REVIEW OF LITERATURE:

The present study is designed with a view to examine the impact of self help groups on empowerment of women. A comprehensive review of literature is essential for any good research endeavour as it provides background information to aid researcher in designing and analyzing research work. Since the early 1980s, a large number of studies have examined the various dimensions of self help groups programmes and women empowerment.

An attempt is made in this chapter to give a brief account of literature related to empowerment of women and self help groups.

- **V. Puhazhenthi & K.L.S. Styasai (2002)**:
  
  Empowerment of Rural women through Self Help Groups- An Indian Experience.

  For the study the data were collected with the help of a structured questionnaire. The sample for the study was 223 SHGs functioning in 11 states representing 4 different regions across the country.

- **NABARD (2002)**:

  It was found that the study in the pre-SHG situation 55.6 percent of the members talked freely without any inhibition, and in the post SHGs period 77.8 percent of the members talked freely. The percentage of members who hesitated to talk reduced from 22.2 percent to 5.6 percent in the post-SHG period.

- **MYRADA**

  The this study shows that the level of confidence of respondents on several tasks specified, the members of older groups expressed a higher level of sense of ease. The older groupolder group had substantially larger percentage of respondents reporting increase awareness about health and hygiene.
• **Smt. Pratima Joshi (2004):**

The women are coming together and this is helping them to fight the evils in the society. e.g. in the Savitri self help group from Tandulwadi (District Akola, Maharashtra), women came together and stopped the practice of gambling, also asked questions to Health officers about the unhygienic conditions in their village, started goat-rearing business, also looked into the matters of Gram Panchayat.

• **T. S. Kumar (2004)**

It seems that SHG activity is helping to change the status of women in the family positively, e.g. one person was always reluctant to take his wife along with him on his two-wheeler. Even in times of pressing need, he would avoid her as a pillion rider. He did not pay much attention to what she was doing in her SHG. His wife always managed to attend the group meetings and other related activities on her own. One day the husband was passing through a small town where a meeting was going on. He stopped for a while. To his surprise, he saw his wife sitting on the dais where the district collector was also present. He couldn’t believe that his wife was such an important person. Her husband waited outside till the meeting got over and took her on his two-wheeler proudly. Since then, he takes his wife on his two-wheeler wherever she wants to go and also ready to help her for group activities.

The above study shows that SHGs are proving helpful in the process of the empowerment of women. In all these studies, social empowerment is one of the issues under study. In some of the articles, social empowerment has been considered only as a part of the process of individual development of the woman.

• **C.K.Mehrotra (1997)** has made comparative study of the State Bank’s performance with Self-help Groups. In this view, the State Bank of India’ financing scheme for Self-Help Groups has been quite encouraging.
The branch officials themselves encourage the poor to form Self-Help Groups in a number of centres. They also utilize the services of the Non-Government Organisations for the very same purpose. He points out that with the help of the reputed Non-Government Organisations in state like Tamil Nadu, Kerala, Karnataka and Andhra Pradesh, good progress has been made possible by the State Bank in the Self-Help Groups schemes.

- **K.G. Karmakr (1997)** in his study “SHGs in Orissa: Some Conceptual Issues,” studied the performance of the credit linkages of all the Self-Help Groups, the Non-Governmental Organisations and the Bank in Orissa up to March 1995. Eight Non-Governmental Organisations, 11 banks and 14 self-help groups were taken as sample for the study from the entire state in the year 1996. Structured questionnaires were used to collect data besides a field study consisting of interviews and through non-participated observations at all self-help groups levels. One of the findings showed that a few Non-Governmental Organisations started ‘saving and credit programmes’ to the marine fishing folk through the Self-help Groups. For lending, they relied mostly on mobilisation of savings to the community was inadequate to meet their requirements.

- **Moni Qasi (1997)** in his work “Self Help Groups – A Novel Approach of Rural Development,” makes an attempt to study the reasons for the linkage of members of Self-Help Groups in rural development. According to his findings, a common bond like caste, sub-caste, blood, community, and place of origin or activity linked the members of Self-Help Groups. He stated that woman Self-Help Groups are more effective than those of others and they have more chances for survival. Although social homogeneity is used in establishing these groups, the real objective is for economic factors, the author stated. The author further insisted that while providing support to self-help groups it is necessary to keep in mind the sentiments and
emotional values of rural women. The support provided must be sensitive to their feelings, appropriate and timely.

- **Y. C. Nanda (1999)** in his study, “Linking Banks and Self-Help Groups in India and the Role of NGOs: Lessons Learned and Future Perspectives”, studied the role of the linking banks, self-help groups and non-governmental organizations in India. He observes that the model non-governmental organisations which act as facilitators continue to be the most popular, since 42 per cent of the self-help groups are linked with banks by these non-governmental organizations. The analysis insists further on the need for adopting different strategies and approaches in different regions in India. The strategy for the southern regions should be the consolidation and deepening of the programme and nurturing of emerging Self-Help Groups federations. For Eastern, Western and Northern regions it should be the expansion of the SHG programme through identifying and supporting new non-governmental organisations.

- **S. Mohanan (2000)** in his paper “Micro-Credit and Empowerment of Women: Role of NGOs,” discuss the relevance of micro-credit to women and their empowerment, considering the historical perspective of the involvement of women in the thrift and credit activity and the role of NGOs in the sphere of micro-credit. The rich experience of NGOs in the sphere of credit union and their gross-root level involvement with the poor and their problems is a potential factor that affirms their elevated role in the sphere of micro-credit. The specific task and role of the NGOs in the sphere of micro-credit can be summarized as the formation of self-help groups, nurturing of Self-Help Groups, facilitation role, mobilizing resources and formation of people’s organizations.

- **D. Nagayya (2000)** in his paper “Micro Finance for Self-Help Groups”, has reviewed the initiatives taken at the national level with a few
institutional arrangements to support this programme for alleviation of poverty among the poor, with special focus on women.

- **Jay Anand (2000)** in his study entitled “Micro Finance in Kerala” studied the Community Development Society model in 1993 for the emancipation of the poor women of Alappuzha in Kerala State. It is evident from this survey that those member who have some unit activity earlier could use the micro-credit effectively for expansion/modification and they reaped the maximum benefit. In some cases, the failure of groups activity has led to a financial crisis and imbalance for all the members, while it is not complex in individual activities. It is observed that a few women dominated the groups.

- **N.P.Y. Raman (2000)** in his work “Self-Help Groups – The Kerala Experiment”, shares his research experience of the Primary Agricultural Co-operative Society of Kerala with Self Help Groups. His study shows that though both the groups avail themselves of the loan for the same purpose, the recovery of loans from the self-help groups is 95 per cent to 100 per cent while it is 60 per cent to 70 per cent from the members of the Primary Agricultural Co-operative Society. The reason cited is that the members of the self-help group are to pay only a 4.5 per cent rate of interest against the usual 9.5 per cent interest after deducting the State Government incentive of 5 per cent. The low rate of interest and the government incentive make a large difference between the income and profitability of members covered under self-help groups and the others not covered by the self-help groups.

- **H.C. Sharma (2000)** in his study “Forest Policy – Role of SHGs”, studied the role of self-help groups in the development of the tribal people. According to him, self-help groups have a flexibility of approach and working but they have failed to develop a work culture, which is acknowledged by the tribal themselves. He is of the opinion that better
coordination is required from the voluntary agencies and the government departments for its better performance.

- **Micro Finance and Self help groups’** by Edwin, Gnanadhas M., Mahalekshmi M., (2011). The book introduce microfinance activities and development of self help groups in order to understand economic development. In this well research book, author analyses and describe the microfinance issues and social banking with the development gap in the economy.

- **Microfinance and Rural Development in India’** by Das, S.K., Nanda B.P., Nanda Rath J. (2008), published by New Century Publications, New Delhi. In this study the micro finance and self help groups programmes for women is being increasingly landed by development agencies as an effective intervention with a positive impact on economic growth and improvement in the social status of women.

- ‘**Indian Microfinance: The Challenges of Rapid Growth’** by Prabhu Ghate SAGE publication, New Delhi, 2007. : In this comprehensive and focused study author highly emphasis on the role of microfinance is that financial inclusion and the main objective of microfinance is often regarded as poverty alleviation, but financial inclusion subsumes this objectives as long as reaching the poor is given equal attention to products, delivery systems and monitoring.

- ‘**Micro-Finance in India’,** by Karmarkar K.G., 2008, SAGE Publication, has deals with basically self help groups and member’s family and microfinance mechanism. In this study author finds out that Microfinance, however, has proven beneficial for women, availability of micro credit have provided them livelihood source. As a result their income on their household thus improved the living situation for their entire family, especially their children. Typically women have much higher repayment
rates than children. Typically women have much higher repayment rates than men, making them a more sustainable, credit worthy investment.

STUDY REPORTS:

- **Self help group in India; A study of lights and shades** by EDA Rural system in association with Andhra Pradesh Mahila Abhivaruddi society (APMAS) referred as LSS (EDA and APMAS 2006).

- **‘Do self help groups provide value for money?’** by L.B. Prakash (2005) of 750 SHGs, 30 in each of five states. In this above field work and action research work similar findings on equity in loan distribution, dropouts and many other studies, it noted empowerment of women through self help groups increase in income and decline of many lenders.

- **‘Micro-Finance: A case study of Sivaganga District by P.Natarajan** in 2004 in this highlights that the borrowers promptness in repaying the loan amount and their inclination towards their groups cooperation and assistance.

- **‘Report on ‘Status of Microfinance in India’- 2009-10 by NANARD** shows and reveals that how self help groups and microfinance programme increased in numbers and proven reduction of poverty and increased financial inclusion in rural India. The SHG- Bank linkage programme is becomes potential instrument to intervention of NABARD. The evolution of SHG-Bank- linkage programme could be viewed in terms of women participation in financial activities and started micro enterprise and accessing micro insurance.

- **Government of India (2008), Rangarajan Committee Report** on the, ‘Committee on the Financial Inclusion 2008’ highlight that the focus of recent policy initiatives has been to promote financial
inclusion by merely providing basic banking services to the common people. The broad objective of Financial Inclusion (FI) is to extend the scope of activities of the organized financial system to include within its ambit people with low incomes.

**JOURNALS:**


- **Women thirst and credit groups breaking the barriers at the grass roots’** by Lalitah, N.1998”. Peninsular economist, Vol.XII, No.2: 188-195.

In the above research articles, mostly findings shows that on an average every member of self help groups participated in micro financial activities and after comparing pre and post financial situation conditions, it’s not only improved but spending on basic needs also increased. This research articles also pointed out the self help groups which provides a good bank linkage programme through various governmental and nongovernmental organization, improved living standards of members, increased confidence in women, and reduction of poverty at large.

1) submission of the report.