

## Chapter-2

### Review of Literature

The studies on public policies in general and on women in particular along with women's empowerment programme in India and abroad have attracted the attention of scholars from different disciplines such as Sociology, Economics, Political Science, Commerce and even Management Studies. Therefore, a collection of scholarly works and their outputs have been brought gradually in order to make an effective study.

The issue of empowerment of women which received global attention with the declaration of the United Nations Charter in 1945, the United Nations Declaration of The International Women's Year in 1975 and Women's World Congress held at Nairobi in 1985 made an effort towards women empowerment. Now the women empowerment issue no more remains a regional matter and it has become an international issue. The National and International influences compelled the Government to shift its emphasis on women's programmes from welfare to development. It was realized that undertaking of welfare programmes for women alone would not be helpful unless supported by development programmes and thus development programmes have been introduced in order to achieve women empowerment in real.

Therefore, the studies on women development and empowerment and their problems related to specific policies and programmes implemented by different governments have gained considerable importance in analyzing various factors which are instrumental for overall development of women. In this regard, a large number of studies have attempted to unveil socio-

economic and political factors which contribute immensely to the economic, political and social empowerment of women.

Here, the review of certain important works is quite relevant in the context of the present study which aims to evaluate the impact of all these policies and programmes on socio-economic, political and cultural development of women on the one hand and on the other hand to know the degree of women empowerment through various policies and programmes and its relevance. The review of literature has been classified into two categories - firstly, review of the studies on women empowerment programmes and secondly, reviews of the studies on Self Help Groups (SHGs) strategy.

## 2.1 Review of Studies on Women Empowerment Programmes

Sidney Ruth Schuler and Syed M. Hashemi (1994)<sup>1</sup> in their research article, "Credit Programs, Women's Empowerment, and Contraceptive Use in Rural Bangladesh" find out that women who participate in the Grameen Bank and Bangladesh Rural Advancement Committee (BRAC) programmes are more empowered. Their study also reveals that Grameen Bank programme has a strong effect on contraceptive use among participants than BRAC programmes.

Ruhul Amin, Yiping Li, Arshad U. Ahmed (1996)<sup>2</sup> in their study, "Women's Credit Programs and Family Planning in Rural Bangladesh" reveals that women who participate in credit programme are more likely to use contraceptives for keeping their families smaller in comparison to those women who do not participate or who live outside the credit programme areas. They also find out that participation in credit programmes increase women's economic status and empower women through the experience of group solidarity, increased mobility and access to information about contraceptive methods. Women's involvements in credit

programmes increase their interaction outside of their home by relieving their social isolation and exposing them to new role models and behaviors.

Anju Malhotra and Mark Mather (1997)<sup>3</sup> in their article, "Do Schooling and Work Empower Women In Developing Countries?" Gender and Domestic Decisions in Sree Lanka" find out that education and employment play an important role in determining women's input in financial decisions, but these are largely immaterial in determining household decisions related to social and organizational matters. Working women in particular have considerable control if they are living with their in-laws. Women's relatively favourable position in the family is also apparent in the small age and educational gaps among the spouses.

Alexandra Bernasek (2003)<sup>4</sup> in his paper entitled "Banking on Social Change: Grameen Bank Lending to Women" discusses that loans for the women from Grameen Bank of Bangladesh (GBB) has positively and significantly increased their income. This incident ultimately increases their contribution to the family income. Women's socio-economic status has improved due to Grameen Bank (GB) loans. The group lending structure of Grameen Bank creates a support network among the members of a self help group. The support network then facilitates a method of peer mentoring that contributes to women's empowerment. The study shows that Grameen women control the family planning decisions. It has also found that women who participate in the Grameen Bank programmes are also less likely beaten by their husbands. Domestic violence has been reduced owing to the participation of women in the Grameen Bank programmes. Grameen Bank has been able to change many of the institutions that contribute a lot to the subordination of women. They are also able to improve the health and educational status of their children.

Sayma Rahman, P. N. Junankar and Girijasankar Mallik (2009)<sup>5</sup> in their study “Factors influencing women’s empowerment on microcredit borrowers: A case study in Bangladesh” finds out that the greater age of the female has negative effects on empowerment. They show that the younger females are more empowered. They show that the education of female has a positive impact on female empowerment. Their study also finds out that age and education of the male partner has a positive effect on women’s empowerment as young and educated males encourage female empowerment. They further point out that assets are positively related to women’s empowerment.

Pradeep Narayan (2003)<sup>6</sup> in his essay, “Empowerment through Participation: How Effective Is This Approach?” opines that unless the excluded or marginalized sections within a community are empowered, their productive participation cannot be ensured and sustained. According to him the aim of the participatory approach is to give voice to the excluded or marginalized sections whose voices are ignored or not heard. By this approach people can analyze and solve their own developmental problems. Here, people can influence the decision making process.

## 2.2 Review of Studies on Self Help Group Strategy

Several studies also have been conducted by social scientists, financial institutions and agencies which highlight the positive trends and impact of Self Help Groups on women empowerment. It is very difficult to review all the relevant studies as proper documentation of such studies is still to be ensured. Therefore, available relevant research studies, and particularly case studies and several research works which were debated in workshops, seminars and symposium have been critically reviewed.

Bong-Ho Mok (2001)<sup>7</sup> in his study of “Cancer Self-Help Groups in China: A Study of Individual Change, Perceived Benefit and Community Impact” mentions that overwhelming majority SHG members have reported positive changes in their behaviors, attitudes towards self, and inter personal relationships after joining the group. The group also affects social policies. The study also shows that the psychological and relationship dynamics in Cancer Self Help Groups are effective and are working satisfactorily for the well being of group members. SHGs provide the opportunity of social learning. SHGs offer continuous training courses on how to confront diseases, how to deal with emotions, how to interact with others, and how to plan for the future. The members of those groups feel that they are no longer alone alienated or isolated from society. They are getting social, emotional and material support from the newfound social relationships of SHGs.

Gurumoorthy (2000)<sup>8</sup> reveals that credit needs of the rural women can be fulfilled thoroughly through the SHGs. The women lead SHGs have successfully demonstrated how to mobilize and manage thrift, credit needs, maintain linkage with the banks and enforce financial self-discipline. SHGs promote women to take active part in the socio-economic progress of the society.

In this respect, Puhazhendi and Satyasai's (2001)<sup>9</sup> study reveals that the SHGs contribute to the economic and social empowerment of rural poor women. Older SHGs have relatively more positive features such as better performance than the younger ones.

Manimekalai and Rajeswari (2001)<sup>10</sup> in their study highlight that the provision of micro-finance by the NGOs to women SHGs have helped the group members to develop a sense of

leadership, organizational skill, management of various activities of a business, identifying raw materials, market and suitable diversification and modernization.

K. C. Sharma (2001)<sup>11</sup> opines that women empowerment is taking place through SHGs. The perpetuation of economic activities and decision making of the house hold and societal level are increasing and making the process of rural development participatory, democratic, sustainable and independent. Thus, SHGs are contributing to the development of rural women in a meaningful manner.

Barbara and Mahanta (2001)<sup>12</sup> have shown in their study that SHGs have helped the women to establish a number of micro-enterprises for income generating activities. Rastriya Gramin Vikas Nidhi's (RGVN) credit and savings programme in Assam has been found successful as its focal point is absolutely on the development of rural poor. Here, the total management system has been designed with the help of specially trained staff and is free from any type of political influence.

K. N. Vijayanthi (2002)<sup>13</sup> in his study, "Women's Empowerment through Self Help Groups: A Participatory Approach" shows that mobilizing women into self help groups under the comprehensive community development programme in Tamil Nadu has made women as the local ownership of development process. Now they manage and control resources and influence the systems those affect their lives. Now women began to identify themselves through SHGs and represent their grievances collectively to the Government and Non Government Organizations (NGOs). In their study, they find out that SHGs enhance awareness levels of women on issues related to sanitation, health, diarrhea, immunization, income-generation programmes, women's rights, mother and child welfare, decision making etc. Apart from this, the women continue to

learn new skills through sharing, participation and improve their problem solving capacities both individually and collectively.

Jyothy's (2002)<sup>14</sup> study on SHGs in Tamil Nadu has found that women development depends upon capacity building by bringing awareness in the issues of health, education, environment, legal rights, functional literacy and numeracy, communication and leadership skills for self and mutual help. The study also has found that SHGs enable women to perform various self-sustained activities such as proper functioning of the ration shops, maintaining vigil to prevent brewing of illicit liquor, helping the aged, deserted and widows. Self Help Groups maintain group unity and transcend the barriers of caste, creed and religion.

S. Galab and N. Chandrasekhar Rao (2003)<sup>15</sup> in their paper, "Women's Self Help Groups, Poverty Alleviation and Empowerment" reveal that participation of women in SHGs has improved the access of women to credit. It has helped to reduce their dependency on moneylenders. Membership of the SHGs has changed their quality of employment. They have shifted themselves from wage labour to self-employment. As a result, the poverty has come down. Apart from that, women have acquired some non-land assets like health nutrition and educational status of children. They also find out that gender inequalities are reduced to some extent. The achievement of women empowerment varies in different models and in different socio-economic classes. They mention that women headed households, aged women and *Dalits* are benefited more in the process of empowerment. Now, women have improved their freedom to movement and also are able to interact with the officials and other women after joining SHGs.

Ramalakshmi (2003)<sup>16</sup> has conducted a study on "Women Empowerment through Self Help Groups" in Andhra Pradesh which has found out that the SHG members are appointed as

dealers for the sale of products manufactured by companies like Hindustan Livers Limited, TVS, TTK-Prestige, Colgate-Palmolive, Phillips etc. His study has pointed out that vast majority of the members make savings regularly and adopts small family norms. They have higher self-confidence and self esteem. Girls and women have higher awareness against social evils like dowry, child marriage, untouchability and AIDS etc.

V. M. Rao (2004)<sup>17</sup> points out that SHGs encourage savings and promote income-generating activities through small loans. The experience available in the country and elsewhere suggest that SHGs are sustainable, stimulate savings and in the process help borrowers to come out of the vicious circle of poverty. But his study also points out that the existing formal financial institutions have failed to provide finance to landless, marginalized and disadvantaged groups.

D. K. Sarkar (2004)<sup>18</sup> has found in his study that literacy coupled with economic endowments is the gateway to women empowerment. Empowerment envisaged as an aid to help women to achieve equality with men or at least reduce the gap between men and women. He also suggests that after creation of SHGs, the members equip themselves with all the relevant knowledge to set up enterprises.

Tracey L. Moyley, Moureen Dollerd and Saswata Narayan Biswas (2006)<sup>19</sup> in their article, "Personal and Economic Empowerment in Rural Indian Women: A Self-help Group Approach" discuss that self help groups positively affect the personal and economic empowerment of rural women in India. They have shown that the participation of women in the SHGs enhances meaningfulness in their daily lives, increases personal control over spending,

enhances social networks, reduces boredom, increase decision making power in the home and also enhance their independence and purpose.

Tanya Jakimow and Patrick Kilby (2006)<sup>20</sup> in their article, "Empowering Women: A Critique of the Blueprint for Self-help Groups in India" mention that women SHG programmes cannot reduce all the constraints preventing the pursuit of interests. SHG programmes replace the norms and external value instead of reducing internal constraints to enable members to better identify their interest. They firmly state that microfinance programme impose a double burden of reproductive and productive work of marginalized women. They suggested that although credit provision and access to services through SHG programmes increase the choices available to women and thereby empowering women to some extent, but this only empowers women within the prevailing social system and does not challenge the prevailing social structure in which the marginalized women have relatively less ability to pursue their interests.

Shibal Meher (2006)<sup>21</sup> in his paper, "Impact of Micro Finance on Poverty; A Study of Self-Help Groups in Orissa" finds out that SHGs have the potential to tackle poverty. His work shows that there is increase in income and assets and reduction in the poverty level. His study also shows that although SHG based microfinance has a positive impact on poverty alleviation, the process of empowerment is poor.

Tanya Jakimow (2007)<sup>22</sup> in his article, "The Rational of Self- Help Group Programme in Tamil Nadu" explores that SHG programmes have the mechanisms to enable self-directed empowerment of its members. SHG programmes can reduce internal constraints by providing the space through regular meetings in which women can collectively share their problems, can expose the structural condition of their subjugation. It also enables members to develop a critical

consciousness and alternative world-view. SHG enables women to overcome income shocks (such as sickness), repay debts to moneylenders and provide dowries for their daughters. The author shows another aspect of SHG that SHG excludes the poorest who are unable to afford the weekly savings required. He also finds that SHGs forestall challenges to the social system, reducing the cost to the elite (in terms of prestige and power) of development interventions under the auspices of an empowering programme.

Debotos Sinha (2008)<sup>23</sup> in his paper, "Self-Help Group - Vehicle for women Empowerment" opines that SHG members become aware about various social and technical issues related to group activities. They learn and gather information from each other during group meetings. At this time, they get the chance to participate in capacity building programmes where they are exposed to such improvement. The study reveals that women achieve consciousness about local self-government, politics, health and child health care due to joining the SHGs. They are gradually taking domestic decisions like household affairs, economic matters, child education, child health care and family welfare independently.

B. Geeta, Dr. Mangayar Karasu and Dr. L. Thara Bhai (2008)<sup>24</sup> conclude that women SHGs lead to benefits not only to the individual women and women's group but also for their family and community as a whole. SHGs enhance the quality of status of women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life.

P. Christuraj and Saraswathy (2009)<sup>25</sup> in their paper, "Self Help Groups and socio economic changes among rural women" discuss that high level of socio economic changes are

found among the members. They show that scheduled caste, land less and illiterate members lag behind others member's in bringing socio economic changes in their lives.

An overview of above mentioned literature shows that some works have been done on empowerment of women through SHGs in general and some on important communities in particular, but the number of such research work is negligible in the context of Jalpaiguri district as only a few related works has been done by scholars.

Samirendra Nath Dhar (2005)<sup>26</sup> in his book "Micro-Finance For Women: Necessities, Systems and Perceptions dealt with women micro-entrepreneurs in some areas of North Bengal" says that women-micro entrepreneurs belonging to the SHGs are not very sure whether this micro-finance movement will increase their business opportunities, assets and income. Rather they conceive the group to be an instrument for drawing early credit from Uttar Banga Kshetriya Gramin Bank (UBKGB). But he finds out that the recovery rate of bank loan is 97% to 98% of the total members. He also says that relationships between economic and social benefits are not very much related.

Bhuimali and Poddar's (2004)<sup>27</sup> study entitled "Women and Employment: A Grass-Roots Study in Jalpaiguri of West Bengal" reveals that the status of a woman is defined according to the degree of her access over material and social resources. Her position is improved if she has access over these material and non-material resources. Women's economic contribution varies with the level of income. The study also reveals that female literacy improves with the increase of income.

## 2.3 Research Gap

From the overview of the existing literature on the Self Help Groups (SHGs) and empowerment of women, it is clearly visible that a comprehensive study on SHGs in Jalpaiguri district is very much limited. This lacuna of the existing literatures on SHGs and their role for women empowerment provides the basic eagerness to do the present research study. At the same time this research study has been undertaken to enhance the existing knowledge based on the relationship between the SHGs and empowerment of rural women in the sub-Himalayan region of Jalpaiguri district.

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