CHAPTER - II

REVIEW OF LITERATURE

2.1. Introduction:

The present study includes empowerment of women and the role of NGOs in Gulbarga district. There is huge gamete of literature available on the women self help groups and women empowerment. As such information on the general status of women, need of empowerment of women, empowerment schemes and methods for women, self-help groups, role of NGOs, etc are essentially needed. Hence, the researcher searched the relevant literature on certain keywords which are able to fulfill the information requirements of the present study. To collect the relevant literature, the researcher searched various Journals and other publications such as books in the Women’s Studies, Sociology, Social Work and other related subject disciplines on the following keywords:

- Women Empowerment
- Rural Women
- Self-Help Groups
- Social Welfare for Women
- Non-Governmental Organizations
- Bank Linkage to Self-Help Groups
- Self-employed Women through SHGs.
The collected literature on the above said keywords is discussed and reviewed as under to find out the research gap.

**2.2. Review of Literature:**

It is noted that the secondary literature was searched on all the keywords mentioned above, but only few of the studies are selected on NGOs role in women empowerment. Hence, the collected literature is reviewed as under.

**Jothy and Sundar (2002)** published a paper entitled “**Self-Help Groups under the Women’s Development Programme in Tamil Nadu: Achievements, Bottlenecks and Recommendations**” in ‘Social Change’. This paper profiles the self help groups under the women’s development programme in Tamil Nadu (*Mahalir Thittam*), on the basis of indicators relating to districts covered, growth of self-help groups and members, per cent of SC/ST members, growth of savings and growth of internal lending and internal rotation. The paper finds that the SHGs have played the positive role in development women.

**Narayan Banerjee (2004)** writes on “**Nari Bikash Sangha: Towards Empowerment**” in ‘Indian Journal of Gender Studies’. The idea of Nari Bikash Sangha (NBS) emerged in 1985 as an intervention from a group of economically vulnerable women to reach out to others in similar situations. Gradually, the NBS began to acquire other roles in an economically and socially backward region of West Bengal. Its spontaneous inroads into natural resource management, political participation, better community relations, etc. with the clear idea of rights and responsibilities were evidence of its growing
strength, and capacity and ability to create a new social space for women in the region. Its example also demonstrates the fact that in a given situation, individual empowerment of women is better achieved through a collective process, where the individual draws her strength and power of self-assertion from a strong collective and sense of solidarity. Social heterogeneity, ethnicity, political ideological differences and cultural diversity tend to get subsumed under the pace and pressure of a collective empowerment process. The paper attempts to document this process through the words of NBS women.

Alka Srivastava (2005) writes a paper on “Women’s Self Help Groups: Findings from a Study in Four Indian States” in ‘Social Change’. The paper is based on data collected from a micro sample of women members of SHGs (Self Help Groups) in four Indian States - Bihar, Chattisgarh, M.P. and UP shows that through micro-finance based entrepreneurship, these women have been able to contribute to household finances, which led to some (though limited) decision making role for them in the household. While there is a need to study the issue in a longer time frame, overall, we see that the picture is not devoid of optimism. The case studies (qualitative data) too provide grounds for hope, for instance, with respect to the role of women SHGs in the rescue of bonded labourers, assertion of Dalit rights, and in tackling issues of domestic violence and alcoholism.

increasingly regarded ‘empowerment’ as an essential objective to improve the well-being of marginalized women in India. The perceived success of self-help group (SHG) programmes in this project has encouraged their widespread application across India, becoming the primary mechanism to empower women. However, this success has often been assumed rather than proven, with evaluations generally lacking a conceptualization of empowerment based on theoretical understandings of power relations. This article aims to overcome this by evaluating the potential of SHG programmes through the reduction of internal, institutional and social constraints that prevent the marginalized from pursuing their interests. An analysis of the ‘normative’ model of SHG programmes, and its actual application shows that while SHG programmes have the potential to empower women, this is often not realized through the persistence of ‘top-down’ approaches in implementation. SHG programmes are further limited in their ability to transform social relations due to their apparent insistence that the marginalized are the only legitimate actors in their own empowerment. Rather than argue for the discontinuation of SHG programmes in India, their potential to empower women can be increased through a ‘bottom-up’ orientation in implementation, while recognizing that in and of themselves SHG programmes cannot reduce all the constraints preventing the pursuit of interests.

examined the empowerment of women by addressing two dimensions: economic empowerment and personal empowerment. One hundred women, aged between 16 and 65 years, participating in Self Help Groups from two rural Indian villages in North-West India took part in the study. Both quantitative and qualitative data were gathered through self-report surveys and interviews, with the analysis yielding contradictory findings. The quantitative data found that working women reported moderate to high levels on collective efficacy, proactive attitude, self-esteem and self-efficacy with no significant reporting of psychological distress. In contrast, examination of the qualitative data revealed positive appraisals of self-worth, purpose and independence and negative appraisals of pressure, challenge and stress. The implications of these findings and the importance of this study are discussed.

Debadutta Kumar Panda (2009) writes on “Assessing the Impact of Participation in Women Self-Help Group-based Microfinance: Non-experimental Evidences from Rural Households in India” in ‘International Journal of Rural Management’. A quasi-experimental design was made under which the target group was compared with a selected control group across a set of household variables like income, assets positions, savings, consumption, employment, literacy and migration. A multistage random sampling was used to select 150 cross-sectional samples from Orissa, Jharkhand and Chhattisgarh states of India. Descriptive statistics, test of significance by z-statistics and probit model under econometrics were used to measure the impact of participation in the self-help group-based microfinance.
The distribution of household income and assets was measured by Gini coefficient and Lorenz curve. The ‘household’ was taken as the unit of analysis. The study concluded with the positive impact on the increase in income, assets position, savings and literacy and in the reduction of migration of rural households. Weak evidence of significant impact of the group-based microfinance on the distribution of household income and assets was found. The participation of women in the self-help group was strongly determined by household income, employment, migration, saving and literacy positions.

Tanmoyee Banerjee (Chatterjee) (2009) published on “Economic Impact of Self-Help Groups: A Case Study” in ‘Journal of Rural Development’. The paper makes an effort to estimate the impact of Self-Help Groups created under SGSY programme of Government of India on the basis of primary survey undertaken in the district of North 24 Parganas of West Bengal during September 2005 to March 2006. Data were collected from group members as well as from non-group members. It has been observed that income generation through group activities has improved the average income of group members but the inequality of distribution of income is high among the group members than that of the non-group members. Secondly, there has been a significant decline in the medical expenditure and school dropout rate in the families of group members than that of non-group members.

Chandralekha Ghosh and Tanmoyee Banerjee (2010) presented a paper on “Self Help Group Participation and Employment of the Women: Myths and the Reality”. The self help groups were formed to provide micro
credit facilities to rural poor women to engage them in economic activities. Present paper investigates the factors influencing the employment status of a selected group of self help group members. The same set of self help group members has been surveyed twice, once during 2005 and again during 2009 to collect information. During 2005 survey all the members were employed but during 2009 it were observed that about 55 percent of the self help group members have turned into housewives. The present study will try to examine the influence of socio economic, demographic and political factors on the employment status of the members based on primary survey conducted in some villages of North 24 Parganas, West Bengal, India. The paper has also tried to investigate the loan use pattern of this set of self help group members. Along with the past occupation of the member the local politics at village level have been found to influence the employment status as well as loan use pattern of the members.

It is often believed that the poor are not bankable and that they do not have the habit of saving. This is one of the reasons why a vast majority of the poor are excluded from the formal banking system. Hanumantha Rao (2010) in his article “Self-Help Groups: Role of the Andhra Pradesh Grameen Vikas Bank” published in “The Indian Journal of Social Work” discussed how their inclusion can be carried out through the SHGs and described the role played by the Andhra Pradesh Grameen Vikas Bank in linking up SHGs to the Bank through different initiatives such as Palamitra Dairy development.
Scheme, Suvidha Vikas (transfer of debt) and so on, to make a difference in the lives of poor rural women.

Kulgoud and Sonkamble (2010) has written a paper entitled “Self-Help Groups and Social Empowerment of Rural Women” in ‘Orient Journal of Law and Social Sciences’ on Self-Help Groups and their impact on social empowerment of rural women. The study was conducted in Bagalkot Taluka in Karnataka covering 120 Office Bearers and 180 Members of Self-Help Groups. Information collected includes ideal age at marriage for girls, right to choose life partner, nature of family and family planning. The paper concluded with the remarks that the rural women are becoming conscious of their rights and duties towards marriage and family.

Malathi (2010) in her paper entitled “Understanding SHGs in the Light of Social Capital Theorization” published in ‘The Indian Journal of Social Work’ stated that social capital literate is replete with concepts of networks; norms and trust that are required for group effectively. In this paper, these very concepts are explored in the mountain state of Himachal Pradesh and are based on an empirical study of SHGs connected to a fruit processing enterprise. It is argued that achievements and challenges cannot be explained by simply using efficiency or motivational models; instead, they should be located in the life-worlds of the members. The significance of social capital in explaining these processes is highlighted, in addition to suggesting interventions.
Manjula Bharathy (2010) published a paper entitled “Feminization of Invisibility and the Politics of Presence: Samatha SHGs in the People’s Planning Campaign of Kerala” in ‘The Indian Journal of Social Work’ to contextualize the historicity of women development approaches in India, with particular reference to Kerala. The notion of the Kerala development model was deconstructed from a gender perspective where- to a large extent- women were marginalized politically, socially and economically. Further, an attempt was made to understand the People’s Planning Campaign (PPC) process and the conscious gender interventions and how the PPC had engaged with the ideological notions of the SHGs to challenge the feminization of invisibility and the culture of silence among women in Kerala. An attempt is made to throw light on the impact of SHGs in bringing about increased levels of participation, social awareness and confidence among SHG women members. The paper is only on the SHGs development in Kerala and not useful to the present research study.

Purushottam, et al (2010) in their paper “Institutional Credit to Scheduled Tribe SHG Members: A Process Evaluation of SHG-Bank Linkage in Three Districts of AP”, published in ‘Journal of Rural Development’, stated that most of the tribal households in the interior mandals in Andhra Pradesh are not able to access institutional credit even three years after joining the Self-Help Groups (SHGs). For want of the required social mobilization and training, they could not acquire the threshold level maturity to participate in the bank linkage process. The present training and handholding
support to the tribal SHGs should be stepped up to improve their maturity levels. While the bank branch managers need to be sensitized to consider the credit needs of the tribal poor, the government should explore technological, institutional and financial innovations to address the issue of branch viability in backward, tribal regions.

Rajareddy and Reddy (2010) in their research paper “What are SHG Members Doing with Large Loans?” published in ‘The Indian Journal of Social Work’ stated that in the past few years, SHGs have been receiving large loans from banks under the SHG-Bank Linkage Programme. According to NABARD (2007), SHGs that were linked to banks for credit during 2006-07, have received an average loan of Rs. 58079 per SHG. The SHGs established earlier received a loan of Rs. 100000 to Rs. 300000. The present paper focused on how the SHGs have utilized these large loans, repaid them and the changes which have occurred at the household and SHG levels.

Srinivas (2010) published on “SHG-Bank Linkage: Impact on Livelihoods of the Poor” in ‘The Indian Journal of Social Work’ described that Self-Help Groups of women, as a model of extending financial services, provided a great hope towards creating a large number of sustainable livelihoods to the poor. The bank linkage, besides intensive facilitation by the state and civil society organizations, has been a catalytic factor for the SHGs to gain strength. The paper attempted to consolidate the learning from this experience and identify the niche for the social work profession to engage with SHGs. The paper examined
the significance of the SHGs theoretically and proved to be an important information source for present research study.

Srinivas, et al (2010) in their paper entitled “Leveraging Livelihoods for Muslim Women in Hyderabad: Role of SHGs” published in ‘The Indian Journal of Social Work’, have stated that today, an increasing number of women in most parts of India- especially in the rural south- are coming together to form SHGs, largely engaged in providing savings and credit services to their members. A few also pursue a social agenda such as supporting the anti-liquor movement, improving health and education of their communities and so on. Credit services are complemented with other services to create or support livelihoods of members and their families. These efforts are supported by NGOs and state agencies. While the benefits are diverse, ranging from creating opportunities for saving to enterprise promotion, one of the most articulated benefit for the SHG members is ‘the freedom to come out from their homes and speak up in public’. This article prepared on the basis of interactions with SHG women members, and attempted to capture the experiences of Muslim women in Hyderabad.

Vijayalaxmi, et al (2010) published an article entitled “Journey with Communities: Engagement with SHGs from Lower Income Neighbourhoods in Visakhapatnam” published in ‘The Indian Journal of Social Work’ based on a study on engagement with SHGs in select neighbourhoods was initiated and carried out by a DRS team including
professors, project fellows and members of People’s Action for Research and Development (PARD), a NGO. Total 20 SHGs were surveyed. The study shows that an enormous potential lies with SHGs, which professional social workers can exploit to make them effective instruments of social inclusion. These are poor people’s institutions capable of generating social capital and if guided with sensitivity can nurture human capital among the disadvantaged. Thus, SHGs are spaces, which can pave the way to work with the most vulnerable groups like the poor and the disadvantaged. If worked out strategically, this will open up possibilities to work with larger sections of people to create a macro level impact. Development organizations like the Mysore Resettlement and Development Authority have created such an outcome. In the Indian context, it was always felt that there were no proper settings to practice group work method. In fact, SHGs provide, more specifically, opportunities for practice of group work, inter-group work and community work.

In her paper entitled “Development and Women: The Role of Trust in Self-Help Groups” published in ‘Indian Journal of Gender Studies’, Smita G. Sabhlok (2011), examines the significance of trust in women’s collective efforts for development through self-help groups (SHGs). Community building efforts cannot ignore the importance of trust among group members and, between group members and organizational members. The article explores the manner and forms in which trust manifests itself during periods of formation, activity and defunct stages of SHGs in India.
Personalized trust forms the centre of the radius of trust in SHGs and it gets extended to generalized and institutionalized trust. Development interventions for communities often aim to build social capital which is an important corollary of trust. Community and group development efforts aimed at building social capital must take into consideration the factors associated with building and generating trust.

Tripathy and Jain (2011) published a paper entitled “Income Impact of Micro-enterprise Finance: An Empirical Study on Government Initiatives in Rural India” in ‘International Journal of Rural Management’. This paper assesses the distributional implications of the world’s largest-ever government operated micro-finance programme and examines the suitability of the Self Help Group (SHG)–micro-enterprise framework towards effective income generation and poverty alleviation. The statistical analysis indicates that while internal savings and group corpus have a positive and significant effect on the income growth of beneficiaries, bank credit does not have any such impact. The results also highlight that the socially and economically forward regions are more likely to benefit from this programme. This has policy implications towards effective governance of government operated micro-finance initiatives in developing nations.

culture among the SHG’s members of Jakhal block district Fatehabad Haryana. In the research primary data had been collected from 100 sample respondents from seven villages of Jakhal block district Fatehabad (Haryana) through designed schedule by conducting interview and observation method and it had been found that these groups were not working up to the mark due to conservative family culture and poor educational background of the masses. It had also been found that among surveyed group members after starting SHG activities only 6 percent of the member’s family income increased more than INR 20,000 per annum, 55 percent’s income increased up to INR 20,000 annually, 26 percent’s income increased up to INR 10,000 and 13 percent members income had not improved in the post SHG period and forfeiting the objectives of the government policies.

In their paper “Microcredit and Women’s Agency: A Comparative Perspective across Socio-religious Communities in West Bengal, India” published in ‘Gender, Technology and Development’, Arghya Kusum Mukherjee and Amit Kundu (2012) explores the impact of a government-sponsored microcredit program in India on women’s decision-making powers across different socio-religious communities (SRCs). The article shows that women’s participation in the Swarnajayanti Gram Swarojgar Yojona (SGSY) has resulted in varied patterns of decision-making across SRCs in four areas chosen for inquiry: (a) money management, (b) food items, (c) use of borrowed money, and (d) kinship and family matters. The likelihood of decisions being taken by “female-only” increased among households participating in SGSY,
irrespective of caste and creed, compared to those not participating in it (the control group). However, men continue to take decisions in money management in both the participating and nonparticipating households. In the other three spheres, women of participating households have a greater say as compared to those in the control group.

As stated by Chitra Devi (2012) in her paper entitled “Study on Empowerment of Women in Self-Help Groups in Rural Part of Chennai” published in ‘Voice of Research’, today’s world is caught in a great economic crisis. Liberalization has brought several multinational companies into developing countries. Due to this the local enterprises are unable to compete with the products that are better in quality as well as lower in prices. In this economic environment, the women Self-help Groups (SHGs) are building themselves up as a power to be reckoned with. Currently there are more than one lakh women SHGs where in 22.5 lakh women are functioning as members. Their total savings for capital investments is Rs. 320 crores.

Jatin Pandey and Rini Roberts (2012) write on “A Study on Empowerment of Rural Women Through Self-Help Groups” in ‘Abhinav: National Monthly Refereed Journal of Research in Commerce and Management’. This study seeks to examine the impact of participation in Self Help Groups on the empowerment of women while conceptualizing any programme for rural women in the context of the great importance being given to the group approach. The study is situated in District Chamarajnagar in Southern State of Karnataka. The study uses the personal narrative method to
give a voice to women’s perspective describing the phenomenon of transition of women prior to joining SHGs to being empowered. The various dimensions of empowerment such as Economic, Socio-cultural, Interpersonal and Political dimensions are studied. Access to credit can help women by enabling them to start and expand small businesses, often accompanied by market access. The women experienced feelings of freedom, strength, self identity and increases in levels of confidence and self-esteem. Besides, involvement in SHGs has enabled women to have a voice in the community affairs and they have been able to tackle problems and have gained power over decision making in the households. Though women hardly involve themselves in politics, their participation in SHGs has altered them, and these women have realized the importance and the right to vote without being influenced by anyone. Some of the recommendations for a way forward include providing a convergence of inputs, ensuring a proactive involvement of women in the program, changing social norms and perceptions and anchoring with wider movements of social change.

Manju Panwar and Jitendra Kumar (2012) writes on “Self-Help Groups (SHGs) of Women in Haryana: A Social Work Perspective” in ‘International Journal of Sustainable Development’. Both central as well as State government have been implementing various schemes and programmes for the eradication of poverty. But still poverty is persisting. After having tried many different projects for poverty’s alleviation, the Central government launched the Swarnajayanti Gram Swarozgar Yojana (SGSY). The main aim of
SGSY is to nurture Self Help Group (SHGs) right from formation to marketing stage. SHGs have become a very important tool for reducing poverty. Credit is a powerful weapon. With appropriate credit institutions and credit policies, it is possible to lead a society towards a desired shape. The SHGs have contributed in developing the personality of women in molding the community into right perspective and in exploring the initiatives of women in taking up entrepreneurial activities. SHGs have emerged as the providers of social capital for transferring today rural India into a powerful society through micro finance. Thus, SHGs create a silent revolution which must be viewed as “change agents” in rural women. SHGs-bank linkage not only enhances the national conscience but also enable in achieving Millennium Development Goals. Banks have a crucial role to play in the implementation of SGSY as it is credit-cum-subsidy programme wherein credit is the key component and subsidy is only a minor and enabling component. Therefore, close association of banks at all stages of the programme’s implementation is envisaged for its smooth implementation. SHGs act as a forum for the members to provide space and support to each other. These groups enable the members to learn to cooperate and work in a group environment by providing savings and an effective credit delivery mechanism in order to cater to the economic needs of the members.

**Sahu Lopamudra** and **Singh Suresh K.** (2012) published a paper on “A Qualitative Study on Role of Self-Help Group in Women Empowerment in Rural Pondicherry, India” in ‘National Journal of Community Medicine’. Women empowerment is an essential precondition for
elimination of poverty. Many International and National bodies have stressed on women empowerment giving attention to their participation in society, decision-making, education and health. In India, Micro finance and Self Help Group (SHG) intervention have brought tremendous change in the life of women at the grass root level. Currently around 1640 SHGs exist in Pondicherry and are successfully managed by women. The study aimed to assess the role of Self-Help Groups in empowerment of women of rural Pondicherry. It was a community based qualitatively study. Focus Group Discussions (FGD) were conducted among six SHG groups (one each) selected on feasibility basis. The SHG members’ perception of improvement in different pre determined domains were assessed. Content analysis was done manually and the key findings were noted. The key responses were ‘increased participation in household decision making’, ‘gaining respect in family’, ‘increased savings’, ‘meeting family expenses’, ‘improved political knowledge’, ‘independence’, ‘confidence’ etc. They said to have gained respect and trust in society and were able to plan for the future of their families. Self Help Groups played very important role in Women empowerment and should be promoted for economic development of the country.

Sanjay Kanti Das (2012) published on “Best Practices of Self-Help Groups and Women Empowerment: A Case of Barak Valley of Assam” in ‘Far East Journal of Psychology and Business’. Self Help Groups (SHGs) have emerged as popular method of working with people in recent years. Since, SHG based micro finance programmes cover a large number of women,
it is expected that such programmes will have an important bearing on women’s empowerment. Self-Help Groups (SHGs) have emerged in order to help poor women to secure inputs like credit and other services. Micro finance and SHGs are effective in reducing poverty, empowering women, creating awareness and ensure sustainability of environment which finally results in sustainable development of the nation. 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 sustainability of the SHG movement in India. Self-help groups have been instrumental in empowerment by enabling women to work together in collective agency. An effort is made in this paper to make a comparative analysis on the quality and performance of the SHGs and the impact of SHGs on women members in Barak Valley of Assam (Cachar, Karimganj and Hailakandi districts). It is observed that due to fast growing of the SHG-bank linkage programme in the State, the quality of SHG has come under stress. Some of the factors affecting the quality of SHGs are the target oriented approach of the government in preparing group, inadequate incentive to NGO’s for nurturing their groups etc. Further, it is observed that impact on decision making pattern ranks first followed by economic empowerment and then psychological aspects. Confidence building ranks fourth while Social empowerment ranks the fifth and so on.
Sanjay Kanti Das (2012a) writes on “Quality and Performance of Some Selected Self-Help Groups in Assam” in ‘Asian Journal of Research in Business Economics and Management’. The proliferation of SHG and target approach in the formation of Self Help Groups (SHG) has posed a serious challenge to sustain Self Help Group movement by maintaining quality of SHGs and hence, the quality assessment of SHGs is now being considered as a key concern. Several rating systems for micro-finance interventions and SHGs have been developed in the past. But there lacks uniformity about the norms of quality assessment. Social, empowerment and behavioural aspects of SHG functioning rarely found a place in the rating system. The present study differs from earlier studies as it covers descriptive study on quality assessment of SHGs in a separate way covering twenty nine parameters of quality assessment of Self Help Groups. The study is conducted in three development blocks of Nagaon Districts of Assam during 2010-11. 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 the target oriented approach of the government in preparing group, inadequate incentive to NGO’s for nurturing their groups etc. Further, in this paper a modest effort is also given to study the performance of some selected SHGs in the study area.

Groups (SHGs) under Indian micro finance programme have become a vehicle to pursue diverse developmental agendas and even for the profit motive. Removal regional disparity in the implementation of the programme leads to target oriented approach which again considered as hindrance the qualitative growth of the movement. Several rating systems for micro-finance interventions and Self-Help Groups (SHGs) have been developed in the past which lacks uniformity. The present study differs from earlier studies as it covers twenty eight quality parameters to evaluate the quality of SHGs based on survey of literature. Further, this paper tries to access the grass root issues relating to quality assessment of SHGs and the normal course of functioning of SHGs in the study area. The study is undertaken in three development blocks of Nagaon Districts of Assam during 2010-11. 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 the target oriented approach of the government in preparing group, inadequate incentive to NGO’s for nurturing their groups etc.

Sanjeev and Thangavel (2012) write on “Evaluation of Socio-economic Patterns of SHG Members in Kerala Using Clustering Analysis” in ‘IJCSI International Journal of Computer Science Issues’. In the matter of social development, though Kerala stands ahead of all other states in India, the pattern of distribution of social and economic opportunities within the state is highly inequitable among different social groups. Self Help Groups (SHG) are vehicles for social, political and financial intermediation of the state.
Clustering analysis is one of the main analytical methods in data mining; the method of clustering algorithm will influence the clustering results directly. K-means and Fuzzy C-Means Algorithms are popular methods in cluster analysis. In this paper we have evaluated the socioeconomic developments of SHG in various districts in Kerala state using cluster analysis. The data’s were collected by field survey and interviews. The parameters considered for the study include the regularity of the members in attending meetings and training, social and economic benefits gained by the members in personal level, cluster level and society level, rate of employment and earning members in the family and literacy and educational level of SHG members.

Sundaram (2012) writes on “Impact of Self-Help Group in Socio-economic Development of India” in ‘IOSR Journal of Humanities and Social Science’. The SHG method is used by the government, 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. The main aim of this paper is to examine the impact of Self-help Group in Socio-economic development of India. Self-help Groups have been playing considerable role in training of Swarozgaris, infrastructure development, marketing and technology support, communication level of members, self confidence among members, change in family violence, frequency of interaction with outsiders, change in the saving pattern of SHG members, change in the cumulative saving pattern of SHG members per month, involvement in politics, achieving social harmony, achieving social justice,
involvement in community action, sustainable quality and accountability, equity within SHGs, defaults and recoveries, and sustainability -financial value.

It analyses what is Self-Help Group? Why the Self-Help Group is so important in India? The present status of Self-Help Group in India, impact of Self-Help Group in India, Shortcomings of Self-Help Group in India, Suggestions to improve Self-Help Group in India are discussed and conclusion is given.

Tanmoyee Banerjee and Chandralekha Ghosh (2012) published a paper “What Factors Play a Role in Empowering Women? A Study of SHG Members from India” in ‘Gender, Technology and Development’. Self-employment holds the key to continuity of employment. Self-employed members of self-help groups (SHGs) fare better than their wage-earning counterparts when it comes to continuity of employment. These were some of the findings of a study based on two rounds of primary surveys—one in 2005 and the other in 2009—of the same set of SHG members from the North 24 Parganas district of West Bengal in India. The study dwelt on the factors influencing the different indicators of women empowerment among the members of 26 matured all-woman SHGs. It also isolated the socioeconomic demographic factors influencing the joint probability of a group member being both empowered and employed. The study concluded that training significantly influences various dimensions of empowerment, and the trained group members are more likely to be both empowered as well as employed.
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 analyze the role and performance of SHGs in promoting women's empowerment in Cuttack District of Odisha. The broad objective of the study is to analyze 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 analyzed 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 Groups 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.

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.

Pavithra and Narayana (2013) published a paper “Women Empowerment Through Self-Help Groups with Special Reference to Multipurpose Cooperative Society Bank: An Empirical Study” in ‘Arth Prabhand: A Journal of Economics and Management’. 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. Micro credit 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 micro credit 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.

Rajasekaran and Sindhu (2013) published a paper “Entrepreneurship and Small Business: A Study with Reference to Women Self Help Groups” in ‘Global Journal of Management and 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.
Sanjay Kanti Das (2013) published “Perception of Group Members on Self Help Groups’ Impact: An Empirical Study” in ‘International Journal of Business and Management’. Self Help Group today has become a vehicle to pursue diverse developmental agendas and 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.

Sanjay Yadav (2013) published a paper on “Women Empowerment through Self-Help-Group: A Case Study of Nagthane Village, Tal: Palus, Dist-Sangli” in ‘Online International Interdisciplinary Research Journal’. Self-Help Group is a method of organizing to poor people and the marginalized to come together to solve 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-Help-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 make 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 part 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.

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.

4.3 Conclusion:

The NGOs are playing important role in promoting Self-Help Groups among women of middle aged and low-educated, as they can’t able to get employment in organized sector and even poor, as they can’t go for self-employment at large scale on their own. It is noted that Self-Help Groups are hope for new socio-economic life of low-educated and poor women and NGOs are acting as guiding force to promote and manage Self-Help Groups. Thereby, NGOs are highly influencing on women empowerment.

Though majority of the women are living in their own houses, still many of the respondents are living in slum areas, temporary settlements and huts. In rural areas, still there are more joint families and in urban areas there are more nuclear families, in which the women covered under the study are living. It is surprising to note that though women are participating in income generating activities, still in majority of the families, they don’t possess decision making authority. Further, majority of the respondents have more number of children as they are not practicing family planning.
2.4. References:


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