Review of literature is an important step in research process. Review of literature refers to an extensive, exhaustive and systematic examination and publications relevant to the research. The significance of the review of literature shows that it provides a basis for future investigations, justifies the need for replication, throws light on the feasibility of the study, indicates constraints of data collection and helps to relate the findings of one study to another.

It has been emphasized by many researchers and scientists that review of literature can play a vital role in a research project and it is a critical summary of research on a topic of interest. It is generally prepared to put a research problem in context or to identify gaps and weakness in prior studies so as to justify a new investigation.

One of the simplest ways of economizing a research is to review and build upon the work already done by other research scholars. There are number of studies related to scheduled caste women, women empowerment, Self-Help Groups, etc, but most of them have concentrated on limited areas of interest, such as scheduled caste women or women empowerment or Self-Help Groups. As such, the researcher was searched sociological abstracts, research journals, conference proceedings, books, etc and collected the relevant literature for the present study. All the studies are not significant enough to be enumerate, however, an effort has been made to review and highlight briefly the objectives and findings of the important studies relevant to the present work in the following paragraphs.

2.2. Review of Literature:

As discussed above, though many of the studies were already made on women empowerment or Self-Help Groups or even on scheduled caste women, no remarkable studies were made on participation of scheduled
caste women empowerment through Self-Help Groups. Hence, an attempt is made to review the collected secondary literature under the following heads.

Scheduled Caste Women:

Singh and Pandey (2007) published “Empowerment of Scheduled Caste Women”. Basically the book discussed on the Self-Help Groups and its benefits on rural poor. The study has been carried out in Uttar Pradesh and Uttarakhand covering a sample of 1120 beneficiaries and 173 officials and non-officials, 224 Self-Help Groups, 143 Villages, 28 blocks and 7 districts. The book theoretically emphasized on educational and economical empowerment, poverty, land reforms, etc of the rural scheduled caste women in India. It also deals with the status of Scheduled Castes in two states mentioned above. It is also concerned with empowerment of Scheduled Caste women and delineates the empowerment, women’s education and employment, government policy and women empowerment, etc. The book focused on Self-Help Groups for the Scheduled Caste women, their formation, profiles, bank linkages, etc in Uttar Pradesh and Uttarakhand States.

Darshan Singh (2009) published “Development of Scheduled Castes in India: A Review” in ‘Journal of Rural Development’. The polity of our country has realised the significance of the development of weaker sections specially the scheduled castes since Independence. Consequently, planned efforts have been made for their upliftment by the government. This paper has examined the progress made with regard to their social (health, housing, workforce participation, availability of basic amenities and wage employment under income generation schemes), educational and occupational status. Based on secondary data, it has been found that no doubt, a positive change on various socio-economic
parameters has been recorded but, that change has touched merely less than half of their population. Further, the gap between the mainstream and scheduled caste population still persists significantly in Indian traditional society. Therefore, there is an urgent need to reorient and focus the strategy in order to support the lesser privileged by providing qualitative education and infusing among them the individualistic and moralistic values of self-denial, temperance, forethought, thrift, sobriety and self-reliance essential to bring these downtrodden into the national mainstream.

Dr. Ambedkar Sheti Vikas Va Samshodhana Sanstha, Mumbai (2010) conducted a research study entitled “Barriers to Justices and Scheduled Caste Women”. Constitution of India provides equality to women and also empowers the state to adopt measures in favour of women to upgrade them from their disadvantage status in terms of socio-economic, education and political scenario. Dalit women suffered unimaginable oppression, not only through caste, but gender too, from which there was no escape. The scheduled caste women are thrice discriminated, treated as untouchables and as outcastes, due to their caste, face gender discrimination being women and finally economic impoverishment due to unequal wage disparity, with low or underpaid labour. The research team collected statistical information on atrocities against Dalit Women in three districts, Kolhapur, Solapur and Nashik districts in Maharashtra. The study includes statistical data on the cases registered with Police with regard to violence and atrocities against women, the delays in registering cases, arresting the criminals, etc from 2004 to 2009. It is suggested that the government should set up special courts, exclusive public prosecutors and exclusive investigators for the speedy trial of atrocities against SCs.

Jodhka (2010) writes working paper on “Dalits in Business: Self-employed Scheduled Castes in North-west India”. The paper focuses on
Self-employed Dalits in business and small-scale entrepreneurship. Apart from reflecting on the consequences of expanding private sector, such as constriction of the space of historically marginalised groups in India; the paper addresses unsought questions of collective prejudice emanating from tradition which has not only crippled their prospects in the markets but are known to shape their self-image and identification. It is argued that while the available data provides broader indications of the employment patterns yet questions related to the patterns of their social and economic mobility, kinds of barriers encountered in the process of setting up their enterprises remain unanswered. Indeed, it becomes important to explore the issues of how and in what ways caste matters in business and entrepreneurship, specifically in subtle mannerism and bias; varying from difficulty in getting enough supplies on credit, lack of social networks, absence of kin groups in the business and control of traditionally dominant business caste groups. These along with other social variables such as lack of social capital, make the Dalit situation in India more complicated and vulnerable to homogeneous categorization. The paper highlights that caste is a social and political reality that haunts the Dalit entrepreneurs and not mere past tradition or value-system that is found incompatible with contemporary market economy.

Somashekharappa (2010) writes on “Dalit Employee: A Sociological Study of Inter-personal Relations at Work Place”. The book is about interpersonal relations of Dalit employees with the non-Dalit employees as obtained in the perceptual reality of the Dalits working in the formal organizations covered in the Public, Semi-public, Private, Semi-private, Co-operative and Local Body Institutions in Hubli-Dharwad Urban agglomeration limits situated in the backward region of north Karnataka in India. In this explorative analysis, efforts are made primarily to establish how Dalit employees feel accommodated in the modern complex work
organizations amidst a host of employees, employers and executive bosses from the upper caste background in whose association the Dalits have never worked historically. The onset of British rule coupled with westernization, industrialization and urbanization provided new vistas to the Dalits to start coming into the mainstream of the society. Emergency of independent India, with having its own constitutional provisions for participation of all castes and creeds in its nation building process has further facilitated the traditionally deprived section of population in their genuine contribution towards it. The Constitutional Policy of Protective Discrimination in the form of reservations to provide social justice has really helped the Dalit women in having carved a space in public life for themselves. However, these are schisms still prevailing as the traditional Hindu behavioural patterns linger in the deep seated psyche of the society. The present study is an attempt to empirically showcase this through the views of 300 samples of Dalit women employees.

Asrani and Kaushik (2011) published on “Problems Perceived by Scheduled Caste Women in Haryana” in ‘Studies of Tribes and Tribals’. About one-fifth of the population in Haryana belongs to scheduled castes, who are reported to be victims of social neglect and atrocities. Data were collected from 300 scheduled caste women from six villages through structured interview schedule with the major objective to explore the problems faced/ perceived by them. Findings revealed that some socio-cultural problems still exist in villages such as untouchability, not being allowed in public places etc. However, economic problems were the most serious problems perceived by majority of respondents followed by educational problems.

Weekly’. Women’s agency, autonomy and empowerment are widely used ideas in development literature. But there is substantial ambiguity in the conception of these ideas. While women’s well-being and women’s agency is sufficiently distinguished from each other, there seems to be a large overlap between agency and empowerment and between agency and autonomy. This paper attempts to examine the degree of empowerment and autonomy across different characteristics like place of residence, religion, caste, education, type of employment and wealth quintiles at the individual as well as the regional levels. A regional analysis shows that empowerment may not always lead to autonomy.

Rajesh Kumar (2011) published “An Analysis of the Credit Flow to Scheduled Caste Women in Himachal Pradesh: A Case Study of District Hamirpur” in ‘International Journal of Current Research’. In the context of the National policy of the Government of India of Empowering women to make them economically independent and self reliant on equal footing along with their counterparts, the paper examines the pattern of credit flow to the most weaker category of women in India referred as scheduled caste women.

Rejoice and Ravishankar (2011) published paper “Utilization of Antenatal Care Services Among Scheduled Caste Women in India” in ‘International Journal of Current Research’. The objective was to assess the utilization of antenatal care services among currently married scheduled caste women in India. The data have been extracted from National Family Health Survey -3 (NFHS-3) conducted during 2005-06, all over India. A total of 6212 currently married scheduled caste women in the age group of 15-49 were taken as the sample for the study. Cross tabulation and binary logistic regression method were applied for determining the influencing factors. Out of 6212 respondents, 19.8 of the scheduled caste women not
received even a single antenatal care during their pregnancy period. 15.8 percent of the women not received Tetanus Toxoid injection and one-third (33.3%) of the women not received Iron Folic Acid tablets during their pregnancy period. Only one fifth of scheduled caste women (21.4%) fulfilled the minimum recommendation with regard antenatal care services. Age, education and wealth index were significantly associated for getting full antenatal care service among scheduled caste women. However, there is an urgent need for improving the implementation of reproductive health programmes and strengthening health education for scheduled caste married women especially pregnant women.

Asrani, et al (2012) published a paper entitled “Perceived Attributes of Poultry Farming Among Scheduled Caste Rural Women” in ‘Journal of Dairying Food and Home Sciences’. Data were collected from 300 Scheduled Caste women to explore need and attributes of poultry farming as perceived by them. Findings revealed that poultry farming was found to be one of the most needed areas among income generating activities. Hundred percent respondents had heard about poultry farming, majority did not have any knowledge or training but were interested to undertake training and start poultry as income generating activity in future. Poultry Farming enterprise was perceived as very easy to understand and use, profitable, observable, physically and culturally most compatible, labour efficient, easily marketable but somewhat risky enterprise by majority of respondents.

Desai (2012) published “Caste and Patriarchy and Exploitation of Scheduled Caste Women” in ‘International Journal of Social Sciences and Interdisciplinary Research’. Caste system is a peculiar feature and complex system of Indian society. Caste is studied with different approaches and the theories such as Manu’s theory, Resley’s theory,
anthropological, sociological approaches. Originating from the Portuguese word, caste meaning breed and now defined by the Encyclopedia of Social Sciences as an endogamous and hereditary subdivision of ethnic group occupying a position of superior or inferior rank or social esteem in comparison with such other divisions. The caste system of India has now become one of the most rigid and defining social institutions in the world. This system of defining caste from birth has created rigid barrier of mobility within the country. The word patriarchy literally means the rule of the father or the patriarch and originally it was used to describe a specific type of male dominated family. Now it is used to more generally to refer to make dominate women and to characterize a system whereby women are kept subordinate in a number of ways. There exists a religious practice called Devadasi Cult, under which a girl is dedicated to or married not with mortal man but to idol or object of worship or a temple. This cult is prevalent even today throughout India and more particularly in the north Karnataka especially in the districts of Belgaum, Bijapur, Gulbarga, Bidar and in Maharashtra, Solapur, Kolhapur, Satara and Sangli where number of scheduled caste women are dedicated to temple. After dedication these women live life as prostitution. Even these women are major factors for persistence of this cult. The vested interest of upper castes for gain accessibility to desire of women of lower castes is to satisfy their extra marital sexual needs. Now this cult became major fitting center of prostitution. The present research paper highlighted the major aspects of the Devadasi cult.

Ramachandrappa (2012) writes on “Schedule Caste Women and Family Planning In Karnataka-A Critical Analysis” in ‘International Journal of Humanities and Social Science Invention’. In spite of the longest experience of the family planning programme, India is still to attain
the desired reduction in its level of fertility. The target year to achieve the replacement level fertility for the country has been deferred by more than a decade from the year 2001 to 2011-16. The programme is being characterized by an enormous variation in its performance over the region, at the state as well as over districts in a state. Surely, there is a need to investigate what works in a specific situation and evolve area specific strategies and intervention programmes made especially among the women who are in the lower strata of the society like the schedule castes. Studies revealing the determinants of family planning acceptance and reasons for non-acceptance will facilitate the strengthening of the programmes of the state. We need to know more about the individual role of the socio-cultural factors and the programme factors, particularly the quality of family welfare services and care in influencing the variation in the family planning performance among the schedule castes women. The scheduled caste form about 16.2 percent of the Karnataka total population (Census of India, 2001). It will be of interesting to know the family planning behaviour of this group and whether and to what extent their behaviour differs from the other caste group. There are a few surveys, which provide information on the differential level of family planning practice among the different caste groups. A pilot study made in the Bangalore district of Karnataka showed that family planning practice was low among the scheduled caste, in comparison to the other caste group. Another study carried out in the rural areas in the Bangalore district showed the extent of family planning practice between the scheduled castes. The practice was, however, less among the scheduled castes. To have a greater prevalence of contraception, as well as the demand for receiving such services, it is imperative that couples among the schedule caste women have no thorough knowledge about various contraceptive methods offered in the programme. Studies conducted in this
direction suggest that knowledge about family planning is almost negative in India and is very critical among the scheduled caste women.

Rejoice and Ravishankar (2012) published “Reproductive Health Status of Scheduled Caste Women in Thiruvarur District, Tamil Nadu” in ‘Language in India’. Childbirth is one of the important events affecting the health of a woman, especially in developing countries like India. The major objective of the research is to assess the reproductive health status of Scheduled Caste married women, residing in rural areas of Thiruvarur district of Tamilnadu state. Multistage stratified random sampling technique was applied to select the respondents from the Thiruvarur district for the research purpose. There were 1164 households with the target population. Totally 1203 women in the age group of 15-24 were identified in all the five blocks. A total of 605 respondents were selected by systematic random sampling technique. Nearly three-fifth of the scheduled caste women experienced any one kind of health problem during their pregnancy period (58.2 percent) and also half of the SC women experienced any one kind of delivery complication during their latest child delivery (49.4 percent). It is observed that education of women, standard of living condition, age at marriage and number of ANC visit were statistically significant with the prevalence of any one pregnancy related health problem among SC population. It concludes that, state government should strengthen their IEC activities and introduce community specific intervention programmes to reduce the reproductive health problems among the scheduled caste population.

and girls will be ensured. Special measures will be taken to eliminate discrimination, universalize education, eradicate illiteracy, create a gender-sensitive educational system, increase enrolment and retention rates of girls and improve the quality of education to facilitate life-long learning as well as development of occupation/vocation/technical skills by women. Reducing the gender gap in secondary and higher education would be a focus area.

Ashalatha (2013) published on “Status of Dalit Women in India: Caste and Gender based Exclusion” in ‘Paripex: Indian Journal of Research’. The paper tries to highlight the status of Dalit women in India in a fastly globalizing world. In this paper the author wish to present the devastating effects of the caste system on the educational, social, and economical status of Dalit women in modern India. The aim of the paper is to highlight the harsh reality of the suppression, struggle and torture Dalit women face every day of their miserable lives. The hardships of Dalit women are not simply due to their poverty, economical status, or lack of education, but are a direct result of the severe exploitation and suppression by the upper classes, which is legitimized by Hindu religious scriptures.

Deshpande and Sharma (2013) published an article entitled “Entrepreneurship or Survival? Caste and Gender of Small Business in India” in ‘Economic & Political Weekly’. This article tries to understand the involvement of dalits and other marginalised groups, especially adivasis and women, in the micro, small and medium enterprises sector, based on an analysis of unit-level data from registered manufacturing segment of the MSME census data for 2001-02 and 2006-07. It finds clear and persistent caste and gender disparities throughout. Scheduled caste and scheduled tribe businesses are under-represented, except in the north-eastern states. However, the share of female-owned and managed enterprises is significantly greater among SC-ST owned enterprises. Also, there is
evidence of homophily in Other Backward Classes and upper-caste owned firms, suggesting that the rise in dalit entrepreneurship is crucial to increasing dalit employment in the small business sector.

Jeyaseelan (2013) writes on “Social Relationships Among Scheduled Castes: A Sociological Study in Selected Villages of Tamil Nadu” in ‘International Journal of Scientific Research’. Every society has a unique system to stratify their members. The statuses are accorded based on their rank in the social ladder. Caste is a typical social system which divides the groups and restricts their social relationships. It manifests in numerous ways. The present study examines the social relationship between the sub groups of scheduled castes.

Sethuramalingam (2013) published an article “A Comparative Analysis of Scheduled Caste and Scheduled Tribe Elected Women Village Panchayat Presidents in Tamil Nadu” in ‘Indian Streams Research Journal’. This study aims to assess the socio-economic and political background of the scheduled caste and scheduled tribe women village panchayat presidents in Tamil Nadu. Their knowledge about the roles and responsibilities of the village panchayat presidents, support received from various sections of the society, caste and gender discriminations and their level of performance have also been brought out. The participants were elected women panchayat presidents belong to scheduled caste and (n = 114) and scheduled tribes (n =53) in Tamil Nadu. A self prepared interview scheduled was used for data collection. Result shows that that the middle age group and married women hailing from nuclear families found majority in both scheduled caste and scheduled tribe communities. Most of them were school dropouts and their level of education was ranging from primary school to middle school level engaged in agriculture and as agriculture labourers. The level of support enjoyed by
both the categories stands parallel to each other. The level of caste discriminations was found higher among the scheduled tribes and the experiences of gender discriminations undergone by both the categories are one and the same. Finally performance levels of scheduled caste women panchayat presidents are more satisfactory when compared to that of the scheduled tribe women panchayats presidents.

Shinde (2013) writes on “Scheduled Castes: Social and Gender Inequality” in ‘Indian Journal of Applied Research’. Economic growth with social justice is the major objective of planning process and rural development in India. After Independence, no doubt, we have made remarkable progress in the field of science and technology. As the issue of development of weaker sections especially the Scheduled Castes, we have made significant progress but the desirable out-come is still far away from the reality. In India the disparity between gender literacy is lower and this is also true within the castes. This paper is intended to examine education, health, government jobs, basic amenities like housing, drinking water, electricity, etc, based on secondary data. The prime motive of the study is to SC women are institutional problems of SCs including hour is to remodel or redesign our institutional arrangements through a radical structural change with emphasis on equity and equality of women as par with men in all spheres of social life. The study also highlights the areas of deprivation which need urgent attention of the government and policy maker towards the present situation. The implementation of various developmental schemes turns to lead stability and bring the weaker sections into main stream of the society.

India's caste system assigns individuals a certain hierarchical status according to Hindu beliefs. Traditionally, there are four principal castes (divided into many subcategories) and one category of people who fall outside the caste system the Dalits. As members of the lowest rank of Indian society, Dalits face discrimination at almost every level: from access to education and medical facilities to restrictions on where they can live and what jobs they can have. The discrimination against the Dalits is especially significant because of the number of people affected; there are approximately 167 million Dalits in India, constituting over 16 percent of the total population.

Sheetal Manhas (2014) writes on “Social Mobility among Scheduled Caste Women: A Study of R.S. Pura Block in Jammu District” in “International Journal of Research in Sociology and Social Anthropology”. Indian society is based on hierarchical caste system and the Scheduled Castes occupy the lowest rungs of the hierarchy. They were considered to be inferior in all respects by the higher castes and were placed at the bottom of ritual and social hierarchies of the Caste and Varna system and had been subjected to varieties of disabilities, deprivations and oppression under the traditional system. They were not considered human beings and were exploited and discriminated in many spheres of life. After Independence there has been a growing awareness and concern for the degraded socio-economic condition of the Scheduled Castes. For this, efforts are being made in collaboration with different organizations and institutions to inculcate and encourage them to merge with the socio-economic fabric of the country. In turn, they have experienced a modicum of social mobility and there has been an unprecedented rise in the political consciousness among them. The Scheduled Caste women are doubly disabled. They belong to the lowest caste and they are women in a society
which is patriarchal in nature. The conditions of rural Scheduled Caste women, as various studies show, are worse. They are caught up in poverty and discrimination. They do both paid and unpaid jobs. They are generally illiterate, politically ineffective and married at a very young age. Socio-economic status of Scheduled Caste women is low as compared to women belonging to the upper castes. Government has made efforts in improving their status and conditions. Due to governmental provision of free schooling, free uniform free books, etc., the educational status of rural Scheduled Caste women has been raised. The present paper is an attempt to study the factors of social mobility among the Scheduled Caste women in R.S. Pura block of Jammu district. Social mobility has been defined as movement through 'social space' from one status category (the origin) to another status category (the destination). For the purpose of study three occupational categories comprising the traditional women, agricultural women and housemaids have been taken as sample respondents. And it has been concluded through comparative analysis of the three occupational categories of workers that the traditional workers are leading in all the spheres of social mobility.

Singh, et al (2014) published a paper entitled “Economic Empowerment of Scheduled Caste (SC) Landless Rural Women through Mushroom Cultivation: A Case Study” in ‘African Journal of Agricultural Research’. Krishi Vigyan Kendra (KVK) Kurukshetra took up an initiative for economic empowerment of landless Scheduled Caste (SC) rural women by motivating them to adopt mushroom cultivation as an income generating activity. As part of this programme, KVK has conducted three training for these landless SC rural women since 2008-09. In total, 120 such women were trained over a period of 3 years. The trainees were provided practical training through method demonstrations on compost preparation, spawning and casing management practices, harvesting and
packaging of button mushroom. The post training evaluations of these 120 women from 12 villages showed that majority (More than 75%) of them gained low to medium level of knowledge on the vocation. These trained women had taken up white button mushroom cultivation in polythene bags during October to March every year. The economic empowerment of these landless SC rural women by way of mushroom production of KVK has created awareness regarding its cultivation among them. With technical back-up of the KLVK, the adoption of mushroom cultivation by 25% of the trained landless SC rural women has paved the way for their economic empowerment. A sense of belongingness, thus, has been created among these women towards mushroom farming. As many as 50% of them have found it a good livelihood option for generating additional income for the family. In the coming years, mushroom farming by landless SC women in the district will become an integral part of the socio-economic development process and a low cost Self-Help based exemplary model of economic empowerment. In order to sustain this model, the women opined that further convergence of different actors is essential for provisions of adequate micro-credit, assured market, family support, easy availability of pasteurized compost and casing material and facilities for value addition and processing of mushroom. There is, only one pasteurized compost and casing material making unit operational in Kurukshetra district.

Sujatha (2014) writes on “Redefining Domestic Violence: Experiences of Dalit Women” in ‘Economic & Political Weekly’. Domestic violence against dalit women has not caught the attention of social science researchers. The National Family Health Survey 2006 showed that the prevalence of violence is much higher against women belonging to the scheduled castes and scheduled tribes as compared to women outside these categories. This article is based on fieldwork done in parts of Telangana and
Andhra Pradesh. Among the causes for domestic violence against dalit women were male alcoholism, the man’s suspicious nature, dowry demands, husband’s extramarital relations and the complex social situations related to inter-caste marriages. Dalit and tribal women, thus, end up facing caste discrimination and harassment outside the home and domestic violence inside.

Jahangir Ahmad Khan and Mohd. Mansoor Beig (2015) writes on “Discrimination Based on the Caste and Lineage: With Special Focus on Dalit Women in India” in ‘European Academic Research’. Discrimination based on the caste and descent forces social marginalisation on people belonging to lower casts (Dalits) in India. Although government of India has taken number of steps for the upliftment of Dalit people. However, due to some flaws in the law of the state itself, fruitful results are not coming yet. In this situation Dalit woman is the uppermost victim of the discrimination as she is a women, she is a Dalit and she is a poor. Our paper will focus on the systemic flaw in the law of state itself which according to our view is the main cause of this apathy towards Dalit discrimination particularly women, which results in Human rights violation. In our view, to eradicate this discrimination form the bud, a relevant and stringent law with full political will is the need of the hour.

Meghanathan, et al (2015) published a paper entitled “Development of Scheduled Caste Women Through Self-Help Groups in Paramakudi Taluk” in ‘International Journal of Research in Management, Economics & Commerce’. Empowerment is a multidimensional process which should enable individual or a group of individuals to realize their full identity and powers in all spheres of life. As per the survey conducted in 2011-2012, the percentage of persons below the Poverty Line in India for the year 2011-12 has been estimated as 25.7% in rural areas, 13.7% in urban
areas and 21.9% for the country as a whole. In India Schedule Caste women are not empowered much than compare with any other community people because of that the government was introduced many central and states schemes and given more important for Schedule Caste Women for the purpose of improving the socio-economic status, creation of employment opportunities and development of various skills. This paper focuses to study the socio-economic status of Schedule Caste Women SHGs in Paramakudi Taluk of Ramanathapuram District. Out of 966 SHGs in Paramakudi block 20 SHGs have been randomly selected and then out of 20 SHGs, 120 members have been randomly selected for the field survey, by using multi-stage random sampling method. The major findings from the study are the majority 41 per cent of the members are in the age group of 26-35 years, the majority 92 per cent of the members who are in the group of married, around half of the members are involving agriculture and allied activities, the majority of members of SHGs are saving their money from earning for the purpose to meet the children’s education expenditure and majority of them spending their earning for the purpose to meet the household expenditure. The concept of Self Help Groups is providing to be a helpful weapon for the women empowerment. Self Help Groups is an organization of rural poor, particularly of women that deliver finance to undertake the self-employment and income generating activity. Self-employment and income generating activities are a feasible solution for empowerment women. Women especially Schedule Caste women must be empowered by enhancing their loan subsidy, external relationship, training programmes, awareness, knowledge, skills and technology use efficiency, thereby, facilitating overall development of society.

**Women Empowerment Through Self-Help Groups:**

on Formal Banking Habits” in ‘Economic & Political Weekly’. Deposits are foundations upon which banks thrive and grow. The twin objectives of a commercial bank, i.e., acquiring deposits and advancing credit cannot be attained without good banking habits of the people. Therefore, people’s banking habits seem to be a major factor that affects sustainability of the banks concerned. In microfinancing in India, self-help groups (SHGs), which recently came into existence as informal organisations, are linked to banks and its members are mainly women. This paper makes a modest attempt to examine whether there is any association between the growth of SHGs and the increase in female bank deposit accounts and whether SHGs have a tendency to influence account holding in formal banks. In the process, the paper tries to trace the socio-economic factors that determine deposit and credit account holdings (banking habits) in formal banks, among individuals and households.

Malcolm Harper, et al (2005) writes on “SHG-bank Linkage: A Tool for Reforms in Cooperatives?” in ‘Economic & Political Weekly’. When the Self-Help Group Initiative was launched to provide the poor with access to formal financial services, it was somehow expected that cooperatives would step in to provide these services. Already existing small local level institutions with their readily available support structure as seen in the case of the agricultural credit societies were ideally placed to serve as outlets for financial services to SHGs, given their numbers and reach. Despite these advantages, agricultural credit societies and cooperative banks have thus far played a limited role in the programme of linking SHGs to formal financial institutions. This paper examines the spread of the cooperative-SHG linkage across states, the relationship between commercial success of cooperative banks, the extent of the linkage established and the impact of such linkages on performance.
Kalpana (2011) published a paper entitled “Subverting Policy, Surviving Poverty: Women and the SGSY in Rural Tamil Nadu” in ‘Economic & Political Weekly’. The Swarnajayanti Gram Swarozgar Yojana (SGSY) was launched as an integrated programme for self-employment of the rural poor. Being a targeted anti-poverty intervention, the SGSY prescribes quotas for women (40%) among the eligible poor and also mandates that 50% of self-help groups formed in an administrative block under the scheme be women’s shgs. This essay, through the prism of the sgsy scheme, attempts to understand how policy seeks to “mainstream” rural women from low-income households into market-oriented economic activities that seemingly facilitate a linear movement out of poverty. It examines how women themselves perceive the sgsy policy and the entrepreneurial identities it proposes they assume, and how selected women swarozgaris strive to engineer a fit between the imperatives of policy and their divergent life circumstances.

Ranjula Bali Swain and Adel Varghese (2011) published a paper “Reassessing the Impact of SHG Participation with Non-experimental Approaches” in ‘Economic & Political Weekly’. This paper critiques recent work that measures the impact of self-help groups, and explains the biases that result from this assessment. Using survey data, it is shown that the methodologies used yield results that misstate the impact. A categorical breakdown is proposed to improve upon these studies, and a simple alternative procedure, the pipeline method, is then estimated to properly correct for selection bias. The results indicate that SHG participation has an impact on assets, livestock income, and salaries. Applying more advanced methods, training is also found to have a positive impact on assets, and empowerment is found to increase with SHG participation.
Staffan Lindberg, et al (2011) published a paper entitled “A Silent ‘Revolution’? Women’s Empowerment in Rural Tamil Nadu” in ‘Economic & Political Weekly’. One of the most significant social changes over the past 25 years in Tamil Nadu is the entry of women into the local political bodies at the village and village union levels through the 33% reservation system. Simultaneously, women are now, to a significant extent, organised in self-help groups. Through these about one-fourth of the households can access loans for small entrepreneurship or, rather more frequently, for smaller emergency/consumption loans. There has also been increased participation of women in the non-agricultural labour market and the emergence in Tamil Nadu of a rudimentary “barefoot” welfare state. In this article reported from a 25-year panel study of 213 agrarian households in six villages in Karur and Tiruchirapalli districts.

On “Impact of Self- Help Groups Bank Linkage Programme in India” published in ‘International Journal of Trade and Commerce’, Uma Narang (2012) stated that, Self-Help Group means a group of 10-20 members which may or may not be registered representing financial intermediation, but the financial intermediation is not the only primary objective of the groups. The motive is to combine the access to low-cost financial services with a process of self management and development. NGOs or Government agencies usually form and support these SHGs. The members of these groups save the amount which is used for loans. Inspite of considerable expansion in the branch network, a large share of India’s population continues to remain outside the formal banking system. Due to widespread rural bank branch network, the SHG-Bank Linkage Programme is very suitable to the Indian context. Although various alternative ways are being experimented in order to meet the objectives of financial inclusion. The SHG-Bank Linkage Programme is considered as most successful,
promising and widely accepted model in India. Self Help Group- Bank Linkage Programme- a pilot project started by NABARD is widely accepted model as one of the largest and successful one in the world. The present study is analytical and based upon secondary data which has been collected from different published reports, journals and existing available literature. The objective of this study is to evaluate the progress and impact of Self Help Group Bank Linkage programme.

**Ansuman Sahoo (2013)** writes on “Self Help Group & Woman Empowerment: A Study on Some Selected SHGs” in ‘International Journal of Business and Management Invention’. In recent years, SHGs have become a significant movement in India. The Self-Help Group (SHG) movement in India has been working in the right direction in empowering women and eradicating poverty in the rural and urban areas. Many women in India strongly believe in the movement and hold it responsible for improving their livelihoods. However, women are still not empowered as per the expectation. The present study is an attempt to analyse the role and performance of SHGs in promoting women's empowerment in Cuttack District of Odisha. The broad objective of the study is to analyse the operating system of SHGs for mobilization of saving, delivery of credit to the needy, repayment of loans and in building up of opinion of SGH members regarding increase in the power of decision making. Both primary and secondary data are collected and age, family system and number of dependents in the family, etc., are analysed in demographic information. The study focuses on the role of SHGs in women empowerment, social solidarity and socio-economic betterment of the poor for their consolidation.

**Benjamin Lyngdoh and Ambika Pati (2013)** conducted a study entitled “Impact of Microfinance on Women Empowerment in the Matrilineal Tribal Society of India: An Analysis Using Propensity Score
Matching and Difference-in-Difference” published in ‘International Journal of Rural Management’. This study is an evaluation of the impact of microfinance on women empowerment conducted upon clients of the matrilineal tribal society of India that exists in its north east region. It covers a period of five years, where in, data is compiled for 300 microfinance women clients (Experimental Group [EG]) and 150 non-microfinance women clients (Control Group [CG])). For impact evaluation, Propensity Score Matching (PSM) and Difference-in-Difference (D in D) techniques are applied. PSM ensures a matched sample by balancing the EG and CG on covariates and D in D, the impact of microfinance through economic and sociopolitical outcomes. The study highlights that microfinance has a positive impact on income, expenditure and savings. It led to an improvement in asset structure, increased access to livestock, micro machines, family wealth and family savings, education decision-making, improved mobility, communication skills, voicing of concerns, self confidence, increased political participation to promote gender equality, etc. In addition, microfinance amount and profile of the clients are important components in influencing impact. Overall, microfinance is a potent tool of women empowerment even in matrilineal tribal settings.

Dhanalakshmi and Rajini (2013) writes on “A Review of the Literature: Women Empowerment Through Self-Help Groups (SHGs)” in ‘International Journal of Research in Commerce and Management’. This paper looks at the literature around the Self Help Groups (SHGs) movement in India. It is hoped that it will be useful to fellow researchers who are undertaking studies in this area. It exposes the historical background of Self Help Groups in Indian context. This paper reviews literature on the subject’s empowerment process in relation to a Self-Help Group as well as related literature. It is important to note that most literature has been
focusing on empowerment as the outcome not as the process. There have been limited studies that explore the relationship between a self-help group and the process of empowerment.

Gandhi and Udayakumari (2013) published on “Marketing Strategies of Women Self-Help Groups” in ‘International Journal of Current Research and Academic Review’. Self Help Groups (SHGs) are now engaging in business activities. They lack in marketing as for the first time they are engaging in business. If they are adequately trained with marketing knowledge, they can excel and in turn take our economy a global leader in this current situation of globalization. The NGOs who have formed the SHGs, The banks who financed the groups and the Government agencies nurturing them must join hands in train the SHG members in business and marketing activities and make them play globally.

Geethanjali and Prabhakar (2013) write on “Economic Development of Women through Self Help Groups in YSR District, Andhra Pradesh, India” in ‘Studies in Home and Community Sciences’. Poverty and unemployment are the major problems of any under developed countries, to which India is no exception. The rate of growth of women employment in India is very low. This is because of the low growth rate of new and productive employment. The more attractive scheme with less effort is “Self Help Group” (SHG). It is a tool to remove poverty and improve the women entrepreneurship and financial support in India. A Self Help Group is a small economically homogeneous affinity group of the rural poor voluntarily coming together to save a small amount regularly, which is deposited in a common fund to meet members emergency needs and to provide collateral free loans decided by the group. Self Help Group s enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of
life. The present paper is mainly focusing on the Self Help Group formation, women entrepreneurship and economic empowerment of women after them joining Self Help Groups in YSR district, Andhra Pradesh (A. P.) India. YSR district (Kadapa district) is one of the pioneering districts for the implementation of the Development of Women and Children in Rural Areas (DWCRA) as pilot project in the Andhra Pradesh state along with Srikakulam and Adilabad. Presently there are 21 Mandals in YSR district of Andhra Pradesh consisting of 35,338 Self Help Groups. Of these, the best five villages, Kodur, Ramapuram, Sidhout, Yerraguntla and T. Sundupalli were selected for this study, because the SHGs in these villages were functioning in a very successful manner. Therefore, these villages were selected for the present study. There are 43275 members from 3756 Self Help Groups in YSR district. Among them, a total of 200 respondents were selected based on 40 members from each village of the selected five villages by using convenient sampling method.

Gurveen K Sandhu (2013) writes on “A Study of Norms and Functioning of Self-Help Groups (SHGs) in Punjab” in ‘Journal of Business Management and Social Sciences Research’. Self Help Groups are voluntary, small group structures for mutual aid and the accomplishment of a special purpose. Today Self Help Groups (SHGs) plays a major role in poverty alleviation in rural India. The present study was undertaken with the objectives to understand the purpose, norms and functioning of SHGs in Punjab and also to study the problems being faced by them. For meeting the objectives primary data were collected through a structured, non disguised questionnaire on random sampling basis from various self help groups in the district of Ludhiana and Amritsar. The study found that these groups consisted of mostly 15- 20 members, mostly belonging to lower castes and poorer sections are the members of SHGs. Group leaders are selected by
consensus method and groups resolve conflicts through collective leadership and mutual discussion. Every group has code of conduct for effective administration and management of group. Group leader was the immediate source of information for the group. SHGs also face various problems such as limited credit, non loan repayment by members, difficulty in formulation, high turnover of members and also the information regarding the new schemes and incentives by the government reaches these groups slowly. Further it was concluded that the self help groups provided loan at fixed rates and these groups resulted in the poverty alleviation of the poor and are a major source of microfinance.

Jitha (2013) writes on “Mediating Production, Re-powering Patriarchy: The Case of Micro Credit” in ‘Indian Journal of Gender Studies’. The micro credit-based development programme working through self-help groups (SHGs) is an initiative whose basic premise is that the empowerment of women can be achieved through economically gainful activities. The lack of access to financial resources is considered to be one of the main reasons for the patriarchal subjection and subjugation of women as well as their low status in family and society. However, empowerment thus achieved or claimed to have been achieved through SHG initiatives may do more to enhancing the bargaining power of women within the existing system of male hegemony, thereby not only acknowledging but also strengthening it—the same unequal, hierarchical, masculine, biased system that SHGs are said to free women from. Using ethnographic field data undertaken in the city of Delhi, the present article examines some of the paradoxes in the practices of micro credit.

Microcredit refers to finances in small amount to poor, especially women in rural areas to start their own business in their own villages. The finance is provided with very reasonable rate of interest and flexible repayment facilities. Microcredit is expected to play a significant role in poverty alleviation and development. Thus the main objective of Self Help Group to bring the assisted families above the poverty line is achieved through microcredit and their transformation from the vicious circle of poverty to prosperity. SHG is a small voluntary association of rural/urban people, preferably womenfolk from the same socio-economic background. They come together for solving their common problems through self-help and mutual help in the Self Help Group. Usually the maximum number is 20. They undertake economic activities such as thrift and credit, use of common asset on a basis of equality nurturing trust. The formation of SHG in rural areas has created awareness among the women about social issues. The group head is called Animator, who is assisted by two representatives. The group should meet regularly at week/fortnightly/monthly intervals as per the convenience of all the members. Matters regarding loans, savings progresses etc are finding a place in the meeting. the members express their agreement in the tremendous growth of their business in another five years’ time. They are also affirmative in getting financial assistance from the banks for the future expansion of their business. This study signifies the economic relevance that are associated with the Self Help Group and rural development/. From the study, it is understood that the activities of Self Help Group are considered more important for the upliftment of the rural folk.

Business Studies’. Women entrepreneurship has been recognized as an important source of economic growth as they create new jobs for themselves and others and also provide society with different solutions to management, organization and business. Women’s entrepreneurship contributes to the economic well-being of the family and communities and also reduces poverty. The growth of Self-Help Groups (SHGs) is an evidence of the fact that women are coming out of their shells and maintaining their citizenship in the city. This study is carried out with the specific objective to know the socio-economic background of the women SHG’s, their knowledge, skills and earning capacity. Keeping this in mind the researcher made a study on entrepreneurship and small business with reference to Women SHGs in Coimbatore City. Research data have been collected from various available sources and systematically analyzed with suitable tools. The analysis clearly shows that the role of women entrepreneurs’ contribution to the society is commendable.

Ramakrishna, et al (2013) writes on “Performance of Self-Help Group-Bank Linkage Performance (SBLP) in India: An Analytical Study” in ‘Tactful Management Research Journal’. Self-Help Groups (SHGs) are the thrift and credit groups formed informal way whose members pool savings and relend within the group on rotational or needs basis. These groups have operated on co-operative principles and do collective actions. They succeeded in performing/providing banking services to their members door steps without any defaults. They are formed for addressing their common problems. They make regular savings habit and use the pooled savings for the benefit of their members through a structured process of essential financial intermediation like prioritization of needs, setting self-determined terms for repayment and keeping records. It builds financial discipline and credit history that then encourages banks to lend to
them in certain multiples of their own savings and without any demand for collateral security. The present study is based on secondary data source and considered as the powerful instrument for women empowerment and eradication of poverty. The SBLP has made an adventure in the economy by transforming the formal banking services to rural poor and needy people particularly women group. The study is concluded with remarkable findings and suggestion found during the review of earlier studies.

Reji (2013) published a paper entitled “Economic Empowerment of Women Through Self-Help Groups in Kerala” in ‘International Journal of Marketing, Financial Services & Management Research”. The empowerment of women is crucial for the development of the country. Bringing women into the main stream of development is major concern for the Government of India. That is why the year 2001 has been declared as the “Year of women Empowerment” Women’s empowerment is critical to the socio economic progress of the community and bringing women into the main stream of national development has, therefore, been a major concern of the government. The Ministry of Rural Development has special components for women in its programmes and funds are “women component” to ensure flow of adequate resources for the same. One of the major schemes implemented by the Ministry of Rural Development having women’s component is the SGSY.

Sambhu Charity Chepchirchir (2013) conducted a study on “Impact of Women Participation in Self-Help Groups on Self-economic Empowerment in Nakuru County” published in ‘Interdisciplinary Journal of Contemporary Research in Business’. The purpose of this research project was to assess the impact of women participation in self-help groups on self-economic empowerment. A descriptive study design was used with the study population being drawn from registered women SHGs in
Keringet division and respondents were only the registered members. The sample of SHG studied was drawn from the thirty (30) women Self-Help Groups (SHGs) registered in Keringet division. The sample size of ten (10) SHGs was identified through systematic random sampling and fifteen (15) respondents from each group were picked thus a total of one hundred and fifty (150) respondents. The study used in-depth interview and data captured using semi structured questionnaire. Validity and reliability of the instrument was assessed before actual data collection was done. Quantitative data collected was analyzed using SPSS and descriptive statistics expressed in frequencies and percentage and coded according to research objectives and presented using tables. The study concludes that by participating in SHG there was an enhanced self-economic empowerment in terms of savings, access to loan and trainings. The SHG has improved the saving culture of the respondents through making it compulsory for all to save and encouraging members to increase their savings and reinvest them in entrepreneurial activities. The study noted that by participating in SHG the respondents were able to access formal banking institution with easy and access better amount of loan as compared to pre SHG period. Most respondent were able to attend training after joining SHG which had an impact in enabling them increase asset, improve book keeping, spend wisely, and diversify investment. Banks were noted to be the major organizers of trainings. There is a need to train SHG members and its leaders on organization skills, leadership skills and strategic management skills so that they can these grass root organization to another level.

even for the profit motive. To avert such a situation, growth with quality has became the paramount agenda of today among different stakeholders, as there is an over reaching concern about the quality & sustainability of the SHG movement in India. An effort is made to study the perceptions of member’s on impact of SHGs towards development and empowerment. Moreover, efforts are also taken to study strengths, weaknesses, opportunities and threats (SWOT) of the sample respondents in microfinance management. It is observed that there is dearth of good quality SHGs in the study districts viz. Nagaon, Dima Hasao and Karbi Anglong of Assam, India. It is observed from the perceptions of the respondent about the impact, majority of the respondent strongly agreed that their involvement in SHG causes increase in their income, savings and also increase their capacities to spend more. Further, on social sphere, majority of the respondent strongly agreed that involvement in SHG promotes decision making power and further induces social responsibility and created better awareness about health and environment. Moreover, on the sphere of psychological impact, majority of the sample respondents believed that their involvement in SHG creates confidence to face problems and creates awareness about self reliance. Moreover, SWOT analysis of sample SHGs shows that strengths and opportunities are found to be higher in degree when compared to weakness and threats. There are the ample evidence that members in the SHGs are confident of overcoming the minor weaknesses and threats utilizing the major strengths and opportunities that they possess.

their individual problem. The SHG method is used by the government, NGOs and others worldwide. The example of the Grameen Bank of Bangladesh, it is a people bank formed by the poor to provide easy loans for themselves. The poor collect their savings and save it in their own banks. Empowerment of women has emerged an important issue in our country. The rate of women in the development of nation is very important. Women empowerment in short indicate a change from powerlessness to powerfulness, underprivileged to privileged and enabling women to have control over the resources i.e.; social, economical, political, intellectual, and cultural to empower women. Govt. has introduced various schemes such as DWCRA, TRYSEM, and SGS. The objective of the present paper is to understand women empowerment through Self-Helf-Groups of Nagthane village. The primary data has been collected through questionnaire instruments and secondary data consists of books, journals, and websites. Thus the paper emphasizes that the SHGs are the effective instruments of women empowerment, and to made suggestions for well functioning of SHGs of women in general and Nagthane village.

Shivaprasad and Anilkumar (2013) published a paper on “Financing of Self-Help Groups (SHGs) by Co-operative Banks in Karnataka” in ‘Asia-Pacific Journal of Research’. SHGs have varied origins, mostly as part of integrated development programmes run by NGOs with donor support. The major programme involving financial intermediation by SHGs is the SHG-bank Linkage Programme. This Programme was launched in 1992 by National Bank for Agriculture and Rural Development (NABARD), the apex bank for rural development in India. The outreach of SHG-bank linkage may seem impressive, but in the context of the magnitude of poverty in India and the flow of funds for poverty alleviation, it represents a very small intervention. Only about one-
third of the SHG members are able to access loans out of external funds in the initial years. Apart from NABARD, about half a dozen other apex bodies or wholesalers provide loans to financial intermediaries for on-lending to SHGs. These include the Small Industries Development Bank of India (SIDBI), Rashtriya Mahila Kosh (RMK), Housing and Urban Development Corporation (HUDCO), Housing Development Finance Corporation (HDFC) and Friends of Women’s World Banking (FWWB). Donors and banks, including Rabobank, also provide grants and loans to microfinance institutions (MFIs) for on-lending to SHGs and federations of SHGs. This study attempts to review the spread of credit linkages between self-help groups (SHGs) and banks across credit delivery models adapted by the Short Term Credit Cooperatives (STCCS). It further examines the spread of credit linkages across different regions and parts of Karnataka. It also reviews the participation of regional rural banks, and cooperatives in the SHG-Bank Linkage Program across different parts of Karnataka.

Shylendra (2013) published a paper entitled “Microfinance and the Cooperatives in India: Can the Poor Gain from Their Coming Together?” in ‘International Journal of Rural Management’. Linkage with microfinance is the latest amongst the series of efforts aimed at reforming credit cooperatives in favour of the poor. The article is an attempt to identify and discuss some of the relevant conceptual and policy issues and the emerging lessons of the adoption of microfinance by cooperatives with a focus on the Self-help group (SHG)-Bank Linkage Programme (SBLP) in India. The findings reflect the severe constraints of cooperatives in realizing the twin goals visualized of the linkage viz. inclusion and sustainability. Despite a few noteworthy efforts by the cooperatives, the overall results of the linkage leave much to be desired. Constraints of policy and organizational abilities of cooperatives for adoption of microfinance, not to
mention certain inherent limitations of microfinance, have been identified as factors influencing the observed performance. Theoretically, the article has pointed to a possible overriding effect of the historical dilemma of elite capture on the role of cooperatives.

Vighneshwar Swamy and Tulasi Mala (2013) published paper entitled “Does Microfinance Impact on Food Security and Living Standard of the Poor?” in ‘Journal of Business and Economic Management’. Microfinance across the globe and particularly in India is being practiced as a tool to mitigate poverty. The paper utilizes statistical technique and adequate sample size chiefly as an empowerment tool to uplift the downtrodden. It was uniquely established that Self Help Groups (SHGS) in India have been significantly successful in achieving the objective of economic development of the weaker sections of the society as well as play a significant role in improving the incomes of the weaker sections, thereby ensuring food security besides improving their standard of living.

Vinayagamurthy and Muthukumar (2013) published on “Impact of Self Help Groups on Women Development in Salem District” in ‘International Journal of Humanities and Social Science Invention’. Reducing gender inequalities is imperative not only for reasons of fairness and equity but also out of economic necessity. Education, employment and entrepreneurship are key fields of action to overcome existing gender gaps. In developing countries, gender equality is not only critical for women’s empowerment, but also for improving development outcomes such as child health and overall educational attainment. Women’s access to resources is an issue around the globe, with women in many developing countries still denied access to land and credit. More women than men hold ‘bad’ jobs, typically in the informal sector, where they are exposed to discrimination, poor working conditions and low or no pay. All these factors have major
implications for women’s health, well-being, economic and physical security, and often also on the conditions of their children. This paper deals with changes in the financial role of women, financial decision making process, confidence development and skill development among the rural women of self help groups. It outlines the influence of social status towards changes in financial decision making process, confidence level and skill development level. This paper concludes with some interesting findings.

Gayathiri (2014) published on “Impact of Self-Help Group in Socio-economic Development” in ‘International Journal of Scientific Research and Management’. The Self-help Group (SHG) method is used by the government, Non-Government Organizations (NGOs) and others worldwide. Thousands of the poor and the marginalized population in India are building their lives, their families and their society through Self help groups. Self help groups (SHGs) have appeared as popular method in recent years. This movement comes from the people’s desires to meet their needs and determine their own destinies through the principle “by the people, for the people and of the people”. Self-Help groups (SHGs) have appeared as popular method of working in the company of people in recent years. The main aim of this paper is to examine the impact of Self-help Group in Socio-economic development of India.

Kappa Kondal (2014) writes on “Women Empowerment through Self Help Groups in Andhra Pradesh, India” in ‘International Research Journal of Social Sciences’. Women participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole. They come together for the purpose of solving their common problems through self-help and mutual help. The more
attractive scheme with less effort is “Self Help Group” (SHGs). It is a tool to remove poverty and improve the women entrepreneurship and financial support in India. The present paper confines itself to study of Women Empowerment through the Self Help Groups in Andhra Pradesh. The main objective of this paper “Impact of Self Help Groups on Women Empowerment in Gajwel Mandal of Medak District in Andhra Pradesh. In the present study, simple statistical tools adopted. Based on the analysis of women empowerment through self help groups in Gajwel, the major findings of this study there is a positive impact of Self Help Groups on Women empowerment in Gajwel Mandal of Medak District in Andhra Pradesh.

Krishna Kumari (2014) published a paper on “Woman Empowerment through Entrepreneurship in Service Sector with Special Reference to SHGs in Tourism” in ‘Global Journal for Research Analysis’. One of the service sectors is ‘Tourism’, the fast upcoming Service Industry on the economic scenario of the world. It is considered the second largest foreign exchange earner to the world after the Oil business. The Tourism focuses light on the Rural areas also with ‘Rural Tourism Projects’ in order to improve the economic and social conditions of the rural women at micro level. The recent concept of Self-help groups’ could awake the enterprising nature of the rural woman – to work in groups and contribute their capacities and creativities for their common cause of welfare; and the Rural Tourism projects are targeting the rural poor women through the vehicle of ‘Self-help groups’(SHG). Rapid progress in SHG formation has now turned into an empowerment movement among women across the country. Micro finance is necessary to overcome exploitation, create confidence for economic self reliance of the rural poor, particularly among rural women. The object of the ‘Rural tourism’ is to strengthen rural
livelihoods via the tourism process, based on rural community art and craft skills and assets in the cultural and natural environment. Thus, the SHG concept in the Rural Tourism will facilitate interactive experience of rural life in India to the paying visitor; and at the same time, it is a direct income to the local communities. This income route is supposed to reach the most disadvantaged rural sector directly – for betterment of their lives; as well as to strengthen their capacity building and rural infrastructure.

Mugadur and Hiremath (2014) writes on “Performance of Self-Help Groups on Women: A Case Study” in ‘Global Journal for Research Analysis’. The SHGs provide the benefits of finance, cost effective alternatives for different financial services, collective learning, democratic and participatory dialogue and co-operation. The functions of SHGs are based on co-operation rather than competition. It follows the principle of ‘contribute according to your ability and take according to your need’. This paper presents the features of SHG members and explains the financial features of SHG members. Contrary to the general notion, it was found in the present study that considerable savings activity is under way in the rural areas. Savings being the principal activity, all the respondents were involved in it. The amount of savings, however, differed from group to group. In this process, group savings are accumulated which gives the feeling of self-help and mutual help. Because of this feature, the credit management by members of the group is expected to be better. In the last sector parameters such as registration of the groups conduct of the meetings, maintenance of accounts and training for SHG members has been discussed.

Navin Kumar Rajpal and Sharmila Tamang (2014) write on “The Impact of Microfinance Programs Through SHGs on Women Entrepreneurs in Odisha” in ‘The IUP Journal of Entrepreneurship Development’. The concept of rural development has attracted the attention
of economists and policy makers as the only means of removing multidimensional problems like poverty, unemployment and social backwardness in rural areas. Women empowerment has been the central theme of all development programs introduced by the Government of India towards rural development, but the effectiveness of all these programs is not impressive. The success of microcredit program and the formation of Grameen Bank of Bangladesh led to a new hope towards eradication of poverty and improvement in socioeconomic life of rural poor through entrepreneurship development. The present paper attempts to show the impact of microfinance program through Self-Help Groups (SHGs) on the growth of tribal women entrepreneurs in Jashipur Block located in Mayurbhanj district of Odisha. Further, special attention has been given to the working of Women SHGs (WSHGs) by identifying the activities undertaken by them, change in income, and problems faced in operation of their microenterprises.

As stated by Senthil Velmurugan and Mathiyalagan (2014) in their research paper entitled “The Activities of Self Help Groups in Uplifting Rural Poor of The Economically Backward Areas - An Over View” published in ‘International Journal of Scientific Research’, stated that a Self Help Group is a group of 10-20 women or men who work for the capacity building of themselves. Their goal is to become effective agents of change. They serve as a platform to establish the banking with the poor which is reliable, accountable and a profitable business and also enable livelihood opportunities for village women through micro–credit with the existing banks in the area. The main aim of SHG is to improve economic conditions. Self-help groups promote awareness among the women members and provide sufficient opportunities to combat with poverty. Further the self-help groups have come out as a significant factor in generation of income
and occupations of the members which also requires conditions like better disbursement of the micro credit to the members and these things should be taken care of for getting more active success in this area. This paper attempt to study the Self Help Groups activities in uplifting rural poor of the economically backward areas and the activities of Self-help group approach in eradication of poverty, its successiveness in generating income and the impact of micro credit on the empowerment of the women members of the self-help groups.

Vishal Pinto and Udayachana (2014) writes on “The Impact of Jasmine Cultivation as a Microentrepreneurial Activity on SHGs: A Study in Dakshina Kannada District, Karnataka” in ‘The IUP Journal of Entrepreneurship Development’. Micro-entrepreneurial activities are small business initiatives undertaken either as a main source of income or an additional source of income to the family. In India, there are many Microfinance Institutions (MFIs) and Non-Governmental Organizations (NGOs) that promote micro-entrepreneurial activities among the Self-Help Groups (SHGs). Shree Kshetra Dharmasthala Rural Development Project (SKDRDP) is one such MFI that has been promoting various micro-entrepreneurial activities in Dakshina Kannada district of Karnataka in order to alleviate the extreme poverty in the rural areas. Out of many micro-entrepreneurial activities, jasmine cultivation is a prominent one which is undertaken by a majority of SHG members throughout Karnataka. The present study attempts to analyze the role of jasmine cultivation as a micro-entrepreneurial activity in enhancing income and providing employment opportunities to the SHG members by considering the case of SKDRDP. Data was collected through multistage cluster sampling method aided by a questionnaire and analyzed through statistical tests like chi-square, Z-test.
and correlation test. Based on the findings, suggestions are provided for further improvement.

Anuradha Tiwari and Jaikisan Arora (2015) published a paper entitled “Why are the Self Help Groups (SHGs) in Decline? A Case Study of SHGs in Gurgaon” in ‘Research on Humanities and Social Sciences’. Microfinance is a revolutionary movement targeted to provide credit to the poor. Self Help Group’s (SHGs) have had a record of success, but they are gradually losing their significance as a source of loans to the poor. This paper analyses the reasons for the decline of SHGs as a source of funds to the poor. It is based on a case study of 30 SHGs in Gurgaon district. The study suggests that the SHGs in Gurgaon lack cohesion; the membership of the groups is non-homogenous in terms of caste, income and occupational background. Our analysis also suggests that the SHGs do not conform to the guidelines laid out by NABARD. Some of the problems associated with the SHGs could be mitigated with much more active and elaborate involvement of the NGOs than that appears to be the case.

Bisai Santanu and Mazumdar Debashis (2015) writes on “Women Empowerment through Self-Help Groups – A Case of Two Backward Districts of West Bengal” in ‘Asian Journal of Research in Social Sciences and Humanities’. Empowering women, particularly the poor women belonging to the backward communities residing in backward regions, is considered to be an essential element of economic development of any developing economy. It becomes clear that participation in Self-Help Groups (SHGs) among the women belonging to economically poor and backward communities in the backward and drought-prone areas of rural West Bengal in India can become an important tool for uplifting their socio-economic status. This process can definitely empower them in making correct socio-economic decisions in both within and outside the household.
activities. The present study is based on primary data sources. Two sample draught prone districts of West Bengal (India), viz., Paschim Medinipur and Bankura have been chosen for this purpose and from within these districts, eight drought-prone (DP) blocks and seven non-DP blocks have been chosen. The sample SHGs, particularly formed by the poor women, have been chosen from both DP and non-DP blocks. The principal objective of this study is to analyze the pattern of women empowerment through their participation in SHGs in the drought-prone regions areas of rural West Bengal. This study shows that involvement of poor women in group-based activities helps them in enhancing their income earning capabilities as well as their contributions to family income, and hence, this process helps in reducing the incidence of poverty among the rural people. Their participation in various training and awareness programmes as well as in group meetings makes them more aware of the benefits of group-based activities and has helped in inculcating banking habits among the poor women.

Nelofar Khurshid (2015) writes on “Women and Self-Help Groups in Kashmir” in ‘IOSR Journal of Humanities and Social Sciences’. The fact is known that the economy of Jammu and Kashmir is faced with an armed conflict since past 25 years. It has deeply affected people’s livelihood, their living environment, habits and so on. But, it is the women of Kashmir who has suffered a lot. Thus, formalization of self-help groups can be an effective tool for the empowerment of women. With the help of self-help group’s women can be trained for various skill development programmes and will help them in their social and political development.

Poddar (2015) writes a paper entitled “Microfinance: A Tool for Empowering Role of Women” in ‘International Journal in Management and Social Science’. In a society like India where male dominates,
women have always been given treatment of underestimated and discriminated in all spheres of life, be it their family and social life or their economic and political life. Moreover, the religious and traditional duties of managing households create hindrances in their social and economic empowerment. Over the years various initiatives have been taken up by many Government and Non Government organisation to promote women empowerment especially in rural areas. One such initiative is the Microfinance intervention. Many leading public and private sector banks are offering schemes exclusively design for women to set up their own ventures. Even the unorganised sector has been heading into microfinance movement. The present paper is an attempt to understand the role of microfinance intervention in promoting women empowerment in rural India.

Westri Kekalih Susilowati, et al (2015) writes on “The Development of Self- Helping Model for Poverty Alleviation on the Productive Poor Group” in ‘Journal of Economics, Business and Management’. There have been so many efforts have been done to reduce poverty. The poor has decreased. However, it is still remain vulnerable. The existence of economic turmoil, such as crop failure and rising fuel prices would quickly rise up poverty. The empowerment of the poor is done uniformly and pays less attention to the character of the poor, especially their social psychology character. High economic growth often ignores the poor and marginalized. Therefore, inclusive growth can play an important role in alleviating poverty. This research is supposed to identify the social psychology character of the productive poor, local wisdom related to poverty reduction, as well as develop a model of self-helping program for poverty alleviation. This study identified two groups of poor who has different social psychology character. The first group is the group of the poor who tend to accept poverty as destiny. This group considers that
education is not important and subsistence work. This group tend to be found in rural which has low levels of mobility, and the people tend to be homogeneous. Secondly, the groups of poor who believe that poverty can be changed. They argue that the key factor to get out of poverty is education. Most of them set aside part of their income to live better in the future. This group tends to be found in urban which has high levels of mobility, and people are more likely heterogeneous.

Venkata Krishna Raju, et al (2015) published “Enhance the Financial Performance of Women Self Help Groups for Enriching the Women Empowerment” in ‘Indian Journal of Applied Research’. This study is an attempt to analyze the role and performance of SHGs in promoting women's empowerment in Perambalur District of Tamil Nadu. The broad objectives of the study is to analyses the operating system of SHGs for mobilization of saving, delivery of credit to the needy, management of group funds, repayment of loans, and examine the social benefits derived by the members. Primary data has been collected through structured questionnaire. There are 5054 SHGs are formed in Perambalur District. Perambalur District consists of 4 blocks. Here the researcher has chosen 10 SHGs from each block of the district. In total the study covers 40 SHG. The study reveals that SHGs had set a new agenda for financial intermediate on by banks in the form of micro-credit. By the formation of SHGs, credits are demanded for various purposes. Similarly different economic activities are undertaken by the SHG members after joining the group. Habits of savings, economic independence, self confidence, social cohesion, asset ownership, freedom from debt, additional employment, etc. benefits are derived by the SHG members. Thus, SHGs have served the cause of women empowerment, social solidarity and socio-economic betterment of the poor for their consolidation.
2.3. References:


