

Role of Self Help Groups in Socio-Economic Empowerment of Women: A Review of Studies

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Abstract

Poverty in India is widespread with the nation estimated to have one third of world's poor.

Microfinance has been proposed as a possible solution for the maximum outreach and alleviation of poverty in the rural poor especially the disadvantageous sections of the society namely women, small and marginal farmers, and landless farmers. In terms of financial exclusion India's world rank is 4th with 135 million people. In 1992 NABARD launched a scheme to organize poor people into a group of 10-20 persons and linking that group with the banks. The scheme was broadly a replica of Bangladesh Grameen Bank. Under this scheme poor, preferably the women are organized in SHGs with the help of Banks, NGOs, Panchayat members and banks financing these SHGs were made eligible for concessional refinance by NABARD. SHGs are believed to be the vehicle for women empowerment and poverty alleviation. What started as a pilot program has now become a movement for social Empowerment particularly for rural poor women. However the programme has not spread evenly throughout the nation but lot of research work has been attributed to the concept. This paper will make an attempt to explore the various aspects and impacts of Self Help Groups on socio-economic empowerment of women, studied under different researches.

Keywords:

SHG, Disadvantageous sections, Socio-Economic Empowerment, Poverty Alleviation

Introduction

“Gaon Bade To Desh Bade” is the dictum of National Bank for Agriculture and Rural Development(NABARD) which is very true for a country like India whose 70% population resides in 6,38,345 villages and 24 crore poor are engaged in microenterprises. Poverty in India is widespread with the nation estimated to have one third of world's poor. As highlighted by the Nobel Peace Award Laureate and former Russian President Mr. Mikhail Gorbachev, the imperatives for a better future are—“peace, fighting poverty, promoting global social justice

and common wealth and protecting environment". These words indicate towards social banking. The credit needs of the rural masses in general and rural poor in particular are met via rural financial markets consisting commission agents, Moneylenders and landlords etc. However formal financial institutions have a low penetration due to poor infrastructure, low profitability and higher degree of risk. At this juncture Microfinance has been proposed as a possible solution for the maximum outreach and alleviation of poverty in the rural poor especially the disadvantaged sections of the society namely women, small and marginal farmers, and landless farmers. In terms of financial exclusion India's world rank is 4th with 135 million people excluded from access to the formal financial services. Poverty is a Global phenomenon so the concern for poverty alleviation is also Global. International Fund for Agricultural Development(IFAD) has one of its strategic objective in contributing to the goal of rural poverty mitigation is to provide financial and related non- financial services in rural areas the world over. In 1992 NABARD launched a scheme to organize poor people into a group of 10-20 persons and linking that group with the banks . The scheme was broadly a replica of Bangladesh Grameen Bank. Under this scheme poor, preferably the women are organized in SHGs with the help of Banks, NGOs, Panchayat members and banks financing these SHGs were made eligible for concessional refinance by NABARD.

SHGs are believed to be the vehicle for women empowerment and poverty alleviation. According to the Planning Commission of India SHG is a self-governed, peer controlled small and informal association of the poor, from socio-economically homogeneous families who are organised around savings and credit activities. Members of SHGs meet weekly or monthly and discuss common problems and share information to come at a solution. Group members make effort to change their economic and social problem through mutual assistance. Though the concept of SHGs was piloted by NGOs namely MYRADA in India in Mid 80's but the progress remained low until NABARD took over this project in 1992. What started as a pilot program has now become a movement for social Empowerment particularly for rural poor women. The no. of SHG's linked to banks has increased from about 500 in the early 1990s to more than 1.6 million in 2006. The SHG strategy has become an important component of the Government's overall thrust to mitigate poverty and has been included in every annual plan. Lot of research work has been undertaken to measure the impact of SHG movement on socio-economic empowerment of women which has been summarised below.

Review of Literature

Rutherford (1996) pointed out that provision of financial

services to poor people need not only be for increasing income, empowering women, or starting business it may simply aim to help them "manage better what little money they already have".

Puhazendhi (1999) analyzed the functioning of SHGs in terms of sustainability , empowerment of women, economic impact on the members' and future potential etc. The study revealed that SHGs in Tamil Nadu are performing well towards social change and transformation.

Satish (2001) found that care should be taken to ensure homogeneity of socio and economic status of the members while forming SHGs. Formation of SHGs has to be systematic. He emphasized on the spread of SHG experiment throughout rural India instead of regional concentration of SHGs.

N.Manimekalai and G. Rajeswari (2001) A survey was conducted in the rural areas of Tamil Nadu on 150 SHG members to evaluate the impact of SHG on women entrepreneurship. It was found that SHGs model have helped the rural women to start micro enterprises including farm and non farm activities, trading and service units.

P. K. Singh (2001) compared the pre and post SHG situation on women SHGs in Uttar Pradesh. A positive impact on assets value and annual income was found. The average value of assets increased by 46% and annual income per household by annual income per household by 28% between pre and post SHG period.

S. Nedumaran, K. Palanisami and L.P Swaminathan (2001) conducted study in Tamil Nadu on the impact of SHGs and found that more than 60% of the SHG members were SC/STs which shows that the concept is popular among weaker sections of the society and they are inclined to social and economic upliftment with the help of Government.

V. K. Singh, R.K. Khatkar and S.K. Sharma (2001) Highlighted the impact of SHGs in district Hissar and found that the micro financing through SHGs is a better system for inculcating the habit of self help among the rural poor. Loan facility is available for all purposes by a simple procedure and the recovery was 100%.

Sheel et al (2002) Present a case study of the Thrift and Credit Scheme developed by NGO Shramik Bharati. This NGO provided poor women an access to formal credit, training and technical help through formation of SHGs. It was found in the study that 60% of the women reported an increase in the monthly income and professional efficiency and 42.2% borrowers felt confident in running the business without further help from NGOs.

Vijayanthi, K. N. (2002) Examined a community development project in Tamil Nadu on control of Diarrhoeal Disease through water and sanitation in the year 1996-99 in

5 slum areas of Pulianthope in Chennai. 1018 women of 25 SHGs were interviewed wherein 10% of the women indicated a positive result between their knowledge and decision making power for community issues regarding water and sanitation and were active decision makers related to health.

Nandini, Niti. Abhigyan (2005) In a case study of Gurgaon Gramin Bank describe the existing model of microcredit delivery used by the Bank. The study includes the Life Cycle stages of SHGs i.e. Formation, Financing and Nurturing. It explored the emphasis laid by the bank to empower the women economically and present lessons for other banks to emulate.

United Nations (2006) A survey of bank managers in Madhya Pradesh revealed a perception that women borrowers were more trustworthy and less of a default risk. This can work as a benchmark for launching new schemes for women empowerment.

Aloysius P. Fernandez (2007) (MYRADA) observed that SHGs are not only an instrument for the empowerment of poor and marginalized sectors but they have proved to be an effective instrument for changing oppressive relationships in the home and in the society.

MYRADA occasional papers (2007) found that Govt. recognition and mainstreaming of an initiative is always double edged. At one hand Govt. wants to promote group activities and on the other hand these programs discriminates on the caste basis for offering subsidies even though the family may be poor and a member of SHG which generally breaks the affinity of the group.

Patterson, Jamila et al (2008) have traced the significance of ICT on empowerment of fisherwomen of Siluvaipati fishing village in Tuticorin district of Tamil Nadu by the use of ICT training. It was found in the survey that the education level in this village is generally good. The fisher women are actively involved in SHG activities and avail loans from banks to improve their livelihoods. The women were taught to read and write their names, simple words and finally small sentences in Tamil/English to emancipate the benefits of ICT training.

Minakshi Ramji (2009) observed that SHG accounts were the most prevalent savings vehicle. It was revealed that in case of SHGs membership obligates savings on a weekly or monthly basis. Members admitted that compulsory nature of savings of SHGs have taught them financial discipline that have resulted in regular savings and asset building for the BPL households. Every account opened by SHG was surprisingly found in the name of their daughter.

Sivakumar Venkataramany, Balbir B. Bhasin (2009) focused on the success of the linkage between commercial

banks and SHGs. The SHGs comprising predominantly women groups help in the social cause of alleviation of poverty, increased sustainability, reduction of vulnerability, improvement of capacity building and helping the weaker sections in building assets. 90% of SHGs were found women dominated hence a way ahead to women emancipation. Public sector regional rural banks offer 80% and 90% of credit facilities to the SHGs, and SHGs have served 60 million people below poverty line and concluded that success of SHGs would lead to a strong community development ensuring eradication of social evils.

Prasanthi, P Padma, A. (2010) observed that today SHGs have become an integral part of all development programmes. Earlier co-operative institutions evolved as "Self Help" among common interest group. But gradually SHGs emerged as institution for thrift and credit. SHGs have become an acronym for women's group in Andhra Pradesh. Paper explores the emergence of the SHG as a concept and observes that co-operatives are not a practical model for providing credit services to the rural poor especially women and critically examines the concept of Sanghas promoted by Mahila Samakhya programme of Government of India.

Thakral, Shefali Verma et al (2010) had opined that microfinance is emerging as a powerful instrument for poverty alleviation in the new economy and is being dominated by the SHG-Bank Linkage programme in India and a cost-effective mechanism for providing financial services to the 'unreached poor' which has been successful not only in meeting financial needs of the rural women but also strengthen collective self help capacities of the poor, leading to the empowerment. It has now turned into an empowerment movement among women across the country. The paper has emphasised on the impact of micro finance on poverty alleviation and socio-economic empowerment of rural women.

Pinoli et al (2011) Paper Presentation on self Help Groups and Women Empowerment: According to the study formation of SHG especially among women is one of the most powerful approach to women empowerment and rural entrepreneurship which will make them economically independent and would transform them from being alive to living with dignity.

Khatibi, Farzaneh Shaikh; Indira, M. (2011) millennium development goals has included promotion of gender equality and women empowerment to ensure environmental sustainability. Tenth plan complemented this with the announcement of a National Policy for Women Empowerment through a 3-stage strategy of economic and social empowerment and gender justice. MYRADA found thrift and credit activities was the main focus however they were also given capacity building training, knowledge about government programs, environmental issues etc. It was also

found that some NGOs involve women SHGs in developmental projects by focussing on watershed which is one of the important issue related to environment.

Sudipta; Sarkar, Debnarayan (2011) Empirical Evidences suggested that if women participating in the microcredit programme through SHGs sustain for longer period (8 years or more) then such programme might contribute to a higher level of women empowerment. Women's earnings from saving and credit was found to have positive and significant effect on nutritional status of the children of women members of SHGs and on the protein intake for the households.

Sabhlok, Smita G. (2011) had examined the significance of trust in women's collective efforts for development through SHGs. It explores the manner and forms in which trust manifests itself during periods of formation, activity and defunct stages of SHGs. For building social capital, development intervention for community is a must.

Tripathy, Umakanata; Padhi, Pragnya Laxmi (2011) represented SHG as a unique approach to financial intermediation in India. It combines low-cost financial services with a process of self management and development for the women who are SHG members. SHGs are seen to confer many social and economic benefits which can be community platforms for women to become active in village affairs, stand for local election or take action to address social and community issues like – abuse of women, alcohol, the dowry system, the schools and water supply. 275 members from different SHGs in Litimunda village of Sambalpur District were interviewed. The changes in the values and attitude of the members of the SHGs are a clear manifestation of socio –economic empowerment yielding quicker results.

Dr. Sushil Kumar Mehta et al (2011) Had studied that SHGs movement comes from the people's desire to meet their needs and determine their destinies through the principle 'By the People, For the People and Of the People'. Sample SHGs were chosen from the ones promoted by Gramudyog Hastkala Kendra, an NGO working for the promotion of SHGs in Kathua District of Jammu region. 10 SHGs consisting 162 members were studied for group profile. It suggested that SHG-Bank Linkage Program has significantly improved the access to financial services for the rural poor and has positive impact on the socio-economic conditions and the reduction of poverty of SHG members. . SHGs not only changes the outer form of a community or a society but also the social institutions as well as ideas of the people living in the society.

Anuradha, P.S.(2012) observed that SHGs is a popular grassroot approach to eradicate poverty by advancing the socio-economic interests of the weaker sections, non-

bankable and neglected segments of the society. In this empirical study the success with which the SHG model had been able to reach women has been analysed and assesses the socio-economic changes in women resulting in the socio-economic empowerment of women. Socio-economic factors like- ability to influence or make decisions increase self confidence better status and role in household etc. were checked on a Likert type Scale and Co-efficient of reliability was found at 0.83. The impact of SHGs is invoking positive orientation among the rural women and has been instrumental towards achieving inclusive growth of the Indian economy.

Sarmah, Sri Gunindra Nath (2012) conducted a survey in Lakhimpur District of Assam wherein 200 SHGs members were interviewed. It explored various socio-economic and institutional constraints related to women empowerment of different social groups under SHGs and suggested measures to overcome these constraints.

Nair, K Manoharan (2012) Found that poverty is more acute among women than men. For eradication of poverty at its root , it requires sufficient financial and moral support from the part of central government in general and state government in particular. Microfinance by formation of Self Help Groups has been designated as one of the best way to improve their status and empowering them. For increasing the income, savings, investment, asset generation, operating business, decision making and empowerment sufficient support from local Government is required. The role of SHGs in empowering women, eradication of poverty and attaining development had been examined in the state of Kerala. It was observed that SHGs play a vital role in women empowerment but they need further boost for their development and growth.

Minimol, M C Makesh, K G.(2012) identified SHGs as “Empowerment/ Resource Centre” who benefit the society by organising the members and combating social evils like alcoholism, domestic violence against women, children abuse and exploitation, gender bias and social exclusion. Ultimately these evils came to a point where it become a matter of choice either to remain socially and economically impoverished or organize themselves for eradicating their deprivations. As per the study, SHGs not only target towards women empowerment but also focussed on social, community and family development, initiated for and by the women themselves. The extent of various levels of empowerment vis-a-vis personal, social, economic and financial empowerment achieved by the members, through the participation in SHGs was analysed.

V, Savitha; Rajashekar, H (2012) had studied the role of SHGs in the development of women entrepreneurs in the Mysore District of Karnataka and evaluated the role and working of SHGs in women entrepreneurship and to assess

the perception of the beneficiaries about the SHGs. SHG s having linkage with a bank have been selected for the study and it was found that SHGs have served the cause of women empowerment through their own enterprises by getting support.

Olekar, Ramesh O; Talawar, Chanabasappa (2012) 700 women beneficiaries were selected from Haveri District (Karnataka) for the purpose of analysing progress of SHGs and socio-economic conditions of women and it was found that SHG has emerged as the most successful strategy in the process of participatory development and women empowerment. With this strategy women get a platform to express themselves and confidence to share their problems. SHGs and economic empowerment of women were found correlated. It was also observed that the movement had made them bold in taking a decision for family planning operation and had created awareness among the women's groups.

Swain, Wallentin et al (2012) evaluated the impact of economic and non-economic factors on women's empowerment of SHG member with the help of structural equality model (SEM). The results revealed that for the SHG members, the economic factor is the most effective in empowering women. Greater autonomy and social attitudes also have a significant impact on women empowerment.

Ranbir Singh, Dr. Nisha Raghuvanshi (2012) had observed that the participation of women in economic activities is necessary not only from a human resource point of view but also is essential even from the objective of raising the status of women in society. The economic status of the women is now accepted as an indicator of a society and makes it imperative for the government to frame policies for the development of entrepreneurship among women. SHGs are emerging as a success start in Himachal Pradesh and depicted local repayment of 95% of SHGs is 100%.

Sharma, Anjali; Roy, Bikash, Deepa (2012) A Case Study from Uttar Dinajpur District of West Bengal assessed that SHGs are becoming one of the important means for the empowerment of poor women in all developing countries including India. It further examined the functioning and entrepreneurial activities of members of different SHGs. It was found that after skill acquisition majority of SHGs had started their work from group savings and a few had taken subsidised loan from banks. Profits are shared equally by the members of SHG. A medium change in knowledge, skill and attitude was observed after training.

V. Batra (2012) In his study covered 90 SHGs over the 3 sample districts in Haryana and identified the problems concerning management and governance of SHGs like irregularity in meetings, low level of skills and knowledge,

absence of larger goals and lack of training. There are problems on part of banks for being unable to understand and accommodate the needs of SHGs in Haryana. To empower women and to reduce vulnerability literacy is very important.

Sajjal Kumar Maiti et.al(2012) Financial Inclusion-“a study on SHGs in West Bengal” found that SHGs are playing a vital role in the rural empowerment and dominated by women i.e. of the total SHGs women groups are 86% and the scenario of SHGs in West Bengal is not at all satisfactory in comparison to Southern and Western States.

P.K.Bandgar(2012) In his study on” Financial inclusion” observed that Micro-Savings is a proxy to micro-insurance and SHGs is a channel to Financial Inclusion which is a real hope for inclusive growth. Inclusion of the disadvantaged sections of the society into the formal financial system is the key to sustainable development.

L.Sriniwasan(2012) As per the study poor need money more than Sympathy or empathy. Only financial help can empower the unprivileged section of the society. Families living below poverty line need multiple doses of credit to come above the poverty line. The significant savings of the poor become a source of credit for them.

APMAS (2012) found that 72% accounted from southern regions of which Andhra Pradesh accounted for nearly 50% of SHGs. Whereas north-eastern region accounts for 0.6% SHGs and 0.3% of the amounts disbursed. So concentration in southern regions indicate uneven distribution of the movement, which to make it nation wide, requires concerted efforts from all.

Tara S Nair (2012) analyzed the growth trends in SHGs and MFIs and found that the period of 2006-2010 had a remarkable growth in the business of commercial MFIs. These years were marked as years of prosperity for MFI in terms of disbursements and outstanding loans whereas growth rate of Bank Credit to SHGs decelerate.

Somnath Kisan Khatal, Vishal Vishnu Ovhall (2012) found the literacy or women education the major factor responsible for the success of SGSY. Economic Empowerment is must for the sustainable and equitable development of the society which is being exercised by disbursement of micro credit to the member of SHGs. SHGs act as catalyst in changing gender equation thereby resulting in empowerment, decision making and enhanced social and economic status of women.

Dr. N. Sreedhar (2012) Had purported that group based approach not only enables the poor to accumulate capital by way of small savings but also helps them to get access to formal credit facilities and mobilization of savings and pursuit of group enterprise activities. The study proposes an

active people centered and growth oriented poverty alleviation strategy. The SHG system facilitates its members to improve their financial position. The SHG-Bank Linkages are a benchmark in women's empowerment and socio-economic development of women at village level.

Dr. Sahab Singh, Dr. Gaurav Thakur, Dr. P C Gupta (2013) have assessed that Micro enterprise is an effective instrument of social and economic development and a perfect solution to the growing unemployment among rural youth. It helps to generate employment for a number of people within their own social system and is best tool for rural women as it enables them to add to the family income while takes care of their own home and domestic animals centered task. Through micro – entrepreneurship women feel emancipated in so many things such as socio-economic activity, property rights, political participation, social equality, personal rights, market development, societal development and at last development of the nation.

Prof. Gautam Kshatriya and Siuli Mitra (2013) have identified women as potential drivers of Growth as United nations estimates that 70% of people living on less than a dollar per day are women. Social, Economic and Environment development are the main components of sustainable development which can be attained through recognition of the needs of everyone. It is important to conceptualize women's empowerment and gender equality as a component of this process and not social development singularly. Women's full participation is therefore essential to achieve sustainable development.

S Meena and K M singh (2013) revealed a positive change in behaviour of SHG members pre and post joining the groups in the State of Bihar and showed a significant improvement in them that exemplifies in instilling a positive behaviour which in turn could play a great role in tackling the issues of rural poverty for improving sustainable livelihood security in eastern India.

Dr. H RamaKrishna, Khaja Mohinuddeen J(2013) elaborates the importance and performance of SHGs in women empowerment. Major findings of the study are that SHG members have been empowered through microfinance activities and they have engaged themselves in self employment activities like papad and pickles making, dairy activities, agricultural activities etc. which has enhanced the quality and standard of their life. Microfinance can be synergetic if exercise through SHG and may result in eradication of poverty and family problems.

Dr. P. Subrahmanyam, Bangladesh has proposed that decentralization results in redistribution of Political, Economic, Social and Cultural power. But in most parts of South Asia decentralisation has not empowered the poor and the disadvantaged but has helped the elite to consolidate

power and perpetuate the culture of the dominance-dependence syndrome. However, civil society has taken up the task of organising the poor. CSOs are mobilising and organising the poor to take control over their own lives. It is concluded in the study that the presence of active and dynamic CSOs, SHGs and a well informed citizenry can ensure responsible, transparent, efficient and good governance. There are an estimated 85000 NGOs in South Asia, many in Microcredit, income generation activities, education and health and women's development. Grameen Bank of Bangladesh was started as the Action Research Project in 1976 in a small village Jobra. By 1996 it had 1050 branches in more than 35780 villages and two million "loanees" of which 94% are women. The repayment rate was from 95 to 98% and the Grameen Bank Model is being replicated in 40 developing countries. It was noted that solving the poverty question does not lie in unsustainable and declining public charity nor in one time injection of minimal assistance, but to end human misery and poverty active participation of local communities is must.

Prof. V.V. Bidnur(2012) observed that SHGs have shown a limited effectiveness in terms of their impact on Rural Poverty and their long term sustainability in Sangli Miraj and Kupwad corporation area District Sangli. For SHGs to have a marked and sustained impact on poverty it is necessary to adopt a more encompassing approach with various community based organisations and programmes by laying far greater focus on processes, capacity building, convergence with various on-going programmes etc.

Sri Diganta kumar Das, Sri Dipul Boruah: have studied the role of Micro Finance and Self Help Groups for the socio-economic development of poor people in Lakhimpur and Dhemaji district of Assam. The results revealed that after joining Self Help Groups the women have not only increased their income but also improve their living standard by performing various economic activities independently and Self Help Groups have been playing an important role in socio-economic development and performing their savings and credit function with the help of Rural Financial Institutions.

Brian Greaney, Joseph P. Keboski, Eva Van Leemput (2013) examined an innovation to the provision of NGO-Sponsored Microfinance services in East Africa by conducting an empirical survey of 100000 members across 11 districts in Kenya, Tanzania and Uganda. Two models of microfinance delivery viz. the status quo and the private entrepreneur innovation were tested empirically. The results were in favour of the latter. The Program represents an example of successful privatization program- cost effective in terms of enabling NGO resources to stretch further and reaching greater numbers of people.

Gurveen K Sandhu (2013): undertook a study with the

objectives to understand the purpose, norms, functioning and problems of SHGs in district Ludhiana and Amritsar. The average size of the group was found 15-20 members, leadership was found consensual and the conflicts were to be resolved through mutual discussion and every group follows a code of conduct. Among the problems of SHGs of this area are limited credit, non payment by members, difficulty in formulation, high turnover of members, slow access to the new schemes and incentives launched by the Government.

The review of studies pertaining to Microfinance and women empowerment depicts that SHG based micro finance has contributed as a catalyst of the social change and empowerment of poor is proved to be a boon for the rural women in some states of India. Moreover it has created opportunities for promotion of income generating activities and have enabled them to come above poverty line. There is a geographic/Regional concentration of the SHG concept which needs to be scattered across the nation as poverty has a global concern. Poor people's access to formal banking system would act as a key to economic growth and sustainable development.

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