

Review:Socio – Economic Empowerment through Self Help Groups (SHGs)

***Beulah Suresh&**Arivuseelvee V. J.**

*Head & Assistant Professor, PG & Research, Department of Business Administration, Auxilium College (Autonomous), Thiruvalluvar University, Vellore – 635 606.

**Ph. D. Research Scholar, Department of Business Administration, Auxilium College (Autonomous), Thiruvalluvar University, Vellore – 635 606.

Introduction

Women empowerment is considered as an essential wing for the overall growth of a nation. It is a phenomenon in which women involve in challenging the norms and cultures in order to effectively promote their well being independently. In turn, they also involve in effective maintenance of their family well being. On this context, it implicitly states that, Self Help Groups plays a major role in determining the extent of women empowerment especially in the rural areas. Self Help Groups (SHGs) promotes the socio economic strength among the weaker section of the community. Involvement and working of SHGs imbibed a valuable and affirmative change on their empowerment in terms of social and economical contexts.

Objectives of the Study

- ❖ To explore the diverse literature available worldwide for understanding the variables that constitutes the social and economic empowerment of women through SHGs.
- ❖ To converse the enhancement of women on the perspectives of their role in bringing change in their families, in turn towards the society simultaneously with their economical context.

Research Methodology

Secondary data were reviewed in proceeding this study. The literature survey was carried out by retrieving the research articles, papers, books using the British Council Library Access (Online), EBSCO Host, Research Gate and Emerald Insight.

Literature Survey

There exist a numerous empirical studies on SHGs activities with a great impact on the society. The literature discussed in the study specifically focuses on the social empowerment of women through SHGs with the facilitating indicators such as decision making, autonomy, social status, etc.,

Naik and Rodrigues (2017)

In this study the economic parameters were identified in terms of household assets, household income, household expenditure, household savings, loan and housing type of the SHG members. These

parameters were summed up in terms of their rating score and the economic empowerment index were calculated. Likewise, social parameters were identified namely, confidence in handling financial crisis, addressing official people, augmentation of communication skills, business skills, financial skills etc. similarly these parameters were summed up in terms of their rating score to calculate the social empowerment index.

Sarma (2014)

The primary objective of this paper is to examine the role of SHG in developing socio economic status of rural women, and to identify the satisfaction level of SHG members in SHG activities. The chi square test and average method is used as statistical tools for analyzing the data and testing the hypothesis. The data were collected from 180 members using simple random sampling from 8 blocks of Golaghat district of Assam constituting 4949 SHGs. Chi square test and the average method were employed to analyse the data. The finding stated that the Self HelpGroup serves as an essential tool which fosters the rural women to attain power for their self sustenance in their life independently.

Sivachithappa (2013)

The authors intends to uphold the strong and self-determining women groups who make use of their power for their own development and their community. In addition to that, it was stated that the women would be established with the enhancement of their managerial and technical skills through their participation in income generating activities. In the economical context, it is essential to generate the measures and analyze the extent to which the micro finance programmes are able to alleviate poverty by augmenting capital / asset generation at the household level, enhancing household and enterprise incomes, rising the capacity of individuals and households to handle the risks. Ultimately, all these together fosters the women in empowering at the community level, state level finally national level as well.

Velmuruganet. al., (2013)

The findings of the study states that SHGs constructs responsiveness among members on the social evils. Added to this, the study also portrays that there is an optimistic force of the SHGs on members in confronting social evils. The important finding of the study was that 75. 8 per cent of the SHGs women purely depend on the NGOs in financial decision making process because, during the commencing of group, the NGOs assist the group members by offering indispensable guidance to SHGs.

Rajendran and Raya (2010)

The main objectives of the study was to find out who motivated women to form SHG and who motivated them to join in SHGs, reasons for joining in SHGs and to find out the amount and purpose of utilization of micro finance. The study states that there exist a difference between the respondents of the two

blocks about who motivated and helped in the formation of SHGs. They concluded that the majority of women join in SHGs to avail loan and there is a successful utilization of loan in income generating activities.

Shiralahetti (2010)

The study projects on women empowerment by means of their participation in Self Help Groups. The author stressed on the reasons behind the women joining SHGs, are repayment of loans, monthly income, expenditure and savings pattern. In addition to that, it was also identified there was an increase in the power in their family regarding decision making.

Rao (2005)

The researcher examined the performance of 45 SHGs in Krishna District of Andhra Pradesh. He observed that few of them were closed soon after they were set up. However, the SHGs yielded the positive output towards the poorest of the poor of the study area. He concluded that, to make SHGs financially more sustainable it is an explicit need to take necessary steps in providing the loans as earlier as possible.

Malathi (2003)

The author examined about the type of attitudinal changes in the families. Through SHGs the women realize their strength. It was observed that they possess a very clear idea on the need of savings, benefit of credit schemes in case of income generating activities. SHGs also imbibed the habit of decision making among women through planning and implementing the practice of economic, social, cultural and other measures.

Goankar (2001)

The researcher attempted to study the working and the impact of SHGs in selected *taluks* of Goa. The study revealed that individual loans are mostly used for productive purposes and the rate of recovery of loans are cent percent. The study concludes that the active participation of SHGs contributes towards the reduction of the poverty in affirmative terms and also in reducing the unemployment issue in the rural areas.

Puhazhendi (2000)

The researcher conducted a study with an intention to review the progress of SHG bank linkage programme in Tamil Nadu and evaluate the socio economic impact of the same on the SHG members. The study encompasses 70 SHGs, promoted by the NGOs. The findings affirms that the group formation and its linkage with bank is expected to augment the availability of capital to the rural households, which

in turn, would get rid of the clutches of the money lenders and enable them to elevate their economic activities.

Findings

- ❖ The researchers focused on the different variables or indicators to analyse the economic and social empowerment of SHGs women.
- ❖ The literature survey has given an idea that the researchers focused on the basic concepts namely autonomy and decision making.
- ❖ The economic indicators identified were savings, access to household assets, income, expenditure, loans and confidence in facing the financial crisis.
- ❖ The social indicators identified were social awareness, social recognition, and awareness about government schemes.

Conclusion

This study attempted to explore the revolutionary changes inculcated within women as the after math effect of joining Self Help Groups with special reference to socio economic terms. It is impetuous to conclude that the impact of joining Self Help Groups by women yielded positive impact output that benefits the society directly and also the individuals economically. The enhancement in the economical status of the individuals contributes towards the upliftment of the individual which has impact in the society as well as in the growth of our nation.

References

- Goankar, Rekha (2001), Working and Impact of Self Help Groups in Goa, Indian Journal of Agricultural Economics, Vol. 56, No. 3.
- Malathi VP, Impact of Women Self Help Groups in Tiruchirapalli District, Unpublished Dissertation submitted to Alagappa University, Karaikudi, 2003.
- Naik, Madanant and Rodrigues, Anthony (2017), women empowerment through self help groups : Realities and challenges, IOSR Journal of Humanities and Social Sciences, vol. 22, Issue 6, Ver. 12, pp. no. 1 – 9, e – ISSN : 2279 – 0837.
- Puhazhendi V and Badatya KC., SHG Bank Linkage Programme for Rural poor, An impact assessment, www.Nabard.org.2002.
- Rajendiran and Raya (2011), Micro Finance – Problems and Constraints in Vellore District, Tamil Nadu, India, J Economics, Vol 2, Issue 2, pp no. 109 – 114.

- Rao, Pulla (2005), Sustainability of Self Help Groups : The case of Krishna District, Andhra Pradesh, The Indian Journal of Economics, Vo. XXXVI, No. 340, July 2005.
- Robby, Rebecca and Sirichanya, Durude (2000), India Rural Development Project to Empower women World Bank Information Center, News release No. 97 / 1292, SAS. www.WorldBank.org/html/extdr/extme/1292.htm
- Sarma, Manoj Kumar (2013), A study on Socio – Economic condition of Self Help Group members in Golaghat District of Assam, International Journal of Innovative Research and Development, vol 2, Issue 4, ISSN : 2278 – 0211.
- Shiralahetti (2010), Women empowerment through Self Help Groups, The IUP Journal of Entrepreneurship Development, Vol. VII, Nos. 1 & 2.
- Sivachitappa (2013), Impact of micro finance on income generation and livelihood of members of Self Help Groups – A Case study of Mandya District, India, Procedia – Social and Behavioral Sciences 91, pp no. 228 – 240.
- Suprabha K R (2014), Empowerment of Self Help Groups (SHGs) towards microenterprise development, Procedia Economics and Finance 11, pp no. 410 – 422.
- Velmurugan, Veerappan, Kalaiselvan (2013), International Journal of Marketing, Financial Services & Management Research, Vol. 2, No. 4.
- Vishnuvarthini and Ayyothi (2016), The role of SHG in Women Empowerment – A Critical Review, IOSR Journal of Economics and Finance, vol. 7, issue – 3, Ver. II, pp no. 33 – 39, e – ISSN : 2321 – 5933.