commitments of external collaborators among other factors affect successful operations of SHGs. Certain impacts SHGs had on the livelihood development of members include improved access to productive resources, acquisition of entrepreneurial skills, social, economic and political empowerment, improved income levels, access to healthcare, education and food security. It is concluded that SHGs are able to empower members, particularly rural women in India and Ghana economically, politically and socially which help improve their livelihoods. Based on the findings, it is recommended that the government of India and Ghana as well as their development partners should integrate formation of SHGs in their poverty alleviation and gender empowerment interventions. Such interventions must be socially acceptable, economically viable, politically neutral, culturally agreeable, environmentally sustainable and generationally stable for the people. *(UshaRani Rathinam Mamudu Abunga Akudugu, 2015)*
The exploration made above depict the actual picture of SHGs formed during the period 2001-2003 in Bajiagaon development block of Nagaon district of Assam. The change of household income of members has augmented after joining SHGs is unfurnished. The groups are basically engaged with the activities like Agriculture, weaving, poultry, Horticulture, Fishery, Medicine, Piggery, Goatry, Cane & Bamboo product, Consumable goods, Supahri, dairy farming, power Tiller & Pottery. Employment opportunities have increased and as a result, many family members also get a hold employment opportunity. The study further states that the performance of female SHG is better than male Self Help Groups in almost all programs. *(Mintu Gogoi & Pingki Sharma, 2013)*

The study was conducted to assess the performance of dairy SHGs in Haryana. The SHG members have saved satisfactory amount of money, though not cent per cent, in relation to planned savings. Internal loans are reported to be well distributed among the SHGs members. The SHGs have received external loans which are in tune with NABARD guidelines. Repayment performances of the SHGs are quite impressive for both internal as well as external loans. It is suggested that banks can follow the group lending mechanism to channel is the priority sector loans and also can easily target the poor section of the society. Each SHG has financed more than a couple of income generating activities. On the basis of the overall composite performance index, it can be said that maximum proportion of the total SHGs have had average performance. Arrangement of skill training facility for the group members and marketing of the produce of the groups will keep the SHG members interested in the economic activity and improve the overall performance of the groups. *(Feroze & Chauhan, 2010)*

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independent decision making. However the negative side of the SHGs is so far not studied in detail. Some report suggested that the SHG can also affect the social, cultural balance exists in the country like India. However, overall, the positive effect of SHG is overwhelming the negative effect. (Vishnuvarthini & Ayyothi, 2016)

2.6 EMPIRICAL STUDIES ON SATISFACTION OF SHG MEMBERS

Tejani Rachana (2011) in his study, There is lot of opportunity for the commercial banks to explore the rural unbanked areas. Though RRBs and PACS have good coverage but most of them are running into losses. Again, the number of kisan credit cards issued and the amount of credit granted under it is also showing a declining trend. Commercial banks should seize this opportunity rather than looking at it as a social obligation.

Going with Mahajan and Laskar (2010), let us enable every Indian to conduct a financial transaction, a deposit or a withdrawal, a payment or a receipt, of up to Rs 1000, in a secure and convenient way, by going less than 1000 meters away from home or work place, at an all-in cost, including authentication, trans action authorization, cash-in/cash-out and non-repudiation (using printed paper receipts), for less than 1000 paise, or Rs 10. At a transaction size of Rs 1000, this would be one percent. Let us all in the financial sector take a pledge to usher Universal Financial Inclusion for all Indians by 2020.

Vennila & Shanmugasundaram (2013) in their study, SHGs are playing a crucial role of harmonizing the society and strengthening rural economy, hence they must avail themselves of training programmes and should manufacture diversified quality products. The present study reveals that the satisfaction derived from the members on the activities of SHG is satisfactory level. The study also specifies about certain Pros and Cons of members activities of SHG. The result of the implementation of the recommendation will be increases the satisfaction of the members on the activities of SHGs. Further, the Government
Welfare Departments, NGOs, Banks, Financial Institutions, Entrepreneurial Development Programme Centers, Social workers and well-wishers may help the members of SHGs by educate them in all ways and provide them more opportunities by relaxing the rigid rules.

The strategies and inculcating adequate knowledge of the markets and competitors, marketing is made easy for the SHGs. Once if the SHGs fetch the fruits of easy marketing, certainly they will engage in more production at lower costs and one day they can also become global players. As most of the village population is engaged in one SHG activity or the other, engaging them in business promotion and opening the gates of global markets for them will improve the economy of the country and improve our balance of payment positions. This will make our country a leader in a globalized economy. The study further finds that participation of women is a main ingredient for the successful empowerment. The study accepts all the four levels that greater participation of women in the project leads to greater levels of empowerment at the individual, household, self-help group/enterprise and community level. (Puhazhendhi, 2016)

It is no wonder, self-help group shows the right path to lakhs of young educated and uneducated both rural and urban women to lead a better life. Now idle women from rural areas are earning money for their better being, self-help group has opened the eyes of the young rural women entrepreneur to start their business in almost each and every used field which they previously worried to undertake. Self-help group has registered a good record in improving the saving habits, income generation, social status and standard of living. The problem related to women can be effectively tackled only by bringing about a social awakening. (Shanmugapriya, 2016)

2.7 EMPIRICAL STUDIES ON WOMEN EMPOWERMENT THROUGH SHG
Shambharkar, Jadhav & Mankar (2012) in their study, There was a definite impact of self-help group on empowerment of women member on the entire dimension. However, the overall impact was to a medium level amongst 61.43 per cent
of the women members meaning that they were mediocre as far as the impact of self-help group on them was concerned. Moreover, the impact of four dimensions i.e. cultural (03.57%), Social (00.71%) economic (02.14%) and political (12.14%) could not be noticed among women members of SHG despite majority of them had higher level of knowledge about functioning of SHG and favourable attitude towards SHG. This tends to recommends that there is a scope to increase the impact of SHG on empowerment of women member. It, thus, calls for the attention of DRDA personnel and bank officials to strengthen the linkage of SHG with banks and promote the formation of more and more SHG in rural area in general and particularly to those communities where women have no rights of their development like tribal or backward communities, so that rural people of all categories will inculcate the psychological, cultural, social, economic and political empowerment, since socio-economic development is the foundation of SHG.

Vikrant Sharma & Preeti Sharma (2014) in their study, SHGs have been identified as a way to alleviate poverty and women empowerment. And women empowerment aims at realizing their identities, power and potentiality in all spheres of lives. The SHG has become a source of inspiration for women’s welfare. Formation of SHG is a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes. SHG is also a viable organized set up to disburse micro credit to the rural women and encouraging them together into entrepreneurial activities. The study shows that the main reason for joining SHG is not be merely to get just credit, it in an empowerment process. It is identified as a tool to alleviate poverty and women empowerment. To reduce poverty by enabling the poor household to access gainful self-employment and skilled wage employment opportunities, resulting in appreciable improvement in their livelihood on a sustainable basis, through building strong grass-root institutions of the poor (SHGs) is now the main motive of the most of the employment schemes. After joining the self-help group the women become economically, politically and socially strong.
A greater role is played by the SHGs in increasing empowerment of women, by making them financially strong, as well as it helped them to save amount of money and invest it further development. It is also found that the SHGs created confidence for social, economic self-reliance among the woman. It provides confidence and decision making power to woman. It develops the awareness programmes and schemes, loan policies etc. However there is a positive impact of Self Help Groups on Women empowerment socially empowered. But the real empowerment is possible only when a woman has increased access to economic resources, more confidence and self-motivation, more strength, more recognition and say in the family matters and more involvement through participation. Although it is a gradual and consistent process, but women should build their mindset for taking additional effort willingly for their overall development. SHGs have the potential to have an impact on women empowerment. Self Help Group concept has been mooted along the rural and semi urban women to improve their living conditions. Even though SHG concept is applicable to men also in our country, it has been more successful only among women. Thus SHGs have been showing the way ahead to alleviate the poverty of India along with women empowerment.

_Gathuni Angela Wanjiku (2015)_ Results indicate that participation of women in SHGs has had positive social impacts on their empowerment and wellbeing of their families. Therefore women should continue participating in the SHGs in order to improve their lives. The goals of the SHGs should go beyond meeting basic needs as most of these have been met. They should extend to long term goals that increase their investment and at the same time enlighten the community on social matters. This will not only build the household unit but ensure the community and country at large is able to grow and develop both economically and socially. Therefore there is need to shift focus from only economic trainings and encourage social trainings. There is need to discuss health matters such cancer and nutrition which have become buzzwords in the society we live in. The SHGs should have the power to transform society as well adapt to the changes in the dynamic world.
2.8 RESEARCH GAP

Based on the review of these studies, it can be ascertained that women are playing a very significant role in the development of an economy; they are facing specific problems that are detrimental to the development of women entrepreneurship. Thus, there is need for more specific studies on women entrepreneurship using structured questionnaires and appropriate tools, so that the various aspects of women entrepreneurship could be understood in the larger context.

After the introduction of the self-help groups, the attention and the research, importance is given to the women’s business largely. It to be noted that the previous researches mainly concentrated on the sociological and gender issues. The entire business performance of the SHG women members is not brought into academic research. Particularly speaking, no research has dealt with the business performance of the SHG women members in terms of finance, production, marketing, labour and other macro-economic variables. The present study fills up this research gap, by taking the SHG women members and their business lines.

2.9 CONCLUSION

This chapter has covered a review of relevant literature regarding the business performance of Self Help Group and business performance of SHG group. And also this chapter covers the empirical studies on socio-demographic profile of the SHG members, expectations of the SHG members, problems of the SHG members, assessment of SHG group performance and other aspects.