
The Collection Of Authors Review Of Literature About Self- Help Groups In India

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Abstract:

The concept of **self help groups** has been evolved to organize the rural poor to meet their productive and consumption needs out of their saving. A **self help group** is a small economically homogeneous affinity **group** of the rural poor voluntarily coming to gather to save small amount regularly. The origin of self-help group can be traced is from Grameen bank of Bangladesh, which was founded by **Mohamed Yunus**. SHGs were started and formed in 1975. In India NABARD initiated in 1986-1987. The absence of institutional credits available in the rural area has led to the establishment of SHGs. Self-Help Group or in-short SHG is now a well-known concept. It is now almost two decade old. It is reported that the SHGs have a role in hastening country's economic development. SHGs have now evolved as a movement. Mainly, members of the SHGs are women. Consequently, participation of women in the country's economic development is increasing. They also play an important role in elevating the economic status of their families. This has led boost to the process of women's empowerment. so here I presented the collection of authors review of Literature about self-help groups.

Keyword: Review of Literature, Self –Help Group, Books and journal, Conclusion,

Lalitha and Nagarajan (2004) Self Help Groups has laid the seeds for economic and social empowerment of women. Participation in group activities leads to changed self image, enhanced access to information and skills, broadened their knowledge about resource.

Arjun.Y Pangannavar(2012),The inadequate support to women and insufficient protection to their respective families affect society as a whole and undermines efforts to achieve gender equality. In different cultural, political and social systems, various forms of family exist and the rights, capabilities and responsibilities of family members must be respected.

Suja, S. (2012),The empowerment of women is one of the vital issues in the progression and improvement of countries all over the world. Tamil Nadu has a magnificent custom of recognizingthe significance of empowering women over a number of decades. Association in SelfHelpGroups has enabled women to gain greater control over resources like material possession,intellectual resources like knowledge, information, ideas and decision making in home, community, society and nation.

Abdul Raheem, A. (2011), self-help Groups (SHGs) have emerged as an effective instrument to promote entrepreneurship..

S.N. R.K. Tripathy Shao (2006), conducted a study on perception of women about role of SHGs in empowering them with the use of qualitative methods such as focus group discussions and content analysis. It was found that after joining Self Help Group women have gained economically and socially. The study recommended conducting capacity building programs to enhance capability of members of SHGs

Lieberman, M. A., Borman, L. D., Bond, G. R. (1979). Self Help Groups has laid the seeds for economic and social empowerment of women. Participation in group activities leads to changed self image, enhanced access to information and skills, broadened their knowledge about resource.

Srivastava, A. (2004), examined the impact of participation in Self Help Groups on the empowerment of women in india using personal narrative method. The authors recommended that it is necessary to provide a convergence of inputs, ensuring a proactive involvement of women in the program, changing social norms and perceptions and anchoring with wider movements of social change.

India: ICAFI University Press.(2007) A self help group (SHG) is a micro-cooperative whose activities comprise income-generation, overcoming addiction and ensuring safe sex, and propagating microfinance. Indian banks have found that lending to an SHG is good as the recovery rate is 90-100 per

Tapan, N. (2010) Regular institutions have faced difficulties in dealing with a large number of small borrowers, whose credit needs are small and frequent, and their ability to offer collateral is limited. Cumbersome procedures and risk perceptions of the banks leave a gap in serving the credit needs of the poor. It is in this context that micro credit has emerged as the most suitable and practical alternative to conventional ban...

Satapathy, C. (2011), Women empowerment is an important issue in our development. The up-coming self help groups in India are well defined means to achieve empowerment in rural areas. We have made a sincere attempt to analyze SHG from major dimensions focusing on empowerment. We believe and hope the book will be of much useful to the students, field workers, researchers and all others dealing with women empowerment.

Lalitha, and Nagarajan (2004) Self Help Groups has laid the seeds for economic and social empowerment of women. Participation in group activities leads to changed self image, enhanced access to information and skills, broadened their knowledge about resource.

Sreeramulu, G. (2006), It covers the problems and perspectives of Self Help Groups and suggest several measures. The study has evaluated the implementation of several schemes in Anantapur District in particular and in Andhra Pradesh in general such as rearing goats, dairying, petty business activities, making of soft toys and so on. The findings are very much encouraging, such as Women are now managing their families, Panchayat Raj Institutions, are able to concentrate on their children s education and health. Contents include: Introduction, Public Policy Theoretical Perspectives, Evaluation, Aims and Objectctives of Self Help Groups

The Indian Government adopted the approach of Self Help Groups (SHGs) to uplift the rural women. The empowerment of women through Self Help Groups (SHGs) would lead to benefits not only to the individual woman

New Century Publications(2015), Self-help Group (SHG)-Bank Linkage Programme was launched in 1992 as a flagship programme by the National Bank for Agriculture and Rural Development (NABARD). The objective is to meet the financial needs of the poor by linking SHGs with the formal credit agencies. Financial inclusion of the women can be best ensured through SHGs. The present volume contains 10 papers, authored by experts in the field, which provide valuable insights into the importance and functioning of SHGs to ensure financial inclusion and hence economic empowerment of women.

Annapura, A. A. (2018), This book provides a vivid picture of Micro Finance for women empowerment through bank linkage of women groups in Andhra Pradesh with special focus on East Godavari District. The book presents the observations made by the author on the outcomes of specific endeavors of District rural development agency (DRDA), East Godavari District for the economic, political and social empowerment of women and also the involvement of banking sector in the district to achieve the holistic objective of inclusive growth and alleviation of poverty.

Dr. Mahavir N. Sadavarte (2017), Women population constitutes nearly 49% of the total population of India. Empowerment of rural woman is necessary for the development of each and every society & country. Author has focused on ‘Self Help Group and Comprehensive Empowerment of Women in Rural Area, because it is very significant for development of women in rural area. Present subject is related to commerce, Economic, Sociology, Human Science, Human Rights, and Social Welfare also.

Dr. Mahesh Agasara , The present study is based on secondary data source and considered as the powerful instrument for women empowerment and eradication of poverty. The SHG Bank Linkage has made an adventure in the economy by transforming the formal banking services to rural poor and needy people particularly women group .

K.Usharani ·(2008) undertaken quality assessment of SHGs in West Bengal and this was done by using twenty indicators like group meeting, members’ participation,

group discipline, savings, micro-credit, financial management, economic and social initiatives and linkages with institutions.

Singh, S., Kaur, S. (2019) also studied SHGs programme of Peoples Education and Development Organisation and makes an attempt to evaluate social and economic impact on households of SHGs members. They observed that members involved in SHGs programme have increased involvement in decision making, awareness about various programmes and organisations. Moreover, the members get information about the different sources of credit and also reported that there are the evidences of household income, food security and increased standard of living.

Sastry, B. V. H. K., Rao, S. S., Devi, S. A. (2016). Micro Finance, Self Help Groups and Women Empowerment Current Issues and Concerns, , Rural Women Empowerment, Women Empowerment at View - Through Self Help Groups, NGOs and Micro Finance Institutions, Development of Women - Empowerment, Role Of Government in Women Entrepreneurship Development in India,

Lalitha, N., Nagarajan, B. S. (2002). Self Help Groups has laid the seeds for economic and social empowerment of women. Participation in group activities leads to changed self image, enhanced access to information and skills, broadened their knowledge about resource.

Senthil Kumar, D. M. R. (2017). a study has been conducted and the data have been collected from 50 SHG leaders and 150 SHG members and the results of the survey have necessitated certain changes for the final structuring of the interview schedule meant for the SHG leaders (500 Nos.) and SHG Members (1500 Nos.) chosen for the study Ever since Independence a number of innovative schemes have been launched for the upliftment of women in our country.

Dr. K. Kanniammal, Dr. U. Jerinabi, and A. Arthi (2011), says that micro finance is a path towards empowering the most marginalized among the poor to take charge of their life's requirements. The study results proved that the intervention of micro finance through SHG-Bank Linkage Programme has positive impact on the economic and social status of the members, in terms of increase in income, savings, employment generation, asset creation, decrease in the dependency on money lenders, improvement in decision making skills, participation in community affairs and the empowerment of women. Micro finance activities have helped poor to come out of poverty and achieve social reorganization and empowerment.

V.V. Desai (2011) in his study says that, the enhancement of entrepreneurship qualities among the members of self help groups is a significant step towards social and economic empowerment of women. Status of women has also improved by joining the SHGs. His suggestions for improvement are the development of skill oriented training programmes, encouragement of good leadership in the group and constant guidance and support through the government and nongovernment organizations.

Dr. Elizabeth Joey Henriques and Dr. Rekha Ramesh Gaonkar (2011) the study suggests that poor often use micro credit for productive and income generating activities when compared to non-poor micro credit clients. The usage of micro credit also depends on the age of the SHGs. It was been observed that the SHGs with longer period

of time have a tendency to utilize credit more towards financing non-income generating activities. The findings also reveal that the members of SHG are also dependent on other financial institutions for their credit requirement.

Reddy (2005) observes that the state of SHGs identifies key areas of weakness which undermine the sustainability of SHG movement. He identifies the major areas such as financial management, governance and human resource ranges from weak to average quality for a majority of SHGs. APMAS (2006) addressed a wide range of issues including cases of dropouts from SHGs and internal politics, and issues of social harmony and social justice, community actions, book-keepings, equity, defaults and recoveries and sustainability of SHGs.

EDA Rural Systems and APMAS (2006) observed that 30 per cent of SHGs in the sample were involved in community actions. He assesses the quality of SHGs on different parameters like involvement in social harmony, social justices, community action etc. He further observes that only 15% of SHGs have good quality of records that are maintained by the group members.

Sharma (2007) shows that the SHG movement has not get success in some north-eastern states for reasons that are peculiar to the region. The study also observes the banking constraints as a factor that hinders the quality of SHG in Northeast India. In another study conducted by Haryana Community Forestry Project, (Govt. of Haryana, 2007) assessed the quality of SHGs in a self style way which comprises nine broad indicators which includes organisational capacity, saving and credit, financial management, micro-enterprises, skill development, awareness & attitudes, empowerment & influence, networks & linkages and plans & visions.

Kumar (2010) while comparing the differences in quality of SHGs between SHGs under the umbrella of federations and other SHGs which are not part of federation observes that federation type SHGs are functioning well. He assesses the quality of SHGs by using NABARD CRI and also advised all banks to access the quality of SHGs using the CRI before every credit linkage.

Sahu (2010) assessed the quality of SHG in Northwest India based on the 13 indicators Thus, in group formation, homogeneity in economic status should be given weightage. Continuity in the perusal of social causes and issues, group processes, and other social parameters should be considered while fixing determinants of group quality.

Greaney, Kaboski, and Van Leemput (2016) it is estimated that close to 200 million people across the developing world have found their way into a self-help group (SHG) by 2017. In majority, these SHG members are women, as the SHG model is believed to be particularly appropriate for working towards women empowerment based on the idea that collective action is most effective in fighting patriarchy.

Brody et al. (2017) have released the first systematic review of the impacts of SHGs on various dimensions of women empowerment, taking in 23 quantitative impact studies and 11 qualitative ones. With the exception of the psychological dimension, the study reports positive impacts. At the same time, it signals the following: “[T]he included evaluations often did not include sufficient information about the specifics of the activities that were implemented by the SHGs. As a result, it remains unclear which of the

various SHG models are most effective” (15). Indeed, the SHG model is far from uniform and can be focused on mutual support among its voluntary members in the economic, social, legal, or political domain.

UNDP(2016). While improving women’s status in South Asia is admittedly very critical, levels of gender inequality across parts of sub-Sahara Africa remain persistently high. In fact, both Bangladesh and India outrank Ethiopia on the Gender Inequality Index, as reported in the 2016 Human Development Report .

Quisumbing and Pandolfelli (2010) Since the SHG scheme under study in this paper is one that is involved in agriculture, it is pertinent to point out the disadvantageous position of women in agriculture, which is well documented for sub-Sahara Africa. Female farmers lose out due to the male-dominated nature of the extension service in most countries, a lack of access to credit and improved inputs, absence or insecurity of property rights on land, and poor market

Fischer and Qaim 2012; BenYishay et al.(2016). community norms and weak intra-household bargaining power may restrict crop choice to women, prescribe allocation of marginal lands, and exclude women from commercialization, negatively affecting productivity, spending power, and psychological traits like self-esteem

Fouillet C, Augsburg B (2007), In the year 2012 in the study states that more respondents are occupying agricultural activity most of women are 40-50 age group are the members. Half of the respondents engaged in various income generating activities belongs to SC\ST. Reasons of women joining SHG is giving financial support to their family. According to availability of resources and opportunities they are doing the income generating activities like tailoring, nursing and dairy .

Jagan EG (2009), The Study states that member of SHG has no primary education but they are able to read and write. Members of the group are married, unmarried and widows. To raise status in society is the prime reason for joining SHG to promote income generating activities, to get loan, to promote savings, to maintain household expenditure they are joining in SHG. Majority of respondents are belongs to the groups which were established 5 yr. ago. After joining SHG the women are economically and socially empowered.

Gudaganavar, Rajashri G (2008), The study states that rural women had a very low level of education. Women respondents earned an amount of Rs.20, 000 on an average annually from the various sources. By doing small income generating activities they can help the family for financially, through the help of self-help groups. The study has revealed that different agro processing SHGs, classified under four groups of fish processing, copra processing, powder makes and ready-to-eat items making, behave differently in their socio-economic and group characters. The article says that performance of SHGs is influenced more by the experience indirectly by the age rather than the education level. It is revealed that group stability is influenced. Analysis has revealed that significant socioeconomic characters that contribute towards group performance in general, are management-orientation.

Manimekalai and Rajeswari (2001) SHGs has helped the groups to achieve economic and social empowerment. It has developed a sense of leadership, organizational

skill, management of various activities of a business, right from acquiring finance, identifying raw material, market and suitable diversification and modernization.

Rajagopalan (2007) described that often, exaggerated claims are made about SHGs building housing colonies and bridges, doing a roaring export business etc. Since these SHGs comprise of rural women barely literate, such claims look incredible. Yet, the fact remains that micro credit has liberated lakhs of families in villages from the clutches of predatory money lenders. It is also true that almost in every village some rural entrepreneurs have emerged with guidance from NGOs, DRDA, banks and other financial institutions.

Anjugam and Ramasamy(2007) The study has revealed that landless and marginal farm households and socially backward households participated more in the SHG-led microfinance programme.

Jaya S. Anand (2002)³ in her paper titled “Self Help Groups in empowering women: case study of selected SHGs and NHGs”, gives a review of progress of Self Help Groups. She has attempted to examine the performance of selected SHGs and NHGs and to assess its impact especially the impact of microcredit programme on empowering women. It has been clearly established that delivering credit alone may not produce the desired impact. The supporting services and structures through which credit is delivered, ranging from group formation and training to awareness raising and a wide range of other supporting measures are critical to make the impact of group activity strong and sustainable

Prabhavathy(2011) in her investigation titled, "An Empirical Study of SHGs and Rural Development in Tuticorin District" has examined that SHGs began its working all over again Tamil Nadu, in certain regions they are working viably though in certain territories they face issues. Since, SHGs help ladies to accomplish financial strengthening, this approach measures can contribute a ton to the country improvement. These days, the ladies in the SHGs are additionally regarded by the others, since they are free in procuring the salary and they are adding to family pay, use and reserve funds. They can ready to contribute all alone to the improvement of the general public and the country an entirety.

S.Venkateshmurthy and G.M, Dinesh (2009) in their examination titled, "Women Empowerment through SHG – An Analysis" have noticed that the SHGs are playing a significant and crucial job in sorting out woman, creating initiative characteristics among woman, assembling sparing and including woman in different salary producing exercises for their innovative improvement. Further, it observes that SHGs are a significant instrument to lighten destitution when all is said in done and woman neediness specifically. SHGs helping the woman to improve their financial status which prompts monetary strengthening process.

Vijayanthi (2000) attempts to explain the process of women’s empowerment and find out the levels of awareness creation, decision making, self and group empowerment among women from Self Help Groups formed under Comprehensive Community Development Programme implemented in five slum areas of Chennai.

Pandey and Rini Roberts (2011) examined the impact of participation in Self Help Groups on the empowerment of women in Chamarajnar District of Karnataka

using personal narrative method. The authors recommended that it is necessary to provide a convergence of inputs, ensuring a proactive involvement of women in the program, changing social norms and perceptions and anchoring with wider movements of social change.

Tripathy and Jain (2011) assessed the distributional implications of the world's largest ever government operated micro-finance programme and examines the suitability of the Self Help Group (SHG)–micro-enterprise framework towards effective income generation and poverty alleviation. The statistical analysis indicates that while internal savings and group corpus have a positive and significant effect on the income growth of beneficiaries, bank credit does not have any such impact. The results also highlight that the socially and economically forward regions are more likely to benefit from this programme. This has policy implications towards effective governance of government operated micro-finance initiatives in developing nations.

CONCLUSION:

Although there are many movements and organizations for the empowerment of women in different parts of the world, the Group is considered to be of paramount importance to India. I have recorded in this paper as a collection the Review of Literature which has been published in all the journal and books with a focus on this highlights which works to improve the livelihood of women. Noting that I am reporting this article many books are being written and published by the best authors through journals and books, It is true that women's empowerment can be easily spread only if women's organizations and women's related organizations bring to the world the ideas that exist in buying and using these books.

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