

CONCEPTUAL FRAMEWORK

This foremost chapter deals with introduction, theoretical perspectives of women's empowerment, concept of Self-help Group and microfinance and framework of the study. This chapter is divided into three parts. In the first part, an attempt has been made to illustrate the different approaches to development and empowerment of women in society. Concept of Micro finance and Self-help Group are traced out in the second part of this chapter. In the last part, the framework of the study comprising statement of the problem, research question, objectives and review of literature is highlighted.

1.1 INTRODUCTION

Gender equality is an important aspect for well being of family and all round development of society. But in gender dyad, women are always considered as inferior to men. In a patriarchal tradition, socially determined roles for men and women prevent women from participating in decision making within household and also at community level; their economic freedom and freedom of physical movement outside their family is also restricted. Writings about women in developing countries show

that women are basically oppressed, family oriented, illiterate, more spiritual and not conscious about their rights and development.

Equality is a key value for eliminating gendered oppressions that bar women from accessing opportunities which will improve their situation and control oppressive process.¹ The concept of gender equality comes through empowering women in a patriarchal society. Empowerment of women in a male dominated society is regarded as the basis to obtain overall development and it is one of the essential instruments to promote gender equality and progress of society. Empowered women can contribute towards human development through household and community level activity. In order to empower women, first of all women have to acquire the sense of self existence to establish their equal rights with men within the family as well as in community.

Part I

1.2 APPROACHES TO DEVELOPMENT OF WOMEN

Studies on women empowerment have focused that since long periods of time women have been suffering from discrimination. They have been kept apart from participation in political, economic and social aspects. It is remarkable that to abolish gender inequality, many feminist writers and social thinkers are trying through their thoughts, researches and writings from different approaches and dimensions. From 1950s onwards, the approaches relating to development and empowerment of women in male dominated society have been prevailing in feminist discourses. These approaches are categorically described as Welfare Approach, Women in Development (WID) Approach, Women and Development (WAD) Approach, Gender and

¹ L. Dominelli, (2006). *Women and community action*. Jaipur: Rawat publication. Pp.31.

Development (GAD) Approach and Empowerment Approach. In the initial phase, development of women was basically welfare oriented. During the seventies there was a shift in the approach from welfare to development where women were recognised as participants in development programmes. During the eighties, a multi- dimensional approach was adopted including health, education and employment. In the nineties, it was the beginning of trying to empower women economically through training cum income generating programmes.²

1.2.1 THE WELFARE APPROACH

The Welfare Approach was introduced in 1950s and 1960s. It is the oldest approach and still this approach is considered as an important policy approach for welfare of the developing countries in general and women in particular.³ Moser (1993) stated that this approach was introduced for the implementation of welfare policies concerned with women in developing countries.⁴ The major implementation focus of this approach was to provide free goods and services, food aid for the refugees suffered by natural disasters like earthquake and famines, mother-child health programmes, family planning programmes etc.

As stated by Moser, this approach is based on three assumptions; first that women are passive recipients of development, rather than participants in the development process; secondly, that motherhood is the most important role for women in society; thirdly that child rearing is the most effective role for women in all

²H.R. Singh, and N.D. Singh, (2011). *Microfinance: An Introductory text*. New Delhi: Akanksha publishing house. Pp. 310.

³Caroline O. N. Moser, (1993). *Gender planning and development: Theory, practice and training*. London: Routledge publication. Pp. 58.

⁴Ibid

aspects of economic development.⁵ According to Welfare approach, motherhood is the important role of women in development of society. Therefore reproductive health care services, programmes and strategies have been taken care of in this approach. The low income women have been also targeted for improving the welfare of family, particularly of children. Akhter pointed out that women and children health programmes are popular in this approach.⁶ The welfare approach included two important programmes in developing countries; first the elimination of malnutrition through food and nutrition education and second population control through widespread dissemination of contraceptive information and technology.⁷

The Welfare approach is criticised by some scholars as this approach could not change the traditional role of women which have been making them more vulnerable for quite long periods of time. Moser (1993) argues that welfare approach does not attempt to change the traditional role of women and this approach ignores women's multiple roles like productive and community managing roles and only addresses women's reproductive role as mothers and wives. As regards gender needs, the welfare approach meets women's practical gender needs which arise from being wives and mothers.⁸

⁵Caroline O. N. Moser, (1993). *Gender planning and development: Theory, practice and training*. London: Routledge publication. Pp. 59-60.

⁶Safia Akhter, (2003). *Women's socioeconomic empowerment and nutritional status: The case of Grameen bank micro-credit programme in rural Bangladesh..* Pp.40. Retrieved September 20, 2012 from www.ir.canterbury.ac.nz

⁷Ibid

⁸Kaan Tasli, (2007). *A conceptual framework for gender and development studies from welfare to empowerment*. Retrieved December 21, 2013 from www.oefse.at

1.2.2 WOMEN IN DEVELOPMENT (WID) APPROACH

As a result of critique of Welfare approach, Women in Development perspective became widespread as a movement during 1970's. This was based on modernisation and three feminist waves. It was aimed at integrating women in development processes. This widespread movement demanded social justice and equity for women of the world. Under this broad perspective, World Conference of the International Women's Year (1975) at Mexico City and the United Nations Decade for Women (1976-1985) gave expression to the major preoccupations of women around the world, improved educational and employment opportunities; equality in political and social participation; and increased health and welfare services.⁹

In the late 19th century, women's suffrage movement emerged in North America. It was the first feminist wave or movement through which women fought for equal right to vote and participation in politics. The second wave of feminism is concerned with social and cultural inequalities, violence, reproductive right and sexual discrimination faced by the women in day to day life. This second wave of feminism was very influential as the United Nations (UN) organised the first global conference on women in 1975 at Mexico. The conference sought to address role of nations on fighting gender inequalities and support women's right. The third wave of feminism emerged by the influence of Ester Boserup's publication on "*Women's Role in Economic Development*" in 1970. It was the first and policy oriented book that explained women's exclusion from development projects in the Third World.¹⁰

⁹Shahrashoub Razavi and Carol Miller (1995). *From WID to GAD: Conceptual shifts in women and development discourse*. Occasional paper 1, United Nations research institute for social development. Pp.2.

¹⁰Safia Akhter, (2003). *Women's socio-economic empowerment and nutritional status: The case of Grameen bank micro-credit programme in rural Bangladesh*. Pp. 32. Retrieved September 20, 2012 from www.ir.canterbury.ac.nz

Boserup focused in her publication on the increasing specialized division of labour associated with development undermining or neglecting the value of women's work and status especially in the developing world. She tried to show why women were being deprived of equal share with men in social benefits and economic gains and explained how women were marginalised in development activities.¹¹

Boserup argued that lack of access to training and technology was the primary cause of economic marginalisation of women. Within the dominant colonial administration system, men and development workers (male) were centralised in the decision making process and women were not prioritised. While the women performed more work with their productive and reproductive activities, they enjoyed less power and lesser share in the fruits of any rural development. It is considered a waste of scarce resources for those who were less productive.¹² Boserup's works had an influence on making women more visible in development approach and as a specific category when addressing women in development. Drawing the insights of Boserup's study, the WID advocates to reject the narrow view of women's role as mothers and wives, underlying much of development policy concerning women.¹³ The WID approach helped to ensure women's integration in work force and increase their level of productivity in order to improve their lives. Instead of characterising women as needy beneficiaries, WID arguments represent women as productive members of society.¹⁴

¹¹Safia Akhter, (2003). *Women's socio-economic empowerment and nutritional status: The case of Grameen bank micro-credit programme in rural Bangladesh*. Pp. 32. Retrieved September 20, 2012 from www.ir.canterbury.ac.nz

¹²Ibid

¹³Shahrashoub Razavi and Carol Miller (1995). *From WID to GAD: Conceptual shifts in women and development discourse*. Occasional paper 1, United Nations research institute for social development. Pp. 4.

¹⁴Ibid

Women in Development approach is categorised into three sub approaches viz. equity approach, anti poverty approach and efficiency approach.

1.2.2.1 Equity Approach

Equity approach emerged in 1976-85 UN Women's Decade with the purpose to achieve equity for women in development process. It identifies the continuance of exploitation, subordination and oppression of men on women not only within household but also in work place. This approach recognises that women are active participants in developmental process who through both their productive and reproductive roles provide contribution to economic growth.¹⁵ In the review of 1976-85 UN Women's Decade Tinker and Jaquette defined the goal of women's equity as the right of divorce, custody of children, property, credit, voting and freedom of choice over child bearing.¹⁶ Under this broad perspective of equity approach, majority of implementing agencies and the government of developing countries had taken initiatives through legal measures.

Some criticized this approach as being more western and could not focus the situations of women of the east or developing countries. It fails to acknowledge the collective and cultural concerns of women in the developing world.

¹⁵Caroline O. N. Moser, (1993). *Gender planning and development: Theory, practice and training*. London: Routledge publication. Pp. 64.

¹⁶Safia Akhter, (2003). *Women's socioeconomic empowerment and nutritional status: The case of Grameen bank micro-credit programme in rural Bangladesh*. Pp.52. Retrieved September 20, 2012 from www.ir.canterbury.ac.nz

1.2.2.2 Anti Poverty Approach

Anti-poverty approach was introduced from the 1970s onwards. The aim of this approach was to ensure that poor women of low income household increase their productivity. This approach identifies poverty as a problem of underdevelopment of women rather than subordination. It recognises the productive role of women. Moser pointed out this approach seeks to meet practical gender needs to earn an income, particularly through small scale income generating projects.¹⁷ This approach emphasises that poverty is the main cause of economic inequality between men and women in society. According to this approach lack of access to private ownership of land and capital, sexual discrimination in the labour market are the major attributes of the poverty of women. Therefore, this approach endeavours to increase employment and income generating opportunities of low-income women through better access to productive resources.

To abolish women's poverty through the idea of accessing women in income generating activities, this approach ignores to see the socio-cultural subordination of women in household as well as in community. In developing countries like India women are the subordinate of men. Poverty is not only the cause of underdevelopment of women in developing countries. Men have the power of control over resources and income. Where men control household financial resources women are unable to save. There are many cultural constraints that restrict women's ability to move freely outside their domestic arena and to compete equally with men running similar enterprise.¹⁸

¹⁷Caroline O. N. Moser, (1993). *Gender planning and development: Theory, practice and training*. London: Routledge publication. Pp. 66-67.

¹⁸Caroline O. N. Moser, (1989). Gender planning in the third world: Meeting practical and strategic needs. *World development*, 17 (11), 1813.

1.2.2.3 Efficiency Approach

During 1980s and 1990s due to the economic recession, World Bank and International Monetary Fund forcibly introduced Efficiency approach in developing countries to reduce economic crisis. Since 1980's Efficiency approach is predominant in WID approach. The purpose of this approach is to ensure effective and efficient development through economic contribution of women. The assumption is that increasing economic participation of women in developing countries can increase equity. This has allowed organisations such as United States Agency for International Development (USAID), the World Bank and the Organisation for Economic Co-operation and Development (OECD) to propose that an increase in women's economic participation in development links efficiency and equity together.¹⁹

But in real sense, this approach focuses more on development than on women. To reduce economic downturn, export has been increased and import has been reduced and it resulted in raising cost of consumption goods and services. A number of studies carried out by UNICEF in 1987 shows that poor women and children are the hardest hit by neo liberal structural adjustment policies or by the efficiency approach.²⁰ Actually due to the reduction of employment and wages, and by restricting the labour market, the poor women are affected by increasing food prices and the cost of basic services, lack of provision for skill training and child care facilities.

¹⁹Caroline O. N. Moser, (1993). *Gender planning and development: Theory, practice and training*. London: Routledge publication. Pp. 70.

²⁰Safia Akhter, (2003). *Women's socioeconomic empowerment and nutritional status: The case of Grameen bank micro-credit programme in rural Bangladesh*. Pp.48. Retrieved September 20, 2012 from www.ir.canterbury.ac.nz

1.2.3 WOMEN AND DEVELOPMENT (WAD) APPROACH

In 1975 Women and Development (WAD) approach emerged as a way of thinking about women's empowerment. This approach was theoretically introduced by the Marxist feminism. One of the best known and elaborate theories of Marxism is social oppression. Marxist feminism brings together Marxian class analysis and feminist social protest. This mixer of thought produces not only a strong theory of oppression but rather a more important statement of gender inequality. The foundation of this theory was laid by Marx and Engels. Though their major concern was social class oppression, but later on they turned their attention to gender oppression.²¹ About gender inequality and gender oppression, Engels presented in his book "*The Origin of the Family: Private Property and the State*", in 1884. According to this theory, women's subordination results not from her biology, but from social arrangements which is socially created. The basis for women's subordination lies in the family. Engels first identified women's subordination as being derived from their position within the monogamous family. He argued that the emancipation from patriarchy and control would come with their entrance into productive work.²²

Society recognizes family as the most fundamental institution in every type of societies. Within such an institution, particularly in the middle class families, the women have no economic independence. They are in fact the possession of their husbands or head of their family. But society legitimizes this family system by claiming that such a structure is the fundamental institution in all type of societies.

²¹George Ritzer, (2011). *Sociological theory, Fifth edition*. New Delhi: Tata McGraw hill education. Pp. 466.

²²Caroline O. N. Moser, (1993). *Gender planning and development: Theory, practice and training*. London: Routledge publication. Pp. 42.

Engels argues that in early societies there was no state power and family structure. People were linked in kin networks. These kin ties were traced through the female line because one's direct link to one's mother was more easily demonstrable than father's link. So in other words primitive societies were matrilineal. Moreover, the early society was matriarchal, because in those primitive hunting and gathering economies, certain power were in the the hands of mother as gatherer, crafter, storer and distributors of essential materials. This type of society, Marx and Engel describe as primitive communism which was free and empowered social status for women. But this type of social system was destroyed. Specifically the replacement of hunting and gathering by herding, horticulture, and farming economics private property has emerged. Engels links the rise of the state to the development of the family, arguing that the emergence of private property requires a monogamous nuclear family capable of organising the inheritance of private property by producing children of undisputed parentage and guaranteeing the supremacy of the male line. With this comes, the increased exploitation of women since household management now becomes a private affair and the wife becomes the chief servant of the household. While the man becomes the main wage labourer, the woman of the family is confined to domestic slavery. Thus shows how the division of labour within society is more than just a class issue that is also linked to a system of patriarchal tradition. Since then, the exploitation of labour has developed into increasingly complex structure of domination, most particularly class relations, the political order was created to safeguard all these systems of domination, and the family itself has evolved along with the historic transformations of economic and property systems into an embedded and dependent institution, reflecting all the more massive injustices of the political economy and consistently enforcing the subordination of women. Only with the

destruction of property rights through communist revolution will women attain freedom of social, political, economic and personal action.²³

The WAD approach argued that women have always been part of development. Therefore, a focus should be given on women's integration into development. This approach identifies that capitalism is a reason of women's poverty and oppression. WAD perspective argued that capitalism exploits the unskilled and poor women labourers through giving low wage. Therefore WAD approach tries to focus on the elimination of poverty and unemployment of women by increasing access of low income women to employment through income generating activities. Two income generating programmes intended to bring a structural change can be illustrated, Self- Employed Women's Association based in Ahmadabad (India) and Working Women Forum based in Chennai (India) provide credit for involvement of women in productive activities, control over production and redistribution through producer cooperatives and policy changes at the national and international level.²⁴

1.2.4 GENDER AND DEVELOPMENT APPROACH (GAD)

Gender and Development approach emerged in 1980s by the influence of socialist feminist theory. Both the socialist feminists and GAD approach give special attention to the oppression of women in the family. Socialists have focused attention on the social relations of gender. They have no interest to illustrate the importance of

²³George Ritzer, (2011). *Sociological theory, Fifth edition*. New Delhi: Tata McGraw hill education. Pp. 467.

Jonathan Joseph, (2005). *Social theory*. Edinburgh: Edinburgh University Press. Pp.11.

²⁴Safia Akhter, (2003). *Women's socioeconomic empowerment and nutritional status: The case of Grameen bank micro-credit programme in rural Bangladesh*. Pp.51. Retrieved September 20, 2012 from www.ir.canterbury.ac.nz

greater female participation in all aspects of social, political, and economic life, but their primary focus has been on an examination of why women have been systematically assigned to inferior and secondary roles. Socialist feminists have identified the social construction of production and reproduction as the basis of women's oppression and have focused attention on the social relations of gender, questioning the validity of roles that have been ascribed to both women and men in different societies.²⁵

The GAD approach starts from a holistic perspective to look at the whole of social organisation, economic and political life in order to understand the shaping of particular aspects of society. It analyzes the nature of women's contribution within the context of work done both inside and outside the household including non commodity production and rejects the public or private dichotomy that commonly has been used as a mechanism to undervalue family and household maintenance work performed by women. GAD argues that gender is socially and culturally created. Origin of this approach relates to the programme named Development alternatives with Women for a New Era (DAWN) network which was first initiated in India. This programme was officially recognised in 1986 during the Third UN Conference in Nairobi. It is a network of women scholars and activities from the economists that engaged in feminist research and analysis of the global environment and are committed to working for economic justice, gender justice and democracy.²⁶

²⁵Eva. M. Rathgeber, (1990). WID, WAD, GAD:Trends in research and practice. *Journal of developing areas*, 24 (4), 494.

²⁶<http://www.wiser.org>.

The literatures of this approach mainly focus on the patriarchal social tradition where the unequal distribution of power has been prevalent between the sexes. It hinders development and female participation in decision making within household and community level. Maguire (1984) argued that patriarchy as a process of exploitation that operates within and across classes to oppress women.²⁷ This approach elucidates that the main cause of subordination of women is the household, where women lack control over income and property. Their involvement is not required in decision making processes and they are not recognised as equal as other in their family. The basic aim of this approach is to change the structure of power within household into a long term end where all decision making and benefits of development are distributed on equal basis of gender neutrality. The GAD approach is not just focused on the biological inequalities among sexes, however on how social roles, reproductive roles and economic roles are linked to gender inequalities of masculinity and femininity.²⁸ According to this approach to strengthen women, they have to organise themselves to create a common voice for their political, economic and social rights. This approach focuses on empowering women rather than helping them. It gives women a common, equal and strength voice by recognizing their knowledge, skill, experiences and activities, both in the household and outside of their household field.

GAD also puts greater emphasis on the participation of the state in promoting women's emancipation, seeing it as the duty of the state. The state should provide social services for women.

²⁷Patricia Maguire, (1984). Women and development: An alternative analysis. Armherst: Centre for international education.

²⁸Collins. (2013). The WID, WAD, GAD approach on gender development. Retrieved October 20, 2013 from www.wordpress.com

1.2.5 EMPOWERMENT APPROACH

Empowerment of women is the outcome of several feminists' movements, critiques and debates raised by the feminists in developing societies.²⁹ It is argued by the feminists that empowerment should be one of the basic aims in life for those who are undergoing through gender inequality and gender oppression. Women get less of economic material resources, social status, power and opportunities for self actualization than men. As women are the oppressed class of the society and therefore they should have to gain empowerment in the so called male dominated society.

Akhter (2006) describes empowerment as a process wherein the powerless gain greater share of control over resources and decision making, and since women are generally accepted as being the most powerless member of the oppressed classes.³⁰ Empowerment is identified as the right to determine choices in life and to influence the direction of change, through the ability to gain control over crucial material and non material resources.³¹

The term empowerment is directly related to power. But this power does not refer to domination over others; instead it indicates the increasing strength in spiritual, political, social or economic aspects of life to free from oppression and inequality. The empowerment approach acknowledges the importance for women to increase their power.³² The term power can be defined from many perspectives. In feminist

²⁹G. Sen and C. Grown, (1987). *Development crisis, and alternative vision, Third world women's perspectives*. New York: Monthly review press.

³⁰Shelina Akhter, (2006). Empowerment of women: A theoretical overview. *Man in India*, 86 (3-4), 265-286.

³¹Moser, C.O.N. (1993). *Gender planning and development: Theory, practice and training*. London: Routledge publication. Pp. 74-75.

³²Ibid. Pp. 74.

discourse, the concept of power is analysed in four dimensions as power over, power to, power with and power within. Williams et.al clarified the meaning of power that *power over* involves domination and subordination, associated with the conflict or violence between powerful and powerless groups. *Power to* indicates having decision making capacity to solve their problems. *Power with* refers to the power which involves people to organise themselves with common interest and understanding. *Power within* signifies one's self confidence, self awareness and dignity.³³

Empowerment is a process which comes out from one's inside. The term empowerment is consisting of *power within*, *power to*, *power with* and *power over*. *Power within* indicates to articulate one's self and aspirations. *Power to* refers to develop one's own skills and ability to make success their self and aspirations. *Power with* which refers to people's coherent collective aspirations to unify them and to connect with other persons or organisations. *Power over* indicates gaining capability to make changes and capacity over resources. Thus in feminist discourse empowerment is to be traced through the terms *power over*, *power to*, *power with* and *power within*.

Kabeer (1999) defines the term power as the ability to make choices. According to Kabeer, in people's life there are some choices which have great importance than other choices. Kabeer refers to this type of life choices as 'strategic life choices' like choice of livelihood, whether and who to marry, whether to have children etc. In terms of strategic life choices she defines empowerment as the process where people acquire the ability to make and expand their strategic life choices. Again

³³S. William et al. (1994). *Oxfarm gender training manual*. UK: Oxfam.

to explain the concept of empowerment Kabeer uses the term disempowerment. She states that empowerment is inevitably bound up with the condition of disempowerment. Empowerment refers to the processes by which those who have been denied the ability to make choices acquire such ability. In other words empowerment entails a process of change. People who exercise a great deal of choice in their lives may be very powerful, but they are not empowered because they were never disempowered earlier.³⁴

Kabeer (1994) focuses on three dimensions of women empowerment and these three dimensions are Resource, Agency and Achievements. The ability to exercise choice can be understood in terms of these three dimensions. As she states, these dimensions are interrelated and interdependent. Here Resource implies both material and nonmaterial assets. Material resource includes material and financial assets and non material resource includes skills, knowledge, ability to negotiate, participation in organised social associations etc. Agency refers to the ability of people to identify their goals and objectives and capacity to take action. Its enactment involves an interactive process whereby an individual is configured as the subject of an action rather than an object at the receiving end of another's behaviour, and is linked to empowerment that promotes egalitarian power relation³⁵. In male dominated societies agency is gendered and women have lack resources and agency.³⁶

Rowlands' (1997) three dimensions of empowerment can be highlighted to understand empowerment. He has focused a scheme to indicate three dimensions of

³⁴Kabeer, N. (1999). Resource, agency and achievement: Reflections on the measurement of women's empowerment. *Development and change*. Pp. 435-464.

³⁵Dominelli, L. (2006). *Women and community action*. Jaipur: Rawat publication. Pp. 31

³⁶Kabeer, N. (1994). *Reversed realities: Gender hierarchies in development thought*. London: Verso

women empowerment and these are: Personal empowerment, Collective empowerment and empowerment within close relationship. Rowlands gives for each process of empowerment a set of 'core values' which she considers as product of empowerment. Personal Empowerment indicates psychological and psychosocial processes of change. As stated by Rowlands the core values to this personal empowerment are development of self-confidence, self-esteem and a sense of agency of being an individual who can interact with her surroundings and cause things to happen. Collective empowerment is very closely related to the personal dimension. To achieve collective empowerment one has to empower him or herself at personal level. Collective empowerment denotes that empowerment which is achieved as a result of the collective action of individuals. The core elements to acquire collective empowerment are sense of collective agency, self organisation, group identity, group dignity, group management and self management. The third dimension of empowerment refers to women's experiences with their close relations like family members. The core values for empowerment within close relationship include ability to communicate, ability to get support, ability to defend one's self and one's rights, sense of self in relationship and dignity. She suggests that the increase in core values immensely increases one's empowerment.

Thoughts on women empowerment have generally been flourished more in the hands of the third world feminist writers and grassroots development organizations than in the hands of western feminists³⁷. The empowerment approach developed in the mid of 1980s as a distinctive approach from the standpoint of third world women. DAWN (Development Alternatives with Women for a New Era), a network of

³⁷Caroline O. N. Moser, (1989). Gender planning in the third world: Meeting practical and strategic needs. *World development*, 17 (11), 1799-1825.

activists, researcher and policymakers from Third World developing countries, is giving attention for development of this approach.

Empowerment approach suggests that socio-economic empowerment is significant, because self-dependence is the basis of empowerment, and attainment of self-economic liberty is an important tool to achieve self-dependence. It seems that in patriarchal society male uses power over women because they are the earners for their family. If woman can achieve economic liberty, then she also can make a powerful place within her family and gradually in society. Through economic improvement in the male dominated society, can absolutely achieve decision-making authority and contribute to the overall development, which will make an egalitarian society. However, to achieve this capability of making decision and contribution to the overall development woman must empower herself in the domestic sphere. Empowerment of women in domestic level is important and it is because it determines women's freedom from control by other family members and ability to effect desired outcomes within the household³⁸. The concept of women's empowerment believes that in all societies, men control women or men control at least particularly those in their households and families. Once she can gain the sense of empowerment in domestic level, she can also make herself equal with men in community level.

Over many decades, the United Nation (UN) has made significant progress in advancing gender equality. United Nation Development Fund for Women (UNIFFEM) and United Nation Global Compact (UNGC) elucidate the importance of empowerment of women to participate in economic life across all sectors and

³⁸K. Mason and H.L. Smith, (2003). *Women empowerment and social context: Results from five Asian countries*. Retrieved November 9, 2012 from www.swaf.popupenn.edu

throughout all levels of economic activity. Empowerment of women is essential to improve quality of life for women along with men, families and communities. It is important to establish more stable societies and achieve internationally agreed goal for development, sustainability and human rights.

UN has specified the five components of women's empowerment such as:

- Women's sense of self –worthy
- Their right to have and to determine choices
- Their right to have access to opportunities and resources
- Their right to have the power to control their own lives, both within and outside the home
- Their ability to influence the direction of social change to create a more social and economic orders, nationally and internationally.³⁹

It was a historic step of UN when UN Women was established within the broad parameter of UN, in July 2010. The main goal of UN Women is to reach gender equality and to accelerate empowerment of women by eliminating discrimination against women. The main roles of UN Women is to support inter governmental bodies, such as the Commission on the status of women, in their formulation of policies, global standards and norms.

³⁹United Nations Population Information Network (POPIN) UN population division, *Department of Economics and Social Affairs*. Retrieved November 20, 2013 from www.un.org

UNIFEM and UNGC jointly explain the principles of women empowerment.

These are:

- Establish high level corporate leadership for gender equality.
- Treat all women and men fairly at work—respect and support human rights non-discrimination.
- Ensure the health, safety and well being of all women and men workers.
- Promote education, training and professional development for women.
- Implement enterprise development, supply chain and marketing practices that empower women.
- Measure and publicly report on progress to achieve gender equality.⁴⁰

1.2.5.1 INDICATORS OF WOMEN EMPOWERMENT

Indicators are the criteria or measures which assesses change. Many thinkers and world organisations universally adopt some indicators of women empowerment to assess women empowerment in different level.

Chung, Kantachote, Mallick, Polstar and Roets have pointed the dimensions and indicators of women empowerment in developing countries on the basis of secondary sources. They have analyzed five dimensions of women empowerment as economic contribution, education, governance, health and media. They have divided each dimension into categories of indicators used by national and international agencies.⁴¹ They have identified economic indicators of women empowerment as

⁴⁰UN-Women evaluation strategy 2012-2013: Building evidence to influence change: towards gender equality and the empowerment of women. Retrieved October 13, 2013 from www.unwomen.org

⁴¹Bui Chung, Kulvatee Kantachote, Asmah Mallick, Rachel Polster and Kelsey Roets, (2013). *Indicators of women's empowerment in developing nations*. Workshop in International Public Affairs. Pp. 2. Retrieved October 20, 2013 from www.lafollette.wisc.edu

Labour participation in informal economy; labour participation gap; percentage of married workforce; time spent in unpaid work; institutional access to credit; ownership of assets other than land; and credit loan terms and amount. Similarly they have summarised educational indicators such as literacy rate by sex (15 to 24 years old), educational attainment, completion rate by sex, female school of graduates; percentage of female teachers and trained female teachers. Under Governance dimension indicators like parliamentarians subject to gender sensitivity training including gender budgeting; expenditure targeted in increasing female voter registration in electoral districts; governmental spending per capita of female population on programmes to reduce discrimination against women; women in decision making positions in local government; governmental committees shared by women; legislation against domestic violence etc are showed. Again under the dimensions of health and media they have pointed out indicators such as Access to sanitation and clean water; contraception prevalence; DTP3 immunization; Existence of human resource policies on gender, including on equal treatment; proportion of women and men working in a media organisation etc.

According to the Draft Country Paper-India, 1995, two indicators as qualitative and quantitative indicator are applied for the assessment of women empowerment.⁴² These are as follows-

1.2.5.2 Qualitative Indicators

- Increase in self-esteem and individual and collective confidence.

⁴²Shelina Akhter, (2006). Empowerment of women: A theoretical overview. *Man in India*, 86 (3-4), 274-275.

- Increase in articulation, knowledge and awareness levels on issues affecting the community in large and women in particular such as women's health, nutrition, reproductive rights, legal rights, literacy rate etc. depending on the program.
- Increase or decrease in workloads of women as a result of the new program.
- Awareness and recognition of women's economic condition within and outside the households
- Changes in the roles and responsibilities in the family and in the community
- Visible increase or decrease in the levels of domestic violence and other forms of violence on the girl child.
- Response to changes in social and other customs that are anti women, e.g. child marriage, dowry, discrimination against widows.
- Participation in other events related to their lives
- Increase in bargaining power of the women as an individual in the home and community as well as in collectives of women.
- Formation of cohesive and articulate women groups.
- Positive change in social attitudes among the community members towards discrimination against women and girl child.
- Women's decision-making power over the kind of work she is doing, her control on own income and expenditure and whether she is still subservient to male members in the family or not.

1.2.5.3 Quantitative Indicators:-

- Number of women participation in different development programmes.
- Visible changes in physical health status/ nutritional level.

- Demographic trends such as mortality rates, fertility rates, sex ratio, life expectancy at birth and average age of marriage.
- Greater access to control over community resources, government schemes, e.g. credit saving groups, co-operatives, schools, wells etc.
- Changes in literacy levels- primary, secondary and adult literacy including enrolment and retention rates.
- Participation of women in political processes at the local levels.

Malhotra, Schuler and Boender have clarified dimensions and indicators of women empowerment both in household, community level and also in broader arenas.⁴³ Dimensions and indicators of women empowerment in household and community level are showed in the table according to pointed out by them:

⁴³Anju Malhotra, Sidney Ruth Schuler and Carol Boender, (2002). Measuring women's empowerment as variable in international development. By the Gender and Development Groups of the World Bank. Pp. 13. Retrieved June 12, 2012 from www.siteresources.worldbank.org

Dimensions and indicators of women empowerment

Sl. No.	Dimensions	Indicators	
		Household	Community
1	Economic	Women's control over income; relative contribution to family support; access to and control of family resources	Women's access to employment; ownership of assets and land; access to credit; involvement or representation in local trade associations; access to market
2	Socio-cultural	Women's freedom of movement; lack of discrimination against daughters; commitment to educating daughters	Women's visibility in and access to social spaces; access to modern transportation; participation in extra familial groups and social networks; symbolic representation of the female in myth and rituals
3	Familial interpersonal	Participation in domestic decision making; control over sexual relations; ability to make childbearing decisions; use contraception's; access abortion; control over spouse selection and marriage timing; freedom from domestic violence	Shifts in marriage and kinship system indicating greater value and autonomy for women (e.g. later marriages, self selection spouses, reduction of the practice of dowry; acceptability of divorce); local campaigns against domestic violence
4	Legal	Knowledge of legal rights; domestic support for exercising rights	Community mobilisation for rights; campaigns for rights awareness; effective local enforcement of legal rights
5	Political	Knowledge of political system; domestic support for political engagement; exercising rights to vote	Women's involvement or mobilisation in the local political system; representation in local bodies of government
6	Psychological	Self esteem; self efficiency; Psychological well-being	Collective awareness of injustice, potential of mobilisation.

Part II

1.3 MICROCREDIT FOR WOMEN

Microcredit is a financial service that is provided to unemployed or low income individuals or groups who would have no other means of gaining financial services. The goal of micro-finance is to give low income people an opportunity to become self-sufficient by providing a means of saving money, borrowing money or insurance. NABARD has defined Microfinance as provision of thrift, credit, other financial services and products of very small amounts to the poor in rural, semi-urban or urban areas for enabling them to raise their income levels and improve living standard (1999). Microfinance institutions (MFIs) are the financial institutions which provide microfinance services to the low income people. These institutions can be non profit organisations, commercial banks or other non banking financial institutions

The thought of microfinance was designed in the declaration of Microcredit Summit held at Washington DC in the year February 1997, attended by 1500 organisations from 137 countries. Microfinance has been defined by this Summit as programme that provides credit for self-employment and other financial and business services to very poor persons. The declaration approached to reach 100 million poorest families and women with credit for self employment and other financial or business services by the year 2005 (Devi, 2009).⁴⁴ The aims of this Summit were very nearly reached and in November last of 2006, the campaign was re launched to 2015 with new goals:

⁴⁴Devi, N. (2009, April 23). Microfinance in Assam. *Assam Tribune*. Pp 4. Retrieved August 20, 2011 from www.assamtribune.com.

- Working to ensure that 175 million of the world's poorest families, especially the women of those families, are receiving credit for self employment and financial and business services by the year 2015.
- Working to ensure that 100 million families raise above the US\$ 1 a day threshold adjusted for purchasing power parity between 1999 and 2015.⁴⁵

Women empowerment through microcredit is very new strategy taken by the government and policy makers. The raising influence of feminist writings on women's deprivation and gender equality assist Government and many non government institutions to emphasis on targeting women in their microcredit programme.

There are some reasons for targeting women under various development programmes in general and in microfinance in particular.⁴⁶

- Women contribute one half of the segment of population in India. So it cannot be afforded to keep them out of the mainstream.
- Women are also vital and productive workers in India's national economy and they make one by three of the labour force.
- Women's earnings have positive correlation with children's health, productive, income and quality of life. Therefore, women Self-help Groups and microfinance imply multidimensional contribution to overall growth and development.

⁴⁵ www.microcreditsummit.org

⁴⁶H.R. Singh and N.D. Singh, (2011). *Microfinance: An Introductory text*. New Delhi: Akanksha publishing house. Pp. 309.

In our male dominated rural society, prior to the 1990's, there was hardly any credit schemes designed for women. It is only after women oriented studies highlighted the deprivation and struggle for survival that helped to grow realisation that women have been underestimated and discriminated against in all walks of life, despite their substantial contribution to the household economy and in turn , the national economy. Women have been deprived of their economic status, especially in rural areas. Thus the empowerment of women and improvement of their status and economic role needs to be integrated into economic development programmes. It is with various credit programmes for rural women and the number of Self-help Groups exclusively for women, the neglect earlier years are being slowly erased.⁴⁷

It is remarkable that from the last three decades in a number of countries including India, identified micro credit as a major implementation on women's ability to earn an income. By the 1980s, microfinance institutions had emerged such as the Grameen banks and Americans for Community Co-operation in Other Nations (ACCION) that specifically target poor people and by the 1990s, the evidence clearly showed that women had a higher rate of repayment than almost any other population.⁴⁸

Microcredit for women was enthusiastically welcomed by the UN. The Fourth World Conference on Women was held in Beijing in the year 1995. This conference put emphasis on women's access to credit on the international plan. After that, a number of women have been receiving micro credit more extensively. By 1999, the number of poor women receiving micro credit had more than doubled to 10.3 million

⁴⁷K.G. Karmakar, (1999). *Rural credit and self-help groups: Micro finance needs and concept in India*. New Delhi: Sage publication. Pp. 168.

⁴⁸D. Jain, (2006). *Women, development, and the UN: A sixty year quest for equality and justice*. Hyderabad: Orient Longman Limited.

poor and by 2005 this had jumped to 69 million of the total number of poor people receiving microcredit.⁴⁹ Women have now gained an international status for their outstanding credit performance, making them priority for poverty oriented credit programs.

Micro finance has brought tremendous change in the life of women at grass root level by contributing economic empowerment in different ways. Mohanty argues that microfinance empowers women by putting capital in their hands and allowing them to earn an independent income and contribute financially to their household and communities and this economic empowerment is expected to generate increased self-esteem, respect and other forms of empowerment for women beneficiaries.⁵⁰ The provision of saving facility to the members enables them to contribute small savings regularly and savings amounts provide a sense of security to them and reduce their vulnerability. Women's access to financial services can potentially initiate a series of virtuous spirals of economic empowerment, increased well-being for women and their families and wider social and political empowerment.⁵¹ Group based microfinance brings together millions of women and men worldwide and is potentially a significant force equality and empowerment, then, in turn also contributing to economic growth, pro poor development and civil society strengthening.⁵² Micro finance programme make it possible for the members to create a credit fund from which they can avail loan for consumption purposes such as purchase of food, accessing health and education services, performing social functions and so on. The facility to borrow for

⁴⁹ www.un.org

⁵⁰R.K. Mohanty, (2013). Economic empowerment of women through Self help groups; The state of the art review on premises, practices and pitfalls. *Guru nanak journal of Sociology*, 34 (1 & 2), 139.

⁵¹Linda Mayoux, (2010). *Reaching and empowering women: Towards a gender justice protocol for a diversified, inclusive, and sustainable financial sector*. Pp 582. Retrieved August 20, 2011 from www.cissmun.org

⁵²Ibid

Income Generating Activities (IGAs) either through savings fund or funds mobilised from donors, government and banks enables the members to undertake those activities which are expected to contribute to employment generation, income increase and asset acquisition.⁵³

1.4 CONCEPT OF SELF-HELP GROUPS

Individually a poor person tends to be rather tentative, uncertain, in his behaviour but group membership smoothens the rough edges of his behaviour pattern, making him more reliable as a borrower. A poor person feels exposed to all kinds of hazards; he requires guidance and advice from people he knows and can trust. Membership in a group gives him a feeling of protection. Thus, formation of a group would ensure the best participation of the poor in credit programme.⁵⁴

Basically in the rural areas of India, the people living below the poverty line are unable to realise their potential. Our traditional society does not provide enough chances and social environment to the poor, especially women, to make full use of their abilities. But, forming groups of poor has helped them to take part in developing activities through self help. People in a group can put their ideas, experience and labour for improving their economic conditions. The group effort has better chances of success. So a group is regarded as powerful tool to achieve a voice in the village affairs. Group formation is a process of getting empowerment of poor.

⁵³H.R. Singh and N.D. Singh, (2011). *Microfinance: An Introductory text*. New Delhi: Akanksha publishing house. Pp. 306.

⁵⁴K.G. Karmakar, (1999). *Rural credit and self-help groups: Micro finance needs and concept in India*. New Delhi: Sage publication. Pp. 210.

Self-help Groups (SHGs) are the voluntarily organized homogenous groups consisting of 10-20 members with common goals and desires. The basic aim of Self-help Groups is to give financial support to its members. Self-help Groups have emerged through the approach of self help. It is thought that entrepreneurial activity, borrowing and lending money, group meeting, training, mutual help of the members of Self-help Groups can give economic security, strong psychology and empowerment to its members within and outside of their home. These small affinity groups by the support of outsiders can effectively manage and support its members to involve in multiple socio-economic activities and enterprises. It can be said that Self-help Groups are ethically important; Self-help Groups are not only for providing employment to the poor and eradicate poverty, but also to empower the poor and vulnerable women by helping each other. Self-help Groups in connection with micro-finance have played an important role for the improvement of socio-economic conditions of the poor. Self-help Group is defined in the National Bank for Agriculture and Rural Development (NABARD) literature as a small, economically homogenous and affinity group of rural poor voluntarily formed to save and mutually agree to contribute to common fund to be lent to its members as per group decision⁵⁵.

Karmakar describes different characteristics of Self-help Groups on the basis of requirements of the members.⁵⁶

- The groups usually create a common fund by contributing their small savings on a regular basis.

⁵⁵N. Baretha and A.L. Ghosh (2009). SHG movement in India: A new form of mutual co- operation. *Smabayika*, 1 (1), 10-20.

⁵⁶K.G. Karmakar, (1999). *Rural credit and self-help groups: Micro finance needs and concept in India*. New Delhi: Sage publication. Pp. 230.

- Self-help Groups evolve flexible systems of operations, often with the help of NGO and manage common pooled resources in democratic manner.
- Loan requests are considered by groups in periodic meetings with competing

Mohanty (2013) describes Women Self-help Groups (WSHG) as informal women groups from a similar class and region comprising 10 to 20 members, who organize, promote savings among themselves and use the pooled resources to meet urgent needs. They rotate the pooled financial resources to make small interest bearing loans to their members with a very small rate of interest.⁵⁷

1.4.1 Self-help Groups Model

Studies on Self-help Group show that group moves through different stages of development, but the stages are not constant for different groups. Meenai explains the different stages of development and nurturing of Self-help Group. The first stage is Group Formation (0 to 6 months). This stage is likely to take approximately 6 months, depending on the extent of rapport of the Self-help Promoting Institution (SHIP) with the community and the purpose for which the group is being formed.⁵⁸

Similarly Mohanty (2013) describes the various stages of Self-help Groups formation as Formative, Stormative, Normative and Performative. The first stage is

⁵⁷Mohanty, R.K. (2013). Economic empowerment of women through Self Help Groups: The state of the art review on promises, practices and pitfalls. *Guru Nanak Journal of sociology*, 34 (1& 2), 119-144.

⁵⁸Zubeer Meenai, (2003). *Empowering Rural women: An approach to empowering women through credit-based, self-help groups*. Delhi: Aakar books.

Formative stage or group formation where the formation revolves around the solution of a common problem. The second stage is Stormative or group stabilisation. In this stage some members of group who cannot co-exist with others may have to leave under trial and error. The third stage is Normative. After the group settle down, it will decide on issues relating to transaction of business, record maintenance, regularity of meeting, external linkage etc. The fourth stage is called Performative. This is gained once the loan cycle completed and the NGO and Self-help Groups both gain stability and sustainability.⁵⁹

Karmakar (1999) explains different models of Self-help Groups.⁶⁰

- Banks deal directly with the Self-help Groups, providing financial assistance for on-lending to individual members.
- Banks give direct assistance to the Self-help Group while the NGO provides training and guidance to the Self-help Groups for effective functioning.
- The NGO can be a financial intermediary between the bank and a number of Self-help Groups, with the NGO accepting the contractual responsibility for loan repayment to the bank and the linkage between the banks Self-help Group is indirect. Banks give loans directly to individual Self-help Group members on recommendation of the Self-help Group and the NGO. The Ngo assists the bank in monitoring, supervising and recovery of loans.

⁵⁹R.K. Mohanty, (2013). Economic empowerment of women through Self Help Groups: The state of the art review on promises, practices and pitfalls. *Guru Nanak Journal of sociology*, 34 (1& 2), 119-144.

⁶⁰K K.G. armakar, (1999). *Rural credit and self-help groups: Micro finance needs and concept in India*. New Delhi: Sage publication. Pp. 230-231.

a. Structure of Self-help Groups

Self-help Group is savings and credit organisation, organised by group of people who are similar in terms of class, religion and economic status.

b. Self-help Group Federation

In some states of India it is seen that Self-help Group have federated into larger organisation. About 15 to 50 Self-help Group make up a cluster and village organisation with either one or two representatives from each Self-help Group. At this cluster level, inter group borrowing, exchange of ideas, discussions exist. Depending on geography, several clusters come together to form Self-help Group Federation. At this level the federation interfaces with Self-help Group movement regarding their registration and recognition through banks or other government organisation.

c. Self-help Groups Bank- Linkage

Self help Groups Bank Linkage programme initiated by NABARD in 1992 was the first attempt of mature Self-help Group. According to this programme Self-help Groups were linked with banks through financing them by banking services. There are two models of microfinance involving credit linkage with banks viz. SHG-Bank Linkage Model and MFI-Bank Linkage Model. In the first model Self-help Groups are directly financed by both private and public sector banks, RRBs and Cooperative banks. In the second model Self-help Groups are financed by microfinance institutions.

Part III

1.5 STATEMENT OF THE PROBLEM

Women are integral part of society. Development and progress in every sphere of a nation would be possible when it is considered that women are equal to men in society. For ages, women have always been considered to be inferior to men. Especially in developing countries, women are regarded as the most vulnerable section of society. Therefore, now, the academicians, intelligentsias and policy makers are trying to enhance socio-economic conditions and political rights for women by providing policies and strategies so that women can attain a new way of life to walk together with men in every step.

Empowerment of women is essential for all round development of society. The concept of empowerment simply refers to the increasing strength in spiritual, political, social or economic aspects of an individual. The term women empowerment has come to be associated with women's struggle for justice and equality in male dominated society and it is a way for women to acquire the ability and opportunity to participation in decision making and implementation and influencing the decision with proper knowledge, self dignity and self confidence⁶¹.

Self-help Groups are the voluntary organizations which play a vital role in the growth of socio-economic conditions of the poor, especially the women. The basic aim of Self-help Group is to give financial support to the poor in the society. In connection with micro-finance, Self-help Groups are playing an important role for the improvement of socio-economic conditions of the poor. The origin of Self-help Group

⁶¹Shelina Akhter, (2006). Empowerment of women: A theoretical overview. *Man in India*, 86 (3-4), 265-286.

is the brainchild of Grameen Bank of Bangladesh founded by Mohammed Yunis in 1976. India has also experienced the role of Self-help Groups in society. The National Bank for Agriculture and Rural Development initiated a project to link Self-help Group with banks and the real effort was taken from 1991 for the linkage of 500 Self-help Groups with the banks. Now in India, the Self-help Groups are promoted by the rural banks, co-operatives and non-governmental organizations.

1.6 OBJECTIVES

The objectives of this study are as follows:

1. To know the role of Self-help Groups in providing rural credit, managements of group funds, in building up leadership and establishing linkage with banks.
2. To study income, expenditure and savings of the women members after joining Self-help Groups.
3. To study socio-economic changes of female members after joining Self-help Groups.
4. To study the problems faced by the members of Self-help Groups and suggest appropriate measures for effective performance.

1.7 RESEARCH QUESTIONS

In connection with Research Problem, the following Research Questions have been formulated for the study:

1. Whether women are able to manage their group funds and provide credit?
2. Whether income (after joining Self-help Groups) can cover their expenditure and saving?

3. How and to what extent economic empowerment has further led to social empowerment of women?
4. What are the constraints faced by female members of Self-help Groups?

1.8 OPERATIONAL DEFINITIONS

The operational definitions of some technical terms used for present study are:-

1.8.1 Self-help Group

Self-help Groups is the voluntary organization consisting of 10 to 15 members to involve themselves in financial activities. These groups are promoted by the banks, governmental agencies as well as nongovernmental organizations in order to improve socio-economic conditions of the poor, especially the rural people.

1.8.2 Women Empowerment

Women empowerment in general refers to political, economic, social and cultural balance in which men and women would be ensured equal distribution of all values and both men and women would equally attempt to do any activity. The empowerment approach wants to see women empowered through self- reliance, self-dependence and self-economic liberty.

1.9 REVIEW OF LITERATURE

Review of literature is one of the most important parts of social science research. This part of research helps researchers what problems have already been investigated, what have been answered and what aspects still remain to study. It also directs researchers to further study of a specific area through updating new information, avoiding replication of the study and identifying more pertinent aspects.

1.9.1 Review of Literature on Role of Self-help Groups and Women Empowerment

The following review of literature shows the role of Self-help Groups in empowerment of rural women in different parts of India and abroad.

Osmani (1998) studied on empowerment of women through microcredit. To know in detail about the impact of microcredit on empowerment of women he had taken for study the Grameen Banks of Bangladesh. The study had revealed that empowerment of women in Bangladesh had been increased through microcredit provided by the Grameen Banks. The study showed that microcredit made enable the poor women to perform their traditional income generating activities like rice husking, cow and goat rearing and poultry farming etc. The improvement in economic conditions of the poor rural women had given them a greater bargaining power and decision making power within the community in general and in family in particular. The study also revealed that the women had gain confidence, autonomy to earn and spend resource utilisation and better social life. Therefore the credits of banks to the poor, especially the poor women, made socially and economically empower.⁶²

Rangi et al. (2002) emphasised on economic empowerment of women through SHGs in their study “Economic empowerment of rural women through self-help groups: A case study of Fatehgarh Sahib District of Punjab”. The study was conducted in two development blocks namely Khamano and Khera which were randomly selected from five Development blocks in Fatehgarh Sahib District. From

⁶²Osmani,L.N.K. (1998). *The Grameen Bank experiment in Bangladesh: Women and empowerment*. UK: Mac Millan Press Ltd.

Khamano 26 Self-Help Groups and 39 Self-Help Groups from Khera block were selected. 25 members each were randomly selected from various Self-Help Groups in both the blocks. The objectives of the study was to know the socio-economic profile of members of the Self-Help Groups and to examine the credit availed by the members of the Self-Help Groups. Their study was also conducted to know the impact of Self-Help Groups on income generation for its members. This empirical study revealed that the majority of the respondents of the Self-Help Groups were in the young age group and educated, though their education level was not high. Majority of them belong to the small and marginal farmer families. All the respondents saved money every month; they had taken loans from banks with the help of SHGs. SHGs had provided the women members a big economic support which brought economic empowerment of women.⁶³

Kafmaker et al. (2002) examined the role of women in SHG formation as well as the issue of co-operation in a detailed manner through their study entitled “Role of women in the SHG: An emerging possibility to co-operation at grass-root”. The study was conducted in co-operative societies in Midnapore district of West Bengal. The study revealed that SHGs were functioning well in that area. Women met together for their SHGs’ meetings and at the same time they gained knowledge on different problems of the village and their development also. Groups rotated the money to the needy members for various purposes at specified interest rate. As the repayment was cent percent and the recycling was very fast, the saving amount increased fast. SHGs had opened the way of saving amounts and help them to the way for empowerment. After joining SHG they had achieved the confidence in them

⁶³Rangi, P.S. et al. (2002). Economic empowerment of rural women through self- helps groups: A case study of Fatehgarh Sahib District (Punjab). *Man and development*, 24 (30), 65-78.

that they could stand on their own feet. SHGs enhance the status of women as participants in decision making in economic, Social and cultural spheres of life.⁶⁴

Jyothy (2002), in her study “Self-help groups under the Women’s Development programmes in Tamil Nadu: Achievements, bottlenecks and recommendations” had examined the indicators of women empowerment and the role of SHGs in development of women empowerment. The study had revealed that women’s development depends upon capacity building, awareness in health, education, environment, legal rights, functional literacy, communication skills, leadership skills etc. On the basis of these indicators the study was conducted and revealed that the group members could improve their socio-economic condition by saving. The groups also enabled women to perform different economic and various self sustain activities. The economic activities of the Self-Help Groups include production and marketing of candles, soaps, readymade garments, pickles, *papads* and so on. The study recommended removal of bias against Self-Help Groups by the bank officials and each bank should a special cell to assess the activities of Self-Help Groups.⁶⁵

Rekha R. Gaonkar (2003) studied the role of self-help groups in empowerment of women in the state of Goa. Total 25 women Self-Help Groups promoted by National Co-operative Union of India from Bardez and Bicholom taluks were selected on the random sampling and collected data by interviews with group leaders and other members of groups. The study revealed that the SHG were voluntarily formed by the

⁶⁴Kafmakar et. al. (2002). Role of women in the SHG: An emerging possibility to co-operation at grass-root. *Men in India*, 82 (3 & 4), 441-451.

⁶⁵Jyothy, A. (2002). Self-help groups under the Women’s Development programmes in Tamil Nadu: Achievements, bottlenecks and recommendations. *Social change*, 32 (3& 4), 195-204.

women. Whatever they could save every month, they mutually agreed to contribute to a common fund to be lent to the members for meeting their productive and emergent credit needs. These groups were linked to the banks once their activities were stabilized. It was concluded that SHGs had made a lasting impact on the lives of the women, particularly in the rural areas of Goa. Their quality of life has improved a lot. There is an increase in their income, savings and expenditure. It had been shown an improvement in their standard of living and women had gained self-confidence. In this study she found that women got an opportunity to improve their hidden talent after joining SHGs. They could speak freely in front of large groups of people; they got recognition in the family and society. SHGs had also given women a greater role in household decision making. In her study it is also revealed that with improvements in women's economic opportunities and their ability to take collective action, there had been a significant decline in gender based problems such as domestic violence, dowry, polygamy etc.⁶⁶

V. Nirmala, K. Sham Bhatt and P. Buvaneswari (2004), in their study "SHGs for Poverty Alleviation in Pondicherry", examined the determinants of earnings of rural women and the benefits and problems experienced by them under SHG scheme in Pondicherry. They used interview schedules for data collection from randomly selected sample of 134 SHGs members residing in rural Pondicherry. The objectives examined by the study were (i) to observe socio-economic background of the sample respondents during the survey; (ii) to identify the main determinants of monthly income of the respondents; and (iii) to examine the benefits and problems experienced by the SHGs sample respondents. The findings of this study showed majority of the

⁶⁶Rekha R. Gaonkar, (2003). Role of Self Help Groups in Empowerment of women. Retrieved August 19, 2010 from www.istr.org.com

respondents to be engaged in nonfarm activities, which are largely traditional and less ruminative in nature. The regression results had revealed that nature of occupation, higher asset possession and larger credit amount significantly reduced the respondents' monthly earnings, while higher income of husband significantly raised it. The main benefits of SHGs increased participation in social service and organised action, having received new skills, or training and better access to credit facilities. The paper also revealed the major problems encountered by them like in conducting their production activities loans not received on time, difficulties in getting raw materials and marketing problems. The study indicated that mere financial assistance did not help the sample women, many of whom did not possess any prior experience in the production activity.⁶⁷

Meenakshi Malhotra (2004) examined how women entrepreneurs affect the global economy, why women start business, how women's business associations promote entrepreneurs, to what extent women contribute to international trade. The study explored potential of micro-finance programmes for empowering and employing women. It was also discussed the opportunities and challenges of using micro finance to tackle feminisation of poverty. She discussed that the micro finance programmes were aimed to increase women's income level and control over income leading to greater levels of economic independence. It enabled women's access to networks and markets, access to information and possibilities for development of other social and political role. It helped women to contribute household income and family welfare, participation in household decisions about expenditure or other issues.⁶⁸

⁶⁷V. Nirmala, K. Sham Bhat & P. Buvanewari. (2007). SHGs for poverty in alleviation Pondicherry. *Journal of rural development*, 23 (2), 203-215.

⁶⁸M. Malhotra (2004). *Empowerment of women*, Delhi: Isha books publications.

Banerjee, T. (2005) had made an effort to estimate the impact of Self-Help Groups created under SGSY programme in the district of North 24 Parganas of West Bengal. The study had examined that income generation through group activities had improved the average income of group members. The inequality of distribution of income is high among the group members than that of the non-group members. There was a significant decline in the medical expenditure and school dropout rate in the families of group members than that of non-group members.⁶⁹

Suma Hasalker, Suhasini Rao and chhaya Badigar (2005) emphasized in their study “Entrepreneurship qualities of members of Self-help Groups in Dharwad District of Karnataka State”, that the enhancement of entrepreneurship qualities among the members of self- help groups is an important step in social and economic empowerment of women. This study was carried out in four villages of Dharwad taluka in Karnataka state. Through purposive sampling fifteen SHGs were selected for this study. To collect primary data they employed a structured and pre tested interview schedule. Their study revealed that the SHGs had improved their socio-economic status in society as participants, decision makers and beneficiaries in the democratic, economic and socio-cultural life. It was suggested that the development of skill oriented training programmes, encouragement of good leadership in the group and constant guidance and support through the government and non-government programmes.⁷⁰

⁶⁹Banerjee, T. (2006). Economic impact of self-help groups: A case study. *Journal of rural development*, 28 (4), 451-467.

⁷⁰Hasalker et al (2005). Entrepreneurship qualities of members of self-help groups in Dharwad district of Karnataka state. *Journal of social sciences*, 11 (3), 229-231.

Sahu and Tripathy (2005), in their study “Self Help Groups and Women Empowerment” viewed that 70 percent of world’s poor are women. Access to poor to banking services is important not only for poverty alleviation but also for optimizing their contribution to the growth of regional as well as the most vital instrument in the process of participatory development and women empowerment. The rural women are marginalized groups in the society because of socio-economic constraints. They remain backward and lower position of the social hierarchical ladder. They can lift themselves from the morass of poverty and stagnation through micro finance and formation of self-help groups.⁷¹

V. Nirmala (2006) examined the role of SHG micro- credit as a tool of capability development and women empowerment in rural area of Pondicherry in Union Territory of Puducherry of India. Her study was empirical study. Primary data were collected from a random sample of 300 poor women of Pondicherry. The objectives of this study have been examined using simple average, ratios, correlation, multiple regressions and Garret Ranking Technique. The study had revealed that the respondents to be possessing poor human and economic capabilities due to poverty. Majority of respondents were engaged in traditional and less remunerative non-farm activities. But access to SHG credit significantly improved their employment opportunity and annual family income during the post-credit period. The study also revealed that human capabilities development in terms of education, relevant training and experience were important to improve the rate of return to SHG credit of of the respondents. While socio-economic development was their main benefit, their major problems comprised credit not receive in time, low profit, competition from

⁷¹Sahu and Tripathy. (2005). *Self Help Groups and Women Empowerment*. New Delhi: Anmol publications.

mechanised product, marketing and work place problems. Her study indicated that the economic inclusion strategy combined with capabilities development would go a long way in empowering and improving the well-being of the rural poor women in Pondicherry.⁷²

Vinayagamoorthy (2006) studied on “Women Empowerment through Self Help Groups” to make an attempt to analyze the economic empowerment through SHG in three selected villages from the North Districts of Tamilnadu namely Ponneri village of Vellore District, Koodamalai village of Thiruvannamalai District and Paparpatti of Dharmapur District. The study was compiled with the help of the primary data. Primary data were collected by employing structured interview schedule. By using simple random sampling 134 respondents were selected from the three selected villages. His study revealed that the SHGs were working in democratic manner in the three villages. The upper limit of members in a group was restricted to twenty. Among them a member was selected as an “animator” and two members were selected as the representatives. The group members discussed about the group savings, rotation of *sangha* funds, bank loan, repayment of loan, social and community action programmes in group meeting. He discussed on the functions of SHGs: create a common fund by the members through their regular savings, flexible working system and pool the resources in a democratic way and periodical meeting and the decision making through group meeting.⁷³

⁷²V. Nirmala. (2006). Achieving gender equality through capability development: Efficacy of SHGs micro credit in rural Pondicherry region, India. Retrieved August 9, 2012 from www.researchgate.net

⁷³Vinayagamoothy, A. (2006). Women empowerment through self-help groups: A case study in the North Tamilnadu. Retrieved September 25, 2011 from www.flyhighonline.com

Dwarakanath (2006) emphasized on empowerment of women under self-help groups. His study revealed the effectiveness of the self -help groups with linkage programme and awareness among the rural folk. The women groups having confident among them had created the changing attitudes and social outlooks. These women Self-Help Groups had brought a change in the mind of the conservative and illiterate rural women and proved that women are equal with men as active participants, decision maker in every sphere of life and also women can take part in socio-economic progress of rural areas of the country. He also emphasized the problems faced by the beneficiaries of the groups. It is observed that the groups were not getting revolving fund from the government agencies due to red tapism and lack of communication network. Yet, they are not getting the skill oriented training from the officials and technical persons. Although inadequate supervision, no availability of infrastructural facilities, apathy of bank staff, irregular repayment of schedule have created hindrances on the path of the achieving success of SHGs.⁷⁴

M.V. Raghavalu (2007) studied on women entrepreneurship through self-help groups in rural areas. He collected primary data from the selected women who belong to the SGSY Scheme in the Rural Bellary division of Bellary District of Karnataka. About twenty women were interviewed on random basis covering four trades namely Bamboo Products, Dairy, Handicrafts and Tailoring. Each trade covered five women from the twenty groups. It was found that the SGSY scheme in rural Bellary was effectively working and this is because the employment and income of the people who were working in these groups were improved. It was reported that about 64% of the income is increased by SGSY scheme. This study revealed that the members were

⁷⁴Dwarakanath, H.D. (2006). Rural credited and women under self-help groups in women's empowerment. In M.R. Biju (Ed), *Women's empowerment*, (pp. 40-150). New Delhi: Mittal publication.

facing some problems in their groups, like the members of the groups dissatisfied on loan amount, since it was insufficient and not available at right time to meet their needs in the production process. From the field study it was revealed that due to the lack of training and awareness programmes the efficiency and awareness of the production process and developmental activities of the members were insignificant.⁷⁵

Bezabih Tolosa (2007) had done a project on “Socio-economic impact of self-help groups: A case to Ethiopian Kale Heywet Church” to know the effect of poverty at individual and household level. The study was an exploratory and descriptive conducted in Adama town of the Eastern Zone of Oromiya Regional State in Ethiopia. The SHG members with whom the study was conducted were women members. The study revealed that after joining SHGs the respondents’ family expenditure on food, clothing, childrens’ education and savings had been increased. But there was a rise and fall in the SHG members saving pattern. The study also showed that after the involvement in SHGs most of the members received proper recognition within their community. Most of the SHG members had become income generators for their family, their decision making power about income and expense related matters had shown significant change. The study also showed that SHG is a tool to empower people and it is playing an important role in their family as well as in community development.⁷⁶

⁷⁵Raghavalu M.V. (2007). Women entrepreneurship through self-help groups in rural areas. *Journal of social and economic policy*, 4 (2), 211-216.

⁷⁶Bezabih Tolosa, (2007). *Assessing the socio-economic impact of self-help groups: A case to ethiopian Kale Heywet Church*. Nazareth Integrated Urban Development Project, Addis Ababa University, July. Retrieved September 20, 2011 from www.etd.aau.edu

Gopal Ji Mishra (2009), in his study “Micro Finance through Self Help Groups: An alternative strategy for co-operatives organizations”, opined that Self-Help Group is a small voluntary organization of poor people, mostly from same socio-economic and family background. They come together to save small amount regularly which are deposited in a common fund to meet their emergency needs to facilitate collateral free loans with terms decided by the groups at market driven rates. Thus they solve their problems through SHGs and mutual help. He discussed that the formation of Self- Help Groups is to help the poor people access financial resources not available to them and also break through the stronghold of exploitative money lender, create confidence and capabilities of the members, help them by collective decision making, motivate the members for taking up social responsibilities to discuss women related issues for example dowry, child marriage, domestic violence and health etc. Self -Help Groups are also involved in income generating activities.⁷⁷

Christuraj and Saraswathy (2009) examined socio-economic changes among rural women of Self-help groups of Cuddalore District of Tamilnadu. On the basis of 5 point rating scale, the socio-economic changes among the members of women SHGs were analysed. It was revealed that the high level of socio-economic changes in consequence of getting membership in self-help groups in terms of ability to voicing concern, access to credit sources, mobility and increase in individual education. In their study, it was found that a substantial level increase in socio-economic changes in consequence of getting membership in self-help groups had been observed by them in terms of recognition in family, recognition by outsiders, interaction, literacy and education, access to sanitation facility, family planning awareness, girl child

⁷⁷Ramanathan, L. (2009). Socio-economic impact of SHG-Bank linkage on members: An assessment. *Southern economist*, 49 (21), 13-16.

development awareness, health awareness, decision making and participation in development programmes. A marginal level increase in socio economic changes in consequence of getting membership in Self-Help Groups has been observed in terms of access to health services, access to immunization and asset building.⁷⁸

E.M. Reji (2010), studied on “What makes Self- Help Groups Successful”. The study was conducted in the Nilambur block of the Malapuuuram district of Kerela. Out of 492 Self-Help Groups 30 SHGs were selected by using simple random sampling and 200 respondents were selected at random in proportion to their distribution in the groups. In his study he discussed that the Indian Self- Help Movement initiated by the National Bank for Agriculture and Rural Development is one of the largest SHG movements in the world. This movement helped nearly 45 million poor households to access financial services from the formal banking system in the country. Some of these SHGs were highly successful and others not so much. His purpose of the study was to find out the factors influencing the effective functioning of Self-Help Groups. He constructed group performance index to access the performance of SHGs. The study revealed that the effective functioning of groups was influenced by a host of factors involving quality of group meeting, saving habit, adequacy and accessibility to resources, repayment behaviour, group cohesion, group leadership, group interaction, autonomy, sense of self, equity, accountability and transparency. He also found in his study that the group effectiveness was not influenced by any one of these factors in isolation but all of them together with varying degrees and group effectiveness was mostly influenced by five factors namely group interaction, group autonomy, equality, accountability and transparency. He

⁷⁸Christuraj, P. and Saraswathy, S. (2009). Self Help Groups and socio-economic changes among rural women. *Indian Journal of Social Development*, 9 (1), 1-10.

opined that the knowledge of the factors influencing the group's performance will be helpful for those involved in organizing and nurturing group activities.⁷⁹

Dhavamoni, P. (2010) studied empowerment of rural women through SHGs. The study had revealed that the women members were giving their first preference to spend their money in education of their children and to start a business by taking loan from their groups. Then they liked to prefer to spend their money in maintain household expenditure. They repaid their loan in time. After joining SHG their income and saving had been increased.⁸⁰

Emmanuel Janagan (2010), through his study “ Empowerment of women through Self-help Groups in India” had made an attempt to know the socio-economic conditions of rural women and to assess the level of participation of rural women in Self-help Groups which will help the researcher to identify the women's participation in Self-help Groups and to analyse the level of empowerment. The study was a descriptive research conducted in Thodamuthur village of Coimbatore district of Tamil Nadu. Total sample of 126 women members from selected Self-help Groups had been taken for the study. Interview schedule was used as tool for data collection in the study. The researcher had used four and five point rating scale to measure the empowerment of social, legal, political, family and knowledge. The study had revealed that the respondents who had high participation in Self-help Groups had relatively high social empowerment; low social empowerment is nil among them and moderate social empowerment was more or less similar as like as moderate

⁷⁹E.M. Reji, (2010). What makes self-help groups successful. *Journal of rural development*, 29 (1), 89-96.

⁸⁰Dhavamoni, P. (2010). Empowerment of rural women through self-help groups in Sattur Taluk of Virudhunagar district. *Journal of bloomers of research*, 2 (2), 191-195.

participation in Self-help Groups. Among the respondents who had high participation had relatively high legal empowerment and low legal empowerment was relatively less among them and moderate legal empowerment was relatively high among the group of moderate Self-help Groups' participators. It was also revealed that respondents who had relatively high participation in Self-help Groups were having more political empowerment. Among those who had high participation in Self-help Groups have relatively more high and moderate knowledge empowerment; low knowledge empowerment was relatively less among them.⁸¹

Malleswari (2010) had studied on the impact of micro-credit on employment generation in self-help groups. She conducted the study in Chittor District of Andhra Pradesh. To collect primary data, the respondents were selected on the basis of multi stage stratified random sampling technique. One mandal from each revenue divisions namely Tirupati, Chittor and madanapalli was purposively selected. Again three mandals namely Chardragiri, Puttur and Chowdepalli were selected conveniently. Total 36 SHGs were selected and 360 beneficiaries were selected as for the study. The beneficiaries were divided into four community categories such as OC, OBC, SC and ST. in order to evaluate the impact of micro- finance on the empowerment of women, a control group was formed comprising of all the categories of women belonging to different socio-economic groups. Total 90 women who had not availed micro-finance but eligible for credit were brought into the sample frame. The total sample size was 450. The study revealed that the average household employment had increased in the post SHG period. To find out differential impact of SHGs on various occupational categories he had conducted a study to pertain the employment generation among

⁸¹Emmanuel Janagan, (2010). Empowerment of women through Self help Groups in India. *Cauvery research journal*, 4 (1 & 2), 95-102.

different occupational groups and this study had revealed that nearly 38% of the employment had been generated in the case of beneficiaries others category during post SHG period and employment level of the beneficiaries increased considerably in comparison with no beneficiaries.⁸²

Hussain and Zafar (2010) had emphasized on the rural women empowerment among the members of self- help groups in Puducherry. In his study, he had randomly selected 50 self-help groups from 5 selected villages of Puducherry. The level of the women empowerment is assessed on the basis of 5 point rating scale i.e. career consciousness, occupation related gender consciousness, social related gender consciousness and economic empowerment. The study had revealed the increasing empowerment of poor rural women through self-help groups. They had got high level of economic empowerment in terms of spending according to own discretion, enhancement in household expenditure, decision making, free from economic dependency, satisfaction of personal needs, increase in bargaining power, independent earning capacity, increase in capacity to manage household economic resources and changes in role and economic responsibility after joining SHGs.⁸³

Shivamhari Mishra (2010) had examined empowerment of men and women through Self-Help Groups. She suggested that SHG is necessary to empower or enable men and women to undertake initiatives to do certain things particularly economic activities and social upbringing. The study was based on Ex-Post Facto research design. The primary data were collected through questionnaire and interview

⁸²Maleswari, B. (2010). Impact of micro finance on empowerment generation in self-help groups. *Indian journal of social development*, 10 (2), 413-424.

⁸³Hussain, B. & Zahir S. (2010). Self-help groups and women empowerment in Puducherry. *Indian journal of social development*, 10 (2), 359-367.

of the members. The study covers 37 SHGs out of 41 SHGs of Jamalpur Block in Mirzapur District of Uttar Pradesh. She mentioned the members before joining SHG have not been very clear about the economic empowerment. Only 12.98% women had been realising economic strength. But after joining SHGs the members had improved their economic empowerment in terms of self-financing, economic choice, freedom to earn, freedom to consume, freedom to save, freedom to invest, freedom over property, develop family economic activities and risk reduction. The study revealed that after joining SHGs men and women had also been socially improved in terms of greater autonomy, in decision making, freedom of employment selection, improvement of social status, problem solving skills, ability to get support, ability to get defend, ability to negotiate and sense of self dignity. Self Help groups had provided a platform for the poor particularly women to become literate, develop communication skill and conflict resolution skills.⁸⁴

Mansuri, B.B. (2010) studied microfinance through self-help groups. It was revealed that micro financing programme of NABARD through SHG is working very effectively, but a major challenge for this programme is the viability of non-farm economic activities. The study reported that it was difficult to find an economic activity that would yield a rate of profit necessary to cover the interest rate on loan. Since market for non-farm activities in urban area, hence, when these activities are taken up by rural women the produced goods could not meet the standard of the urban market.⁸⁵

⁸⁴Shivamhari Mishra, (2010). *Empowering men women through self-help groups*. Jaipur: Ashish Pranami publication.

⁸⁵Mansuri, B.B. (2010). Microfinance through self help groups: A case study of bank linkage programme of NABARD. *APJRBM, Shri Krishna international research & educational consortium*, 1 (3), 141-150.

Mehera, Chaudhary, Punjabi and Dangi (2010) had made an attempt to analyse the role of self-help groups in empowerment of rural women. The study was conducted 80 Self-help Group members of four villages of Indore block of Indore district in the state of Madhya Pradesh. It was tried to explore income generated activities initiated by Self-help Group members and associated problems. In their work they had used four components to assess the empowerment status i.e. influence over economic resources of the family, influence on women's own development, influence over decision pertaining to general welfare of the family and influence over local political activities. The study had revealed that financial position of majority of Self-help Groups members had improved to the considerable extent. The women in the four villages had developed confidence to a great level by becoming the member of Self-help Groups. Due to their membership in Self-help Groups rural women improved a lot in political activities. It was also revealed that majority (87.50%) respondents faced the problems excessive tension of dual responsibility in household and also in Self-help Groups.⁸⁶

Sujatha (2011) had made an attempt to analyse role of Self-help Groups in economic empowerment of women and the social development issues addressed by Self-help Groups through her study entitled "Economic empowerment of women and beyond SHG as an organisational possibility to find social development spaces". The study was conducted on some selected Self-help Groups, which were three years older, promoted and organised by five different facilitators in Coastal districts of Dakshina Kanaada and Udupi of Karnataka State in south India. Sujatha had found that in most of the Self-help Groups the internal loan taken by the members was

⁸⁶Jaya Mehera, Sandhaya Choudhary, N.K. Punjabi and K.L. Dangi, (2010). Role of Self help groups (SHGs) in empowerment of rural women in Indore Block of Madhya Pradesh. *Journal of extension education*, 17 (18), 118-120.

highly insufficient to set up or expand a reasonable income generating economic activity. Most women continued to earn low income. Women had faced disadvantages in terms of accessing information, getting the social power network and other resources they need to succeed in business and in life. So she argued that starting a new micro enterprise was difficult for them with only micro credit. She also found that women had not got social and political empowerment by managing their group activities and saving and credit. The study had revealed that women still were not decision makers within their family and in case of important decisions male were the decision maker. Women were regarded as member of SHG and only economic agent to their family. The study showed that most of the members had taken their loan by the SHGs for consumption. In most of the SHGs, the internal loan taken by the members was highly insufficient to set up a reasonable income generating activities.⁸⁷

Ramanathan (2011) examined the socio- economic impact of SHGs-Bank Linkage on the SHG members of Aghai, Gorhe, Dahanu and Jawahar villages of Thane District of Maharashtra. The study was conducted during the period of 2004-2009. The major objective of this study was to know whether formation of Self-Help Groups and linking them with banks had beneficial impact on both economic and social life of the SHG members i.e. change in level of per capita income, employment and social conditions. To examine the study the primary data are collected from the State Bank of India's branches at the four proposed villages. The collection of data was done through structural questionnaire and personal interview with SHGs' members and also with the people outside the groups like Panchayat Samiti and SBI branch officials. One SHG was taken for study from each State Bank of India's

⁸⁷Sujatha, K.S. (2011). Economic empowerment of women and beyond SHG as an organizational possibility to find social development spaces. *International journal of management research*, 1 (5), 317-325.

branches at the four selected villages of Thane District. The study had shown that women as a group were consistently better in promptness reliability of repayment. Targeting women in this mainstream programmes had been a very effective method of ensuring that the benefit of increased income accrue to the general welfare of the family and particularly to the children. The study also revealed that SHG-Bank Linkage were a bench mark in women's empowerment and socio-economic development of women at village level.⁸⁸

Manonmani and Prabhakaran (2011) had examined on women empowerment through SHGs. the study was conducted in Kovilangulam Panchayat, Usilamlampatti taluk of Madurai District. The objectives of the study were to study the income, expenditure and savings of the members before and after joining SHGs and to know the role of SHGs in providing rural credit. In the methodology part, simple random sampling procedure was employed. Total 80 respondents were selected from 15 SHGs by using simple random sampling. The study was complied with primary data covered only one year 2009-10 period and data were collected by interview schedule. The sample size was 1/3 of the total members in the SHGs. this was purely a descriptive study.

The study had revealed that the women age group of 40-50 was actively participated in SHGs activities. Because these age groups members were mostly committed in the various family responsibilities. Many women in the join the SHGs for getting loan and promote their personal savings and to get social status. After joining the SHGs women earned more money and increased their income level Rs.

⁸⁸Ramanathan, L. (2009). Socio-economic impact of SHG-Bank linkage on members: An assessment. *Southern economist*, 49 (21), 13-16.

2000-3000. Particularly Rs. 3000-4000 earning group is high. It was also revealed that the increased income not only enhanced the expenditure but also promoted the savings of the family. The study also revealed that members repaid their loan in time. Through the study they found that the women of this area met a big achievement in the area.⁸⁹

Sarumathi and Mohan (2011) had emphasised on role of microfinance in women's empowerment. The study was undertaken in rural areas of Pondicherry region. Both primary and secondary data were collected through survey of the region and NGOs reports and other documents. One NGO is selected and six Self-help Groups promoted by the selected NGO of Pondicherry were selected for this study. Cluster and area sampling were followed for this study and total 181 samples have been selected for the study from six rural areas of Pondicherry. To analyse data statistical methods were used such as simple correlation coefficient, paired t test, cross tabulation etc. The objectives of the study were to study the performance of SHGs in Pondicherry rural region, to study the problems women members face in Self-help Group, to analyse the freedom women members get in Self-help Group, to analyse the empowerment of the women psychologically, economically and sociologically and to offer suggestions for the betterment of women's empowerment in Self-help Group.

The study had revealed that microfinance brought psychological and social empowerment than economic empowerment. It was also revealed that impact of microfinance was appreciable in bringing confidence, courage, skill development and empowerment. The Self-help Group members in this area felt free to move with their

⁸⁹I.K. Manonmani and V.P. Prabhakaran. (2011). Women empowerment through SHGs, in Kovilangulam Panchayat, Usilampatti taluk, Madurai District- A case study. *Asian journal of management research*, 2 (1), 228-236.

groups and leaders. It leads them to participate on various social welfare activities with good cooperation.⁹⁰

Gauri Manik Manas and Shidagoudar (2011) had examined on women empowerment through Self-help Groups in rural areas. The study was conducted in 10 villages of Bidar taluk of Bidar district of Karnataka. The aims and objectives of the study were to know the socio-economic status of women in rural areas, to understand the role of the women empowerment through the Self-help Groups, to find out the real progress and administrative structure of the Self-help Groups formed by the women in rural areas and to know the role of the co-ordination of the Self-help Groups and NGOs in the rural areas. The study was conducted on the basis of survey method. The primary data were collected through an interview schedule. The researcher had interviewed 100 women from 10 Self-help Groups of rural areas.

The study had revealed that the women borrowed loan from Self-help Groups for domestic and unproductive use. Majority of the rural women respondents agreed that the women should have work outside the family, so as to get respect and status. Majority of the rural women knew about the self employment schemes of government, but most of them had not got benefit from the scheme. The majority of women respondents did not get help from the village Panchayat and NGOs in solving their problems. Through this study it was suggested that Panchayats and NGOs should look after the women empowerment activities in the villages, so as to provide equal status for the women in rural areas.⁹¹

⁹⁰S. Sarumathi and K. Mohan. (2011). Role of microfinance in women's empowerment: An empirical study in Pondicherry region rural SHGs. *Journal of management and science*, 1 (1), 1-10.

⁹¹Gouri Manik Manas and Uday. B. Shidagoudar. (2011). Women empowerment through Self-help Groups in rural areas. *International referred research journal*, 3 (32), 11.

Lalitha and Prasad (2011) had studied impact of women empowerment and role of SHGs in value based emancipation. The study was conducted in Guntur rural, Gorantla and Pedakakani mandal of Guntur Revenue Division in Guntur District of Andhra Pradesh. In every mandal under Guntur District, there were around 27 SHGs are functioning. The study revealed that women from SHGs have improved their economic status. On the basis of micro credit SHGs had been advised loans from the bank to start business like cattle rearing, weaving, food preparation etc. By getting training in selling of commercial products, women were encouraged. It was also revealed that in some cases due to the absence of formal bank services for short term micro credit facilities, the poor were compelled to depend on traditional money lenders.⁹²

Mehta, Mishra and Singh (2011) had revealed the important role of Self Help Groups in socio-economic changes of vulnerable poor of Jammu region. This paper examined in various aspects of SHGs in Jammu region like the social impact of microfinance, the economic impact of microfinance and the empowerment of members of SHG during the pre and post SHG period. The study was a descriptive type. A sample of 10 SHGs, promoted by the NGO named Gramudyog Hastakala Kendra in Kathua District of Jammu region, consisting 162 members, had been taken out of 400 SHGs. Questionnaire had been used to collect data in this research. The findings of the study showed that the microfinance programme had a very good impact on members, in their ability to express feelings and make people more confident. The study also revealed the Bank Linkage Programme had significantly

⁹²Lalitha, K .and Prasad, G. (2011). Impact of women empowerment and role of SHGs in value based emancipation. *Indian streams research Journal*, 1 (2), 130-133.

improved the access to financial services for the rural poor and considerable positive impact on the socio-economic conditions and the reduction of poverty of SHG members and their households. It was also come into light that involvement with SHG had reduced family violence. The women members could improve in getting access to amenities like medical, sanitation, education, market, water supply, and transport after joining SHG. The study showed that SHG is having a good impact on members in their ability to save their earnings. It was reported in their study that the majority of SHG members had started taking loan from bank in order to start their enterprise. It had empowered women members substantially and contributes to increase self-confidence and positive behavioural changes in the post SHG period as compared to pre SHG period.⁹³

Sindhuja (2011) had examined the economic empowerment of women through through his study on “Economic empowerment of women through self-help groups”. He had conducted his study in Chittor district of Andhra Pradesh and Palakkad district in Kerela. A sample size of 200 women beneficiaries from Chittor and 200 beneficiaries from Palakkad, total 400, were selected for study. Primary and secondary data were employed to collect data. The study revealed that in both states cent percent women could increase their earning capacity and could improve their financial status after joining self-help groups.⁹⁴

Khatibi and Indira (2011), in their work “empowerment of women through self-help groups and environmental management: Experiences of NGOs in Karnataka

⁹³Mehta, Mishra & Singh. (2011). Role of self- help groups in socio-economic change of vulnerable poor of Jammu region. *International conference on Economics and Finance research*, 4, 519-523.

⁹⁴Sindhuja P. (2011). *Economic empowerment of women through self-help groups*. New Delhi: Discovery publishing house.

state, India”, had focused the changes that women had experienced in both community and family decision making levels life after joining Self-help Group. the study also showed that Self-help Groups not only helped women to save money through credit, but also helped them learn something about their rights through participation in social activities.⁹⁵

Aruna and Jyothirmayi (2011) in their work had examined the role of microfinance in women empowerment. The study was undertaken in order to analyze the relationship between Self-help Group- bank linkage programme participation and women empowerment in Hyderabad, Andhra Pradesh. The study was based on literature as well as both primary and secondary data. The work was done on 300 sample respondents comprised of 150 female participants of Self-help Group who availed microfinance and another 150 female participants who were not availed microfinance loan. The findings of the study had indicated that microfinance activities and self-help group participation had a positive impact on the income assets, occupation, savings, and access to loans, bank connectivity, knowledge, self worthiness and decision level of the participants. Through this study microfinance loan avaiement and its productive utilisation had found to be having a profound role and on women empowerment.⁹⁶

Lyngdoh (2011) had focused the empowerment of women in Meghalaya through micro finance stratagy and self-help groups in his study “Micro finance,

⁹⁵Farzaneh Shaikh and M. Indira, (2011). Empowerment of women through self help group and environmental management: Experiences of NGOs in Karnataka state, India. *Journal of Humanities and economics*, 34 (1), 29-40.

⁹⁶ M. Aruna and Rema Jyothimayi, (2011). The role of microfinance in women empowerment: A study on the SHG bank linkage programme in Hyderabad (Andhara Pradesh), *Indian journal of Commerce & management studies*, 2 (4), 77-95.

SHGs and women empowerment”. The study was based on mainly secondary data. The study had revealed that economic empowerment had been increased through increasing income and it had led to social developmental outcomes like decision making ability, increased in self esteem and self confidence, improved mobility, access to various social amenities, increased political decision making.⁹⁷

Sahu, K.K. (2011) had examined self help groups’ impact on of tribal women through their study “Self-help groups and economic empowerment of tribal women”. The study revealed that tribal women SHGs were performing better in comparison to non tribal women SHGs. They could build mutual trust and confidence between bankers and the rural people.⁹⁸

Abirami and Sivasubramanian (2011) in their work “Empowering women through self-help group” had tried to focus on the demographic factors of Self-help Group and economic empowerment of women associated with Self-help Group’s. The study was carried out with both qualitative and quantitative approach. The study was conducted on 50 respondents of Tamil Nadu and to collect primary data interview schedule was employed. The study had shown that after joining Self-help Group the level of income, expenditure and savings of women increased and women felt satisfaction as being the member of Self-help Group.⁹⁹

⁹⁷Lyngdoh, B.F. (2011). Micro finance, SHGs and empowerment of women. In S.K. Das et al. (Ed), *Micro finance and India's rural economy* (pp. 93-100). New Delhi: New century publication.

⁹⁸Sahu, K.K. (2011). Self-help groups and economic empowerment of tribal women. In Nayak and Sahu (Ed), *Self-help groups and micro-credit institution*, (pp 25-43). New Delhi: Discovery publishing house.

⁹⁹P. Abirami and J. Sivasubramanian, (2011). Empowering women through self help groups. *International journal of research in commerce, economics & management*, 1 (6), 23-24.

Dutta, S. and Roy, A. (2011) examined whether participation of women in Self-Help Groups increases empowerment in Karimganj district of Assam. The study examined the cases of 120 members of 40 SHGs of different Development Blocks of Karimganj District. The sample of the study was drawn by applying multistage purposive sampling. Out of seven Development Blocks four Development Blocks were selected purposively. From each block, the SHGs which had received Revolving fund four years back are identified for collection of data. This study revealed that participation and involvement of women with SHGs had increased women's empowerment in a spectacular proportion and women could make a better position in the family.¹⁰⁰

Bujar Baruah, P. (2012) made an attempt to analyse the impact of micro finance on poverty. This was an empirical study conducted on twenty self-help groups in Borigog-Banbhag Development Block of Nalbari district of Assam to know the nature of loans taken by the members from self-help groups and to examine the causes of closure of SHGs. The study revealed that the amount of loans provided by the SHGs to its members was too small to help them cross poverty line. Although, these loans were utilised only for consumption purposes and capital investment also not enough to provide the members full employment opportunity to cross the poverty line. It was also revealed that a large number of SHGs were closed down and it was found more in case of the SHGs under the NABARD sponsored SHGs- bank linkage programme.¹⁰¹

¹⁰⁰Dutta, S. and Roy, A. (2011). Self-help groups and women empowerment: A case study of Karimganj district in Assam. *Assam University journal of Humanities and social science*, 1 (6), 30-46.

¹⁰¹Bujar Baruah, P. (2012). Impact of micro-finance on poverty: A study of twenty self-help groups in Nalbari District of Assam. *Journal of rural development*, 31(2), 223-234.

Kumar, S. (2012) focused on women's capacity building through Self-Help Groups. This study examined the capacity building programmes undertaken through women groups in Kerela by Kudumbashree, the state poverty eradication mission. The study revealed that the training programmes like financial literacy training, legal literacy training, accounts keeping training, entrepreneurship development training etc were moderate effectiveness on SHGs.¹⁰²

Alam and Nizamuddin (2012) had studied on Role of microfinance and Self-help Groups in women empowerment. The study had conducted in Mewat district of Haryana to know the socio-economic profile of Self-help Group women and to analyse the reasons for joining Self-help Group. The study was also aimed to know the structure and performance of self-help group and to find the impact of Self-help Groups in women. The study was analytical and consists of both primary and secondary sources. To collect primary for the study interview schedule was employed by the researchers. All the five Blocks had been selected for the study. 16 numbers of women Self-help Groups had been selected randomly from each Block. Total sample size was 480. The study had revealed that the main reason for joining Self-help Group was not be merely to get just credit. It is empowerment processes after joining the Self-help Group the women were economically and socially empowered. The Self-help Group is responsible for empowering women by the way of promoting self-reliance, self-confident, self-dependent and educating them to realize their fundamental rights.¹⁰³

¹⁰²Kumar, S. (2012)). Capacity building through women groups. *Journal of Rural development*, 31 (2), 235-243.

¹⁰³Perways Alam and Mohammed Nizamuddin, (2012). Role of microfinance and Self Help Groups in women empowerment: A case study of district Mewat. *International journal of entrepreneurship & business environment perspective*, 1 (2), 94-101

Ranbir Singh (2012) in his work “Women entrepreneurship issues, challenges and empowerment through self- help groups: An overview of Himachal Pradesh” had suggested that it is important to mobilise and utilize resources including human resources. The participation of women in economic activities not only from a human resource point of view but also is essential even from the objective of raising the status of women in the society. The long term objectives of the development programmes for women should aim to raise their economic and social status in order to bring them into the mainstream of national life and development.¹⁰⁴

Minimol M.C. and Makesh K.G. (2012) had studied on role of Self-help Groups in empowering rural women through their research work “Empowering rural women in Kerala: A study on the role of Self-help Groups”. The study was undertaken in three villages Kuthiathodu, Thuravoor South and Aroor of Chethala taluk of Alapuzha sub-divison. The total number of Self-help Groups covered under the study was 18 and the total number of members covered as respondents were 200. The objectives of the study were: to identify the profile of the Self-help Groups and its members; to identify the level of personal, social, economic and financial empowerment achieved by the members of Self-help Groups; to identify the nature and extent of group related and personal problems faced by the members of Self-help Groups; to test the association between group characteristics and empowerment.

The study had attempted to know group characteristics under the aspects of mutual trust, cohesion, transparency, interaction, leadership, accountability, cooperation, equality, interdependence and satisfaction among members. It was

¹⁰⁴Ranbir Singh, (2012). Women entrepreneurship issues, challenges and empowerment through self-help groups: An overview of Himachal Pradesh. *International journal of democratic and development studies*, 1 (1), 45-58.

revealed that these characteristics existed at high level among nearly 60 to 70% of members of Self-help Groups. Almost all the groups had very low levels of activities related to dispute resolution, social justice causes and legal initiatives. The study had revealed an important fact that the relevance and utility of microcredit facilities and bank linkage were grossly neglected and it is due to low level of education of members. Members who were better educated were more realistic of the existence of microcredit and bank linkage facilities. Regarding the social empowerment of women the study had revealed that rural women were generally found to be least participative in social programmes, awareness on rights and social problems was low. Regarding economic empowerment the study had found that the groups undertook commercial activities which could provide direct employment. On aspect of creating employment opportunities for the members or providing entrepreneurial skills, the study had revealed that the group members faced awfully badly. Very minimal number of women felt improvement in their employment opportunities.¹⁰⁵

Shanthi and Ganapathi (2012) had tried to focus the nature and extend of micro finance available to women Self-help Groups and to assess the role of microfinance towards the empowerment of Self-help Groups. The study was an analytical based conducted in the 5 highest Self-help Group populated villages in each block of Coimbatore District. The study had revealed that the association between the form of enterprises and the monthly income of the respondents and their level of satisfaction towards the empowerment of the self help groups is not significant. It was also revealed that the association between the amount of loan of the respondents and their level of satisfaction towards the empowerment of the self help groups is not

¹⁰⁵Minimol M.C. and Makesh K.G. (2012). Empowering rural women in Kerala:A study on the role Self Help Groups. *International journal of Sociology and Anthropology*, 4 (9), 270-280.

significant. It was suggested through this study that the government should come forward to provide minimum entrepreneurship programme through District Industries Centre. This might pave the way for practical and technical training in new areas. Through training programmes natural talents, aptitude, capabilities can be multiplied to develop self confidence, self esteem, assertiveness, courage and risk.¹⁰⁶

Sharma, Roy and Chakravorty (2012) examined the potential of Self-Help Groups as an entrepreneur. The objective of this study was to know the knowledge, attitude and skill acquisition after getting training and financial support from different agencies. The study was based on purposive sampling method and 25 SHGs and a sample of 300 women members were taken for study from three blocks viz. Chopra, Islampur and Itahar of Uttar Dinajjan District of the state West Bengal. The study had revealed that majority of SHGs had started their work from group saving and few had taken subsidized loan from bank. Profit earned was equally shared by the members. The study also focused that all respondents had very low level of skills prior to different training like vermi-compost training, fabric printing, painting etc. and maximum percentage of respondents had medium change in knowledge, skill and attitude.¹⁰⁷

S.K. Das (2012) examined the quality and performance of some selected Self-Help Groups in three blocks of Nagaon district of Assam. Under judgement and convenience sampling method Lumding Dev. Block, Dhalpukhuri Dev. Block and

¹⁰⁶ M. Santhi and R. Ganapathi, (2012). Impact of micro-finance towards empowerment of women self help groups with special reference to Coimbatore District. *Prestige international journal of management & IT- Sanchayan*, 1 (1), 67-90.

¹⁰⁷ Sharma, A. et al. (2012). Potential of self-help groups as an entrepreneur: A case study from Uttar Dinajjan district of West Bengal. *Journal of social sciences*, 30 (1), 83-87.

Udali Dev.Block were selected for study. Some specific revenue villages were also selected for the purpose of study wherein the concentration of SHG is very high. Only SHGs under SGSY which were enlisted with Directorate of SHGs under SGSY, Nagaon district for the year 2008-09 and completed one year of existence were covered for this study. Total 150 numbers of SHGs were randomly selected from each three blocks and revenue villages for the purpose of the study. The study revealed that the quality of SHGs were quite low in the selected Development Blocks compare to other blocks or states. It was also reported that some groups broke down immediately after getting either revolving fund or start new groups with new set of leaders to get another dose of fund or subsidy. The study also revealed the poor graduation of selected SHGs due to lack of economic homogeneity among members and loan accommodation mechanism etc.¹⁰⁸

S.K. Das (2012), in his study entitled “Micro finance and women empowerment: Does Self help group empowers women”, had tried to examine the influence of membership of Self-help Groups and gender inequality and impact of Self-help Group in women empowerment in three districts Karimganj, Cachar and hailakandi of Assam. It was also tried to assess involvement of Self-help Group member in decision making in the family and improvement of women position in the patriarchal family in that particular areas. The study was based on both primary and secondary sources. 75 Self-help Groups from each district covering both male and members were randomly selected and 150 samples were selected to collect primary data. The study had revealed that membership of Self-help Groups helped the respondents in improving their position in patriarchal family in many ways. Most of them improved their position through communication with all about equal role for

¹⁰⁸Das, S.K. (2012). Quality and performance of some selected self help groups in Assam. *Asian journal of research in business economics and management*, 2 (4), 26-44.

men and women. The women had realized courage and self confidence after involvement in Self-help Group. The study had also shown that membership of Self-help Groups made them able to take proper decisions in family matter, management skills. Membership of Self-help Groups could develop leadership qualities in them through sense of devotion to work, duty consciousness, sense of responsibility, organising ability, self confidence etc.¹⁰⁹

Vasanthakumari (2012) had examined the role played by the micro enterprises in the economic empowerment of women entrepreneurs of micro enterprises in India. The largest numbers of viable group micro enterprises in south India are concentrated in Kerala. The study was conducted in Kerala where major proportion of micro enterprises formed as group enterprises in Kerala promoted by Central Government, State government and NGOs. Micro enterprises formed under SGSY, by NGOs and State government was selected for the study. The study had revealed that Self-help Groups through micro enterprise development is an important mechanism for empowering women. By organising poor women into groups, they not only expand options available to them for their development but also provide them with opportunities to develop their confidence and skills to improve their status and to bring about a change in the attitude of the society towards women.¹¹⁰

Shambharkar, Jadhav and Mankar (2012) had made an attempt to analyse the impact of Self help groups on empowerment of women member. The study was conducted in Akola and Patur Panchayat of Akola district in Vidarbha region of

¹⁰⁹S.K. Das, (2012). Microfinance and women emopowerment: Does self help group empower women. *International journal of management and business studies*, 2 (2), 71-79.

¹¹⁰Vasanthakumari, (2012). Economic empowerment of women through micro enterprises in India with special reference to promotional agencies. *International journal of multidisciplinary research.*, 2 (1), 194-210.

Maharashtra. From each Panchayat ten villages were selected on the basis of maximum number of self-help groups were selected and from each village one active and progressive self-help group, who completed minimum three years was selected. Again from each selected Self-help groups seven women members, total 140 numbers of women were selected for study. The findings of the study had shown that Self-help Group could have a medium impact of psychological, cultural, social, economic and political empowerment. The impact of four dimensions cultural, social, economic and political was not noticed among women members of Self-help Group, despite majority of them had higher level of knowledge about functioning of Self-help Group and favourable attitude towards Self-help Group. This tends to recommends that there is a scope to increase the impact of Self-help Group on empowerment of women member.¹¹¹

Khobung (2012), in his study “Women empowerment and Self-help Group: The case of tribal women in the Hill areas of Manipur”, had tried to examine the impact of Self-help Group in empowerment of tribal women. The study was conducted in tribal areas of Churachandpur district of Manipur. The study was based on 130 samples drawn from 20 women Self-help Groups promoted by government and Non-Government Agencies and had been functioning for at least two years. Primary data were collected by using interview schedule. The study had revealed that one of the most important activities of Self-help Group was to be resource mobilisation. Savings, economic activity, bank loan and capacity building were the four modes of resource mobilisation practice by the Self-help Groups. Members of Self-help Group took active part in contributing a certain amount of money for the

¹¹¹Shambharkar, Jadhav and Mankar, (2012). Impct of self-help groups on empowerment of women member. *Indian journal of extension education*, 2, 188-192.

purpose of saving and credit activity of Self-help Group. The study had also shown that the empowerment process through Self-help Group movement in Manipur is yet to make any notable impact on tribal women in all aspects of economic, social and political. Especially the movement has shown hardly any relation with political sphere.¹¹²

Pandey and Roberts (2012) had made an attempt to study on identification of empowerment of rural women through Self-help Groups. The study had conducted in Gaalipura village of Chamarajnagar district of Karnataka. The study had revealed that women were inclined to a greater amount of their earnings on the family and domestic expenses, consequently an increase in women's income had seen a greater effect on family. The study had shown that microcredit facility had enabled women to own tools and means of production to upgrade their skills and improve their business. Aided by microcredit women were running canteens, catering units, cooking for schools, tailoring etc. the study had also revealed that after joining Self-help Groups women had realized that they had an important role to play in the family and confident about achieving their goals set for their families and make major decisions.¹¹³

Batra, V. (2013) studied the impact of microfinance on vulnerability and empowerment of women with regard to social and economic security in the rural areas of Haryana state. The other major objectives of this study were to know the impact of microfinance access on control over use of loan amount, earned income and assets

¹¹²Vanthangpui Khobung, (2012). Women empowerment and Self-help Group: The case of tribal women in the hill areas of Manipur. *International journal of research and IT management*, 2 (10), 1-12.

¹¹³Jatin Pandey and Rini Roberts,(2012). A study on empowerment of rural women through self help groups. *Journal of research in commerce & management*, 1 (8), 1-10.

and household decision making; to study the relationship between women accessing microfinance and their involvement in village level activities. The study was based on primary data through investigation, interviews and focused group discussions. The selected NGO was social Centre for Rural Initiatives and Advancement working in the southern part of Haryana. After selection of blocks the list of villages were selected and high level of mature SHGs (total 80) were selected through purposive and random sampling from each selected villages. The study found positive impact of microfinance in reducing vulnerability. It was also revealed that on control over use of loan or income earned and decision making, majority of women claimed joint control and on the issue of ownership of assets, majority of women registered less improvement. Women's participation at village level activities was found satisfactory. The study also recommended that community based microfinance interventions could increase the status of women.¹¹⁴

Debnath, B. & Shil, P. (2013) studied on women empowerment through microfinance in tribal society of Gobardhana Block in Barpeta district of Assam. The study had been conducted by taking both primary and secondary data. Random and judgement sampling method were followed to select the sample. 5 SHGs from each MFIs viz Bandhana, RGVN and Asomi, had been selected and 10 percent members from of selected SHGs and individual loaned members, total 122 numbers of sample, were selected. The study revealed that the types of economic activities were weaving, farming like piggery, dairy, fishery, goatary, poultry, making plates, biscuit bakery etc. It was found that weaving and farming activities were stand as main source of income of tribal women in that particular block. The study considered that though the

¹¹⁴Batra, V. (2013). Vulnerability and empowerment: Impact of microfinance on social and economic security of women. *Social Action*, 63 (4), 371-385.

income and saving amounts were small, but it is a movement towards economic empowerment of the tribal women.¹¹⁵

Murugupandian and Selavarani (2013) had examined on impact of Self-help Groups on empowerment of women. The study was conducted in Naappatinam district of Tamil Nadu. The researcher had made an attempt to obtain the changes in the savings and borrowing pattern of the beneficiaries and to analyse the changes in the annual income of the beneficiaries after getting benefited by the Self-help Groups program. It was also tried to analyse the improvement of the standard of living the beneficiaries of Self-help Groups. The study had revealed that after joining the Self-help Group the women's participation level in the decision making process increased within their family. They were aware of the various central governmental programmes but the level of awareness was less. The study showed that the women respondents received economic benefits of savings and credit facilities, access to credit for production and marketing and use of credit for undertaking income generating activities.¹¹⁶

Ansuman Sahoo (2013) had studied on some selected Self-help Groups to analyse the impact of Self-help Group on women empowerment. The objectives of the study were to examine the demographic factors of the respondents, to analyse women empowerment through Self-help Groups, to analyse economic gains derived by the members after joining the Self-help Groups, to examine the social benefits derived by

¹¹⁵Debnath, B. & Shil, P. (2013). Women empowerment through microfinance in tribal society: A case of Gobardhana Block of Barpeta district, Assam. In Dutta and Singha (Ed), *Ethnicity resources and institutions for development of North Eastern of India*, (pp 50-62). New Delhi: Akansha publishing house.

¹¹⁶R. Murugupandian and R. Selvarani, (2013). Impact of Self help Groups on empowerment of women in Nagappatinam district. *Journal of economics and finance*, 2 (2), 15-29.

the members and to analyse the operating system of Self-help Groups for the mobilisation of savings, delivery of credit to the needy, repayment of loans and in building up of opinion of Self-help Group members regarding increase in the power of decision making. The sample size of the study was 150 women members of 15 of Self-help Group from 10 villages of Cuttack district of Orissa. The findings of the study had revealed that monthly income, savings and expenditure of majority of sample respondents had increased after joining Self-help Group. Women's power had increased in taking decisions after joining Self-help Groups both inside and outside their family.¹¹⁷

Lokhande (2013) had made an attempt to analyse impact of microfinance in empowerment of women and SHG-Bank linkage programme. Out of 2180 women groups promoted by 12 NGOs in 12 districts of Maharashtra 10% Self-help Groups, total 218 Self-help Groups, were selected for the study. 654 members were selected as respondents of the study by using simple random sampling method. The study had shown that group association and access to financial services certainly brings positive changes among group members leading to their socio-economic empowerment. The study had suggested that there is need of employing long term policy measures in empower women in true sense.¹¹⁸

Reji (2013) had examined on economic empowerment of women through self-help groups. The study was conducted in Ernakulam and Idukki district of Kerela. The study was analytical and descriptive in nature which was based on both primary

¹¹⁷Anusman Sahoo, (2013). Self help group and women empowerment: A study on some selected Self help groups. *International journal of business and management invention*, 2 (9), 54-61.

¹¹⁸Murlidhar A. Lokhande. (2013). Micro finance for women empowerment-A study Self-help Groups-Bank Linkage programme. *International center for business research*, 2, 159-166.

and secondary source. Primary data had been collected from 100 selected SHGs and 200 randomly selected women members of selected SHGs. The study was undertaken to know the profile of the respondents and assess the effectiveness SHGs in the economic empowerment of women. The study had found that the life of women was improved through SHG. It was also revealed that income of the SHG members after joining SHG was higher than the income before joining SHGs in both districts. The study had shown that SHG is a medium for promoting the habit of saving among the women and to enhance the quality of status of women as participant, decision maker and beneficiaries in the democratic, economic, social and cultural spheres of life.¹¹⁹

Yoginder Singh (2013) had studied on effect of self-help group in economic empowerment of rural women in Himachal Pradesh. The study was conducted to know the pre and post SHGs status of SHGs members and to evaluate the impact of SHGs in empowering women in Mandi district of Himachal Pradesh. Stratified random sampling method had been used for the selection of 150 beneficiaries from the SHGs of Mandi district in order to analyse the impact of SHGs on the beneficiaries. The study had revealed that 32% of respondents had no occupation in pre-SHG stage, only 8% of the respondents were without occupation in post- SHG. The study had revealed that in post- SHG stage women were engaged in other income generating activities and their income level had increased significantly after joining SHG. The study had shown that through SHGs women became able to contribute towards their family income. SHG helped to upgrade their skills, to understand banking operation and to improve communication skill. After joining SHG they became able to take decision in community, village and household activities. The

¹¹⁹Reji, (2013). Economic empowerment of women through self-help groups in Kerala. *International journal of marketing, financial services & management*, 2 (3), 97-113.

researchers had concluded on the basis of their study that SHGs had a power to create a socio economic revolution in the rural areas.¹²⁰

The existing literature review on Self-help Groups and women empowerment shows at present Self-help Groups are working as a tool which accelerate social as well as economic empowerment of women in male dominated society. The studies have remarked that through microcredit SHGs model linking with banks help the rural poor, especially women, to generate income generating activities and have realized them their existence in society.

It is found that in the state of Assam Self-help Groups play significant roles in giving financial support to the poor rural women and they have been influenced by the Self-help Groups model and willingly and happily working as members of the Self-help Groups. But the study on roles of Self-help Groups in women empowerment in Assam is not much more than the studies conducted in the other states of India. Therefore, a sociological study on the role of Self-help Groups is relevant to know the growing socio-economic empowerment of women through Self-help Groups in Assam, especially in Sivasagar district.

1.10 CONCLUSION

From the discussions included in this chapter, it has been revealed that through the depth studies, the feminists have been trying to find out the causes and consequences of suppression of women and to establish liberty, equality and rights through empowering women in male dominated society. From 1950s onwards, the approaches concerning liberty, development and empowerment of women in male

¹²⁰Yoginder Singh, 2013. Effect of Self-help group in economic empowerment of rural women in Himachal Pradesh. *Journal of Indian research*. 1 (3), 54-61.

dominated society have been prevailing in feminist discourse. In recent times, empowerment of women is taken as most effective strategy to abolish gender inequality in our society. This multi-dimensional approach including health, education and employment of poor especially women is implemented by the self-help approach. Women's empowerment through microcredit is a strategy taken by the government and policy makers. The rising influence of feminist writings on women's deprivation and gender equality assist Government and many non government institutions to emphasise on targeting women in their microcredit programme. In this regard, Self-help Groups in connection with micro-finance are playing an important role for the improvement of socio-economic conditions of the poor and women.

Empirical studies on Self-help Groups and women empowerment in India and abroad are reviewed to understand theoretical perspective and to design the entire study. The existing literature review on Self-help Groups and women empowerment shows that at present Self-help Groups are working as a tool which accelerates social as well as economic empowerment of women in male dominated society. The studies have revealed that through microcredit Self-help Groups model linking with banks help the rural poor, especially women, to generate income generating activities and have realized them their existence in society.