

The Role of SHG in Women Empowerment- A Critical Review

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Abstract: *Women empowerment is the important factor for the uniform growth of a nation. On this aspect the self help group plays a major role in deciding the women empowerment in the rural areas. SHG promotes the socioeconomic strength to the weaker section of the community and thereby promoting the uniform growth of the nation. This review article gives a complete picture of the success of SHG towards women empowerment. Almost all the study finds that the SHG members gain equality of status, women as participants, and decision makers in democratic, economic and social spheres of life. This article also, throws some of the measures to be taken for the effective implementation of SHG.*

I. Introduction

International level

Sambat (1988)¹ et al studied in his paper regarding the SHGs in Thailand. And he observed that SHGs, in addition to their normal savings and lending activities, diversified their production activities. The study concludes that SHGs will be viable when they diversify in their activities. In 1984, the Federal Ministry of Economic Cooperation and the Agency for Technical Co-operation in the Federal Republic of Germany undertook a series of studies resulting in a new policy for promoting Self Help Groups (SHGs), which is different from the Grameen Bank model proposed by the Kropp in his paper (Kropp 1989)². The first SHG was started way back from 1986 by the members of Asia Pacific Rural and Agricultural Credit Association (APRACA) in the workshop held in China in 1986 which is proposed by Ramanathan (1993)³. Sixth general assembly of APRACA held in Nepal which is decided to launch the SHG linkage program. In Sri Lanka, some of the operating SHGs emerged voluntarily and others took birth due to Self Help Promotional Institutions. While in the former, members belong to different income groups, in the latter membership was given to specific target groups. Some SHGs supplemented the common fund with the seed money or contributions from self help promoting institutions (SHPIs). Up to 1993, the rate of loan recovery was around 90 percent in Sri Lanka. Further, He concluded that on the whole, the performance of SHGs was fairly well compared to other borrowers of the formal banking system. In 1988, Indonesia started a project entitled "Linking Banks and SHGs" as a pilot project operated by the Central Bank of Indonesia through the involvement of Self Help Promotional Institutions (SHPI). The main aim of that project is to provide training and consultancy services to the SHGs and in some cases, they also act as Financial Intermediaries (Koch and Soetjipto (1993)⁴. In Bangladesh the Grameen bank was stated in 1983 by the Prof. Mohemmed Yunus and he observed that the role of micro credit is facilitating women's potential (Khandker and others (1995)⁵. The linkage banking concept is observed while studying SHGs in the nations like Indonesia, Thailand, Philippines, India, Nepal and Bangladesh (Noor (1995)⁶. Noor observed that the seeds of linkage banking were sown in 1986 and today SHGs are widely accepted as an alternative for collective credit delivery to the poor. The valuable lessons learned by the Asian groups SHG is listed by Kropp (1997)⁷. In his concludes, he frankly admitted that the survival of the SHG is in the hands of multilateral and bilateral donors.

National level

Development of Women and Children in Rural Areas (DWCRA) was studied by two different groups. Ghosh (1995)⁸ in his study he concludes that group cohesiveness is the primary factor in the success of DWCRA. Also, Yerram Raju and Firdausi (1995)⁹ made an extensive study on the effect of measurable variables of the function of DWCRA. An extensive and detailed report is published by the National Bank for Agriculture and Rural Development (NABARD) in the year 1998¹⁰. In that report several features of SHG s are revealed, namely, the efficient flow of credit, utilisation of credit for the income generating activities, loan repayment and improved empowerment. A bold statement was made by Shakuntala Narasimhan (1999)¹¹, saying that the even after five decades of economic planning, the status of the women is not changing much in India. He concludes that the mind set of the people is the key factor for the women empowerment in India. The advantages/success of the SHG in the rural banking sector is thoroughly investigated by the Karmakar (1999)¹². Conventional rural banking is severely hampered by several factors like, poor loan recovery performance, weak human resource, etc. In order to overcome these factors, SHG s is tied up with various NGOs and banks. This leads to the SHGs is emerging as a viable credit mechanism in the rural areas with excellent women

empowerment. Also, in his studies, he suggested various suggestions to minimise the flaws in the traditional rural banking system. The effect of SHG in the slum area of Chennai is investigated by Vijayanthi (2000)¹³ in the year 2000 and according to that report, the women empowerment is attained through SHG's in slum areas of Chennai.

Similarly, work is performed by the Laxmi R. Kulshreshta and Archana Gupta (2001)¹⁴ and they discussed the problem faced by the traditional banking in the rural areas. According to them, the quick transformation to self reliance through social mobilization and awareness creation among the poor people is the most cost effective strategy which is available in the SHG strategy. In the year 2001, NABARD (NABARD (2001)¹⁵ comes up with a strategy in the field of Women Empowerment. According to the report, the utmost importance should be given for transformation of micro groups to Small/Medium Enterprises through strengthening credit delivery to women's groups which will lead to the women empowerment in the rural areas. The role of government, along with the international efforts to link formal and informal system of lending was investigated by Dasgupta (2001)¹⁶ in the year 2001. The study concluded that the autonomy in the decision making toward tying up with the SCHG should be given to the NGO and banks. SHG in the Andhra Pradesh was reviewed by the Datta and Raman in the year 2001¹⁷. The study concludes that the success of SHGs in terms of high repayment in the study area is mostly related to the exploitation of the prevailing social ties and social cohesion found among women members. The strength and the weakness of the SHG is pointed out in the year 2001 by Namboodri and Shiyani (2001)¹⁸. In his study, he pointed out seven advantages and two weaknesses of the existing SHG systems. The advantages of Oriental Grameena Project in India are pointed out by the Dadhich (2001)¹⁹ and he concluded that if properly designed and effectively implemented, microfinance can be a means not only to alleviate poverty but also to empower the women. The role of SHG in empowering women in the state of Maharashtra is reviewed by the Madheswaran and Dharmadhikary (2001)²⁰. The most part of the study supported the theory of peer monitoring system. The urgent need for the people to understand and solve their problem on their own is emphasised in the report submitted by the National Institute of Rural Development (NIRD) (2003)²¹. The study concluded that the SHG members had better health care, better education, and elimination of child labour, better courage and confidence. A detailed report regarding income generation, human development, environmental protection and natural resources management through SHG is presented by the Krishnaiah (2003)²². He concluded that the success of SHG is depends on the identification of proper products for manufacturing, use of appropriate technology and creating necessary marketing channels. The new dimension to the SHG is provided by the Tripathy (2004)²³ towards the function of the SHG vital role of SHGs in rural development by saying that SHGs are instruments for social mobilization, economic empowerment, capacity and entrepreneurship building, and community solidarity. The author explains that while aiming at promotion of savings and credit, should work as pressure groups to address social issues such as education, health, lack of access to natural resources etc. The advantage of SHG over conventional banking system towards reaching poor peoples is explained by the Nanda (2004)²⁴. Similarly, role of government organisations like NABARD along with the SHG towards eradicating poverty in India is reviewed by the Shylendra (2004)²⁵. The author pointed out the failure of government machineries and suggested for measures like widening and deepening of the SHG base, protecting the credibility of SHGs, updating the members' skills in order to retain the basic features and strengths of SHGs. Alka srivastava (2005)²⁶ did extensive study of SHG's groups in four Indian states namely Bihar, Chhattisgarh, Madhya Pradesh and Uttarpradesh. According to him, the bonded labour problems, Dalit rights and domestic violence had been reduced due to women's empowerment through SHG's.

A famous quotation "the empowerment of women covers both an individual and collective transformation." Is given by the Kulandaivel (2005)²⁷. The Study reveals that the SHG is facilitating income generating activities for socio economic upliftment and also promoting qualitative aspects like group dynamics, collective action and awareness generation. The women empowerment is emphasised and the role of SHG toward women empowerment is reported by the Chandramani (2005)²⁸. According to the author, SHG is the only means the women empowerment can be made easy and faster. A similar argument is put forward by Dinney Mathew (2005)²⁹ and he concluded that the concerns of rural women can be addressed through the village organizations, i.e., SHGs by facilitating the formation of the primary groups of women. A statistical approach towards the role of rural women on the production of the food production in the developing countries is exposed by the Suryanarayana and Nagalakshmi (2005)³⁰. He argued that more than 55 percent food production is made by the rural women, but the rural women have acquired a secondary status everywhere due to some socioeconomic constraints. They suggested that to overcome the drawbacks such as illiteracy, poverty, lack of gainful employment opportunities, lack of infrastructural facilities, etc, a much integrated and balanced development oriented strategy is required. The actual output on the savings of the women in the SHG is investigated by the Mahendra Varman (2005)³¹. The work revealed that the saving habits have been increasing in the SHG and leadership position of each SHG may be systematically rotated over appropriate time to inculcate banking habits at a higher magnitude in rural areas. The role of livelihood and the finance with much

larger levels of resource allocation is revealed by the Vijay Mahajan (2005)³². He has concluded that micro-finance through SHGs is changing the lives of rural poor women. The SHG-Bank Linkage Program and the growth of SHGs is investigated by Deva Prakash (2005)³³ and he concluded the one and half decades of experimentation on SHGs should gradually evolve into setting new benchmarks of the quality and standards of SHGs. The role of micro finance program at international levels on the global economic situation, poorer households and poverty reduction, education, health as well as the social status of women has been put forward by the NABARD (2005)³⁴ in the year 2005. A new name is given to the program called Millennium Development Goals (MDG) and it analyzed the role of rural finance, SHGs and Bank Linkage Program in the light of MDG. The effect of inclusion of women in MDG is reviewed by the Peerzade and Parande (2005)³⁵. He argued that the empowerment covers aspects such as Women's control over material and intellectual resources. Empowerment is a process, not an event which challenges traditional power equations and relations. His study includes the land purchase scheme, Sericulture Training Program and self-employment scheme. This study also gave some suggestion towards the combination of two or more schemes to be implemented and redesigning of some programs for effective achievement of economic empowerment of women. The role of rural women in the process of development programming is shown by Celine Sunny (2006)³⁶. In his report he gave the connection between the SHG to social, economic and political empowerment. A similar study is reported by the Alka Srivastava (2006)³⁷. The author studied extensively about the role of SHG in women empowerment and he concluded that besides literacy and numeric training, it is important to train the SHG members in legal literacy, rights and gender awareness to complement micro-credit schemes. An important women empowerment, i.e., medical aspect has been investigated by the Ramachandran and others (2006)³⁸. His study concluded that the awareness among the SHGs group members about socioeconomic, health cautious, population dynamics, and child health care, Knowledge about HIV, AIDS, and age of marriage, educated related services and many more socio-economic issues has been improved tremendously. Several very important issues about the women empowerments put forwarded by the Kiran Prasad (2006)³⁹. In his study, he included the role of the Development of Woman and Children in Rural Areas (DWACRA), which helped in the socioeconomic uplift of the poor rural women by providing income generating skills and activities. After careful evaluations, he concluded that innovations, marketing facilities, diversification of production and up gradation of existing skills as well as acquisition of new skills must form the core strategy of micro-enterprises that must be strengthened to sustain women in the informal sector. According to the author, Abdul Raheem (2006)⁴⁰, the success of SHG has depended on the monitoring systems of the NGO and the government towards the SHG plays an important role. Three types of SHG group in the Punjab were thoroughly studied by the Gupta and Namitha Gupta (2006)⁴¹ and found that the women involved in the SHG group activities are financially well placed and they repaid their long stands debit in quick succession. The role of women in the growth of the country is emphasised by the Gangaiah & others (2006)⁴² and the author finally concluded that the rural women acquire sufficient skill to mobilize and manage thrift, appraise credit needs and financial discipline, awareness about Government programs, some degree of transformation of social outlook and also a sense of equality of status of women as participants, decision makers in democratic, economic and social spheres of life. Valsamma Antony (2006)⁴³ in his paper explained how the SHG group promotes the social and economic progress and thereby can enjoy security, emotional, intellectual and financial well-being to a great extent.

According to SU (2007)⁴⁴, the banking system in the rural areas to be modified to fit the needs of the poor individual borrowers using the SHG to which they belong as guarantors and facilitators charging a much lower transaction commission for their services. The role of commercial bank in the sector of rural banking is investigated by Subba Rao (2007)⁴⁵. The author has given a detailed account of the SHG-Bank Linkage Program and its development between the periods 1999-2005. The effect of Kalanjiam approach promoted by DHAN (Development of Human Action-A Public Trust in Madurai-Tamilnadu) Foundation for poverty reduction through Microfinance is critically evaluated by the Vasimalai and Narender (2007)⁴⁶. The study findings have proved that the intervention of Kalanjiam program has empowered a considerable proportion of women and led to a change in the gendered roles at the household level, however, authors have pointed out challenges such as promotional costs and capacity building of institutions, social security coverage, development of projects for drought mitigation etc. have to be paid greater attention. Alosius P. Fernandez (2007)⁴⁷ in his paper stressed on the capacity building role of SHGs in order to realize a full fledged financial inclusion, social inclusion and market inclusion because of him an empowered SHG can bring the necessary pressure for policy making and even for supportive implementing systems. The outstanding contribution from the Andhra Pradesh regarding the promotion and effective implementation of SHG is praised by the Jairam Ramesh (2007)⁴⁸. In his paper he concluded that the SHG is that for inclusive growth, India needs globalization, which ensures broad based equitable & sustainable economic growth and SHGs are institutions of participation in this context on which India's globalization strategy should rest. Indrabhushan Singh and Usha Kumari (2007)⁴⁹ in his paper emphasized on economic empowerment of women through the provision of access to resources such as land and livestock, Micro-credit Programs and formal financial system to extend small loans to the poor. The banks

which the author investigated include Non-Governmental organizations such as SEWA in Ahmedabad, RUDSETI in Karnataka and financial institutions like NABARD, SIDBI, RMK and RBI. Growth of small villages, Kodumoor Mandal in Kurnool District of Andhra Pradesh through SHG is highlighted by the Suneetha (2007)⁵⁰. A through investigation of the women empowerment through SHG is presented by the Rath & Others (2007)⁵¹. The authors gave a new name to the women as 'economic actors' in order to improve their production potentiality. He also says that, the micro finance programs will certainly free the womenfolk from the shackles and indeed, increase their economic productivity, which in turn will influence their status and image in the family and in the society. Oommen (2008)⁵² in his paper reported that the living style and the bargaining ability of the SC\STs peoples were remarkably increased in Kerala due to the self help groups. However, he pointed out that there was poor economic empowerment measured in terms of improvement in assets and income.

Ramachandran and Balakrishnan (2008)⁵³ studied the effect of SHGs in Kanyakumari District to examine the pre and post SHG status of SHG members and the impact of SHGs in empowering women. He concluded that the SHG brings socio solidarity and social, economic betterment to the poor peoples. The role of SHG in better living condition in the Tirunelveli district, Tamilnadu is studied by the Palani and Selvaraj (2008)⁵⁴. Authors have also suggested some measure to be taken to increase the effectiveness of SHG and they are, there should be provision of interest free loans to SHGs, the loan repayment period should be increased so that the borrowers can repay the amount easily without any burden, the animators of the SHGs should create a team spirit and co-operation among the members in order to strengthen the understanding among them and marketing of their product, the SHGs expect greater role of NGOs and Government. According to the Jitendra Ahirrao (2009)⁵⁵, National Agricultural Bank for Rural Development (NABARD) in working as a catalyst in promoting and linking SHGs to the banking system and he concluded that the women involved in the SHG activity got empowerments in social and economic terms. The Krishnan (2009)⁵⁶ was carried out a detailed study of the SHG intervention of a Non-Governmental Organization (NGO) called the Shreyas and the Government Organization called the Kudumbashree in the process of women empowerment in Kerala. The study concludes that the micro-finance has benefited the women members to enhance their role in society, family decision-making and mobility. The pilot project on SHGs started by NABARD which has subsequently become a movement upon the women empowerment is recalled by the Gitanjali and Dr. Nagabhushana Rao (2009)⁵⁷. The author in his paper discussed the progress of SHG in Indian and concludes that the progress is satisfactory and promotes regular savings habit, even among the poorest households which has made the SHGs self-reliant. Finally, the authors suggest that the SHGs if promoted on sound lines, can supplement the institutional agencies in effectively reaching the poor. Some drawbacks and unawareness of women in the SHG are pointed out by the Tanmaya Dev and others (2009)⁵⁸. In his study, at the Madhubani District in Bihar State with the objective of assessing the performance of SHGs based on the checklist method of NABARD. The study has revealed that none of the SHG members or staff of NGO SAKHI was aware of the performance assessment checklist of NABARD. The study has suggested certain interventions for improved performance of the SHGs, viz. 1. To increase the size of SHG group, 2. To increase the frequency of meetings to four times a month, 3. To arrange meetings after 6 p.m., 4. To undertake more income generating activities in order to ensure higher level of participation of SHG members. The effect of SHG's groups in the states Orissa, Jharkhand, Chhattisgarh was studied by Panda in the year 2009⁵⁹. In his study, he concluded that the positive impact of increase in income, asset position, savings and literacy has been increasing among the women's who involved in SHG's activities. Moreover, the migration of rural households is reduced due to SHG's.

The problems faced by the SHGs like illiteracy of the members, lack of proper leadership, dual financing, high rate of interest on bank loan, the problem of low technology, problem of marketing, etc. were addressed by the Ravindra (2010)⁶⁰. In his paper, he also suggested several measures to be taken to eradicate the problem faced by the SHG during the operations. Subramaniam (2010)⁶¹ in his paper says that the SHGs have created a silent revolution of poverty alleviation and women empowerment in Tamilnadu. The role of SHG in the women empowerment through the microfinancing in the Coimbatore district of Tamilnadu is studied by the Ganapathi and Murugesan (2011)⁶². The findings of the study reveal that the association between the economic statuses of the SHG members is strong which is irrespective of general differences between the group members. Also the study concluded that there is a significant association between the economic status of the SHG members and some variables such as education, monthly income, awareness and participation of the SHG members in SHGs. The effect of SHG in upliftment of rural women in the coastal states of Andhra Pradesh, Rayalaseema region and two districts in Telangana region is studied by the Sudarshan (2011)⁶³. He took, 2000 women members are selected for the purpose of the study. The study reveals that the impact of women self help groups for the improvement of women belonging to the poorer sections is satisfactory and functioning of women self help groups reduced the debt burden in rural areas. Most of the members of the SHGs are at the mercy of the group leaders and government officials. He also has suggested for efficient functioning of women SHGs, elections to be conducted for every three or five years to select a group leader in a democratic way. The amount of loan should be increased in response to the rising prices of goods and services. The women

empowerment in the Charamrajnagar district of Karnataka is studied by Pandey, Jatin and Rini Roberts (2011)⁶⁴ and he concluded that the the SHG could be effective only when ensuring the proactive involvement of the women with the changes in the social norms. Tripathy and Jain (2011)⁶⁵ in his study concluded that the internal savings and significance improvement in the income growth have been achieved among the SHG members. However, he pointed out that the socially and economically forwarded persons are the most beneficiary through SHG. According to the Rajendran and Raya (2011)⁶⁶ the SHG in Tamil Nadu produces a high level of political empowerment as compared to economic empowerment and poor level of social empowerment. The role of SHG towards entrepreneurial culture among the SHG group members has been investigated in the Fatehabad district in Haryana by Amit Rani and Pawn Kumar Dhiman in the year 2012⁶⁷. In his report he concluded that the income of the SHG group members is increasing enormous. Sahu Lopamudra and Singh (2012)⁶⁸ made a community based qualitative study in Pondicherry and were conducted among six SHG groups (one each) selected on a feasibility basis. It is found that the women SHG members have gained respect and trust in society and were able to plan for the future of their families.

Barua (2012)⁶⁹ et al in his paper criticise that the amount of loans provided to the members of SHGs was so small that it can't help the members to fight against poverty. According to him, this is not the failure of the SHGs. The effect on the SHGs in the Assam region was extensively studied by Sarkar & Baishya in the year (2012)⁷⁰. According to them the household decision making capacity, workforce participation rate and control over resources and even political and legal awareness were remarkably increased after upon women's joining SHGs. Ramakrishna, et al (2013)⁷¹ studies 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's group. Shylendra (2013)⁷² in his paper attempted to identify and discuss the problems of the Self Help Group (SHG)-Bank Linkage Program (SBLP) in India. He found that the severe constraints of cooperative in realizing the twin goals visualized of the linkage viz. inclusion and sustainability. Yadav (2013)⁷³ conducted a study on women empowerment through self-help-group of Nagthane village. In his paper he gave some suggestion to improve the function of SHGs in Nagthane village.

A critical review regarding the role of SHG in the women empowerment has been published by Dhanalakshmi and Rajini in the year 2013⁷⁴. This review covers the basics as well as the importance of SHG in the rural development. Kappa Kondal (2014)⁷⁵ in his paper described the role of SHG on the women empowerment in Andhra Pradesh. His finding of study justifies the greater role played by the SHGs in increasing empowerment of women, by making them financially strong, as well as it helped them to save the amount of money and invest it for further development. It is also found that the SHGs created confidence for social, economic self-reliance among the members in two villages. It develops the awareness programs and schemes, loan policies, etc. However, there is a positive impact of Self Help Groups on Women empowerment in Andhra Pradesh. A brief review of literature about the women empowerment through self help group is proved by Jothi Kalyanarao Heggani and Sindhe Jaganath in the year 2014⁷⁶.

II. Conclusions

Most of the studies carried out so far regarding the effect of self help group towards the women empowerment show a positive trend. The women employed in the SHEs got better access to health care, socioeconomic development and independent decision making. However the negative side of the SHGs is so far not studied in detail. Some report suggested that the SHG can also affect the social, cultural balance exists in the country like India. However, overall, the positive effect of SHG is overwhelming the negative effect.

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