

CHAPTER –II
REVIEW OF LITERATURE AND
RESEARCH METHODOLOGY

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METHODOLOGY

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CHAPTER II

REVIEW OF LITERATURE AND RESEARCH METHODOLOGY

2.1. INTRODUCTION:

This chapter highlights the review of literature and research methodological aspects of the present research work. Review of literature is based on the information, which was made available through book, articles, magazines, Journals and other published sources. The chapter broadly classified into two parts. In the first part attempts are made to review the concern research literature and the research methodology in the second part. It includes sampling techniques, data collection, use of quantitative techniques, statement of the problem, objectives of the study, hypothesis of the study, and significance of the study, period of the study, area of the study and limitations of the study.

2.2. REVIEW OF LITERATURE:

Review of literature is important part of the scientific research. It enables the researcher to understand different aspect of the study or the problems to be investigated. The selected literatures available on the subject have been reviewed as below.

Galab S and Rao N. C.¹ (2003) Studied about, 'Women's Self-Help Groups, Poverty Alleviation and Empowerment'. The paper is based on the review of some relevant studies. In this article strategy for poverty alleviation and women empowerment has been discussed. Study found that government of Andhra Pradesh has provided considerable space for women's self-help groups. This paper attempted to address some of the issues. These issues are mainly what are the characteristics of the women-based group models of poverty alleviation and women empowerment that are being implemented in the state? How are the poor women organized in to groups? How do the groups function? And what has been the contribution of these models to poverty alleviation and women empowerment? In this paper detailed analysis of the formation, functioning and impact of the models on poverty and women

empowerment is elaborated in detail. Author concluded that the participation in SHGs has improved the access of women to credit.

Mahendra Varman P.², (2005), studied about 'Impact of Self-Help Groups on Formal Banking Habits.' The theme of the article was impact of self-help groups on formal banking habits. The main objectives of the articles were to examine the impact of micro-financing SHGs on individual bank account holding status with respect to females. This articles based on secondary data. Data was collected from two appropriately sampled villages of Tamil Nadu. In these article researchers has revealed that microfinance SHGs in India, which are classified under informal organizations, intentionally or unintentionally help formal banks by increasing the number of accounts by inculcating banking habits in rural women. In this paper makes modest attempt to examine whether there is any association between the growth of SHGs and the increase in female bank deposit accounts and whether SHGs have a tendency to influence account holding in formal banks. In this paper tries to trace the socio-economic factors that determine deposit and credit account holdings (banking habits) in formal banks, among individuals and households. In this paper analysis also reveals that being a member in SHGs and, more importantly, having leadership experience in SHGs greatly influences the bank account holding. In this articles researcher has inculcate banking habits at a higher magnitude; thereby enhancing the advantage of banks in acquiring large numbers of deposit accounts. Number of deposit accounts was increasing. The paper concludes that the use in overall deposit accounts were due to the increase in deposit account holding of females.

Kannabiran V.³ (2005) Studied about 'Marketing Self-Help, Managing Poverty'' Published by 'Economic and Political Weekly' Vol -XL, No 34. The theme of the article is marketing self-help, managing poverty. In this article analyzed has the increasing participation of women in microcredit and formation of women's self-help groups have done little more than assuring short-term relief to ease immediate needs.

Kadam P.B.⁴ (2006) In her Ph.D. Thesis "Assessment of the Contribution of Self-Help Groups to Women's Empowerment - A Study With Reference to Satara District." She has analyzed the work and scope of SHG movement in Satara District. She observed that the maximum SHGs in Satara

District. The number of SHG members varies between 11 to 15. The monthly interest rate on internal loan of maximum SHGs in Satara District is 2 percent. She suggest that a proper facilitation and awakening should be done among women in BPL as well as APL groups in connection to original concept objectives and role of SHG in women empowerment.

Sreeramulu G.⁵ (2006) In his Book 'Empowerment of Women through Self-Help Groups' 'Published by, Kalpaz Publications, New Delhi. Writer has analyzed to the evolution of SHGs and its credit facilities and their meaning, aims, objectives and implementation process. The author mainly focused its attention an empowerment of women, topography, socio-economics background of the rural women in District selected for study. It covers the problems and perspectives of self-help groups and suggested several measures.

Umashankar D.⁶ (2006) in her Dissertation, "Women's Empowerment: Effect of Participation in Self-Help Groups." She has seeks to explore the impact of participation in self-help groups on the empowerment of women in the context of the great importance being given to the group approach while conceptualizing any programme for rural women. The study is situated in District Mewat in the northern state of Haryana, a state which faces the conundrum of rapid economic growth juxtaposed with poor social indicators, and uses the personal narrative method to give a voice to women's perspective. The objective of this study is to determine whether and to what extent participation in self-help groups has an impact on the empowerment of women members. She has looks at various dimensions of empowerment-material, cognitive, perceptual and relational.

Randhawa.V and Mann S. K. ⁷ (2007), In Their Research, "Structure and Functioning Of Self-Help Groups in Punjab 'Published by, Indian J. Agric. Vol. 41, No. 3. The main objectives of the articles are to explore the functional aspects of SHGs in promoting micro saving and inter loaning activities. This article based on survey research design covered all the 17 Districts of Punjab. In their articles focused on tracing the genesis and structure and evaluate the functional aspects of SHGs. The major findings revealed that majority of SHGs were promoted by GOs and there were few SHGs promoted by NGOs. The results of the study revealed that monthly

meetings was their regular feature and majority of SHGs was using saving for inter loaning purposes. Further, majority of the SHGs were performing badly in terms of capacity building of members. Therefore, future focus of SHG must be on capacity building and skill up gradation of rural women.

Udupi P.S.⁸ (2008), In her M Phil Dissertation "A Study of Women Self-Help Groups In Walwa Taluka, District Sangli". She has analyzed the history and development of SHG in Walwa Taluka. The general information includes information about SHGs, information about SHGs members, internal loan, use of revolving fund, uses of group loan are analyzed, interpreted other problems of self-help groups. She observed that there are mixed self-help groups of women from general category and women from scheduled caste, 83 percent women were married. She suggested for improvement in the working and management of self-help groups of BPL women.

Reddy.A.R.⁹ (2008) Studied about 'Self-Help Groups In India - A Catalyst For Women Economic Empowerment and Poverty Eradication' Published by 33rd Global Conference Of Icsu, Tours (France). The theme of the article is self-help groups in India - a catalyst for women economic empowerment and poverty eradication'. This research paper based primary and secondary sources. In this paper analyzed the impact of SHGs on women in the state of Andhra Pradesh. The author found that the self-help group movement in Andhra Pradesh to be the biggest one. In this article finding that the financial status of households had improved due to improvement in access in across to formal credit institutions, since SHGs are linked with banks. In this article conclude that the impressed by the remarkable success of women self-help groups in Andhra Pradesh, the World Bank said that the model could be replicated in other states in India and in other countries.

Kumar.B.¹⁰ (2009), In his Book 'Women Empowerment and Sustainable Development' Published by, Regal Publications, New Delhi. In their edited book volume on 'women empowerment and sustainable development' an effort has been made to highlight the importance of the role of women. The theme Centre's the importance of women in socio-economics spheres. This edited volume concentrates mainly on four parts. Part first is concerned with 'women and sustainable development'. Part second is deals with the 'empowerment of women and entrepreneurship. Part third is

‘empowerment of women policies and programs. Part fourth concentrates mainly on ‘empowerment of rural women.

Venkatesh J and Kala.K¹¹ (2010) Studied about ‘Empowerment Of Rural Women All The Way through Self-Help Groups’ ‘Published by International Journal Of Management, Vol.1. In their paper related to the economic empowerment of women in the south Tamil nadu. In this article is also focusing the economic improvement of women after joining SHGs. The main objectives of the articles are to study the income, expenditure and savings of the members after joining SHGs. In this article has discussed about the group savings, rotation of sangha funds, bank loan, repayment of loan, social and community action programmes. The authors found after joining SHGs the income of the women has been augmented. So the monthly household outflow also has been lifted considerable level. The paper conclude that the economic activities of SHGs are quite success. In this way SHGs in North Tamilnadu are very victorious to extend women empowerment and rural areas.

Ghosh C and Banerjee T. ¹² (2010) Studied about, ‘Self-Help Group Participation and Employment of the Women: Myths and the Reality’ ‘Published by Óbuda University Keleti Károly Faculty of Business and Management. In this paper investigates the factors influencing the employment status of a selected group of self-help group members. The same set of self-help group members has been surveyed twice, once during 2005 and again during 2009 to collect information. In this paper study will try to examine the influence of socio economic, demographic and political factors on the employment status of the members based on primary survey conducted in some villages of north 24 parganas, West Bengal, India. This paper has also tried to investigate the loan use pattern of this set of self-help group members, Along with the past occupation of the member the local politics at village level have been found to influence the employment status as well as loan use pattern of the members. The authors observed that about 55 percent of the self-help group members have turned into housewives. This paper has tried to identify the factors responsible for continuity of employment status of the woman members of the self-help groups. In this paper conclude that the other factor that influences the employment status of the member is the past occupation.

capacity and income generating activities. There are signs of empowerment taking place among women members 32 of SHGs.

Mhlongo S. D.¹⁵ (2010) In his Ph.D. Thesis “A Process of Empowerment through A Self-Help Group for Divorced Women” The main focus of the research study was to investigate specific processes through which one goes to achieve empowerment when participating in a self-help group for divorced women. The significant finding in this study was how the self-help group can facilitate the process of empowerment for divorced women, which contrasted with other studies in which a sense of community was critical to personal empowerment. The interactions which were both positive and negative with others were the foundations for the process of empowerment in the form of critical reflections. The findings of the research study suggested that, the process of empowerment within a self-help group structure is interactive rather than linear. The process of empowerment through the self-help Group encounters included discovering the reality of the divorced status, the role of Frustration in the process of empowerment, critical reflection as the powerful force behind the process of empowerment and taking charge of one’s life as a motivational factor that facilitated the self-help group activities and the process of empowerment. The only interpersonal factor that was significant in the study was the role of social support by group members in the process of empowerment.

Prasadarao S and Raavi Radhika¹⁶ (2011) In Their Research ‘Sanctions & Disbursement of Loans to Self-Help Groups (A Study With Reference To Deccan Grameen Bank, Hyderabad), ‘Published by, International Journal of Innovation, Management and Technology, Vol. 2, No. 1. This research paper begins with a background discussion about unemployment and poverty in rural areas and why low-income persons seek self-employment as a viable option towards building social and human capital to work towards poverty alleviation. In this paper focusing on the rural and the urban poor generally and women particularly. The main objectives of the research paper are to pilot test other micro-credit delivery mechanisms as alternative channels to the formal banks. This paper suggested that the micro finance has been instrumental in empowering women; therefore more effort should be put for women’s development through micro finance. In this

research paper conclude that the micro finance is provided by the some rural banks only, to develop poverty the micro finance will be provided by all commercial banks. SHG based micro finance which has now developed deep roots in many parts of the country.

Bidnur V.V.¹⁷ (2012) Studied about "Role Of Self –Help Group In Women's Life With Reference To Sangli, Miraj And Kupwad Corporation Area' Published by 'Indian Streams Research Journal' Vol.1,Issue.Xii. In this paper seeks to examine the nature of impact that SHGs are having on poverty reduction, and also the key factors that can contribute to their improved functioning. The authors argue that, thus far, SHGs have shown a limited effectiveness in terms of their impact on rural poverty and their long-term sustainability. The main objective of the articles is to study the demographic factors of the sample respondents. In this paper analyzed to women empowerment through SHGs. The main finding of this research papers is monthly income of majority of sample respondents have increased after joining SHGs. The paper concludes that women are now participating in all productive activities and are at par with men. No doubt the SHG movement in India has been working in the right direction, but it is necessary to empower more and more women in social, cultural, economic, political and legal matters, for the interest of the family in particular and the nation in general.

Suja.S¹⁸ (2012) In his Discussion Paper Titled " Women Empowerment Through Self-Help Group- An Evaluative Study" 'Published by, Sona Global Management Review, Vol.6, Issue.3. The main objectives of the articles are to know the association between demographic profile and the empowerment at the post SHG period. This paper based on survey method. This paper attempts to measure the empowerment of women. This research paper attempts to find answer to all the questions. In the process, it deals with all the indicators of women empowerment. In their paper also analyses the attitude of SHG members towards women empowerment and women empowerment through self-help groups with respect to the SHG members in Salem District of Tamil nadu. In these articles analyzed the profile of members and their changes in economic conditions like assets, personal income, savings, loan, family and income. In this paper the limitation the empowerment of women has been measured through opinion survey. This

article is focused on the empowerment factors only, the other aspects like the performance of SHGs are not considered. This paper suggested that the training in the business activities of the members is the need of the hour.

Das S.K.¹⁹ (2012) In his Discussion Paper Titled ‘ ‘ Best Practices Of Self-Help Groups and Women Empowerment: A Case of Barak Valley of Assam ‘Published by Far East Journal of Psychology and Business, Vol. 7 No. 2. The main objectives of the articles are to make a comparative study on the quality of SHGs in Barak valley of Assam. The methodology of research for preparation of this paper may be categorized into two parts viz. Methodology applied for descriptive analysis about SHGs and methodology applied for its impact assessment in case of women empowerment. The authors observed that SHGs has a positive impact on women member and in many cases it is prove that SHG promotes empowerment in the study Districts. It is found that the main problems faced by the SHGs are delay in sanctioning the loans by the government authorities and the bank officials. Further, the SHGs are facing the problems of marketing, basic infrastructure, training and skill development avenues, lack of administrative experience in managing the affairs of the groups.

Geethanjali R and Prabhakar K.²⁰ (2013) Studied about ‘Economic Development of Women through Self-Help Groups in YSR District, Andhra Pradesh, India. In their research papers is mainly focusing on the self-help group formation, women entrepreneurship and economic empowerment of women after them joining self-help groups in YSR district, Andhra Pradesh, India. The main objectives of the articles are to study the profile of the members of self-help groups in YSR Kadappa District. This research papers based primary and secondary sources. In this article has discussed about the group savings, rotation of sangha funds, bank loan, and repayment of loan, social and community action programs. In their papers analysis is based on the socio political impact before and after self-help group programme on various aspects in the life of women. The paper conclude that the women participation in self-help groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole. This paper suggested that the women

should keep interest on empowering themselves and prepare themselves to face any problems in their businesses.

Thangamani S and Muthuselvi S.²¹ (2013) In Their Research “ A Study On Women Empowerment Through Self- Help Groups With Special Reference To Mettupalayam Taluka In Coimbatore District, ‘Published by,’ Iosr Journal Of Business And Management, Volume 8, Issue 6. In this research paper analyzed women empowerment is a process in which women challenge the existing norms and culture, to effectively promote their well-being. The participation of women in self-help groups made a significant impact on their empowerment both in social and economic aspects. This study addresses women empowerment through self-help groups in Mettupalayam District of Tamil Nadu. The information required for the study has been collected from both the primary and secondary sources. A random sampling method has been followed. Average and percentage analysis was carried out to draw meaningful interpretation of the results. Chi – square test used to find whether the two attributes are associated or not. Garret ranking technique was used to find the reasons for joining the self-help group. The results of the study revealed that the SHGs have had greater impact on both economic and social aspects of the beneficiaries. This paper suggested that the self-help group is powerful tool to enrich the savings activities and poverty alleviation. In this context to support by the government and uplift the women through self-help group oriented developments. The authors found that the socio-economic factor has been changed after joining the self-help groups. But the saving is increasing at earlier stage of life. In this research paper conclude that the economic activities of self-help group are quite successful. In this way self-help group in Mettupalayam Taluka the very successful develop women empowerment and rural areas.

Rajendran M.S, William T.A and Raja D.V.²² (2013) In Their Research “ Micro Finance and Empowerment of Women through SHGs in Kanyakumari District, ‘Published by, Indian Streams Research Journal, Volume 3, Issue. 5. The theme of the article is micro finance and empowerment of women through SHGs in Kanyakumari District. This article based primary and secondary data. In these papers analyzed micro finance is emerging as a powerful tool to make the target group as self-sufficient.

Women empowerment, self-reliance and sustainability are the widely discussed topic all over the world. In this article has discussed about the group savings, bank loan, family income, expenditure. In this research paper conclude that the obviously evident that women are empowered through self-help groups by various financial activities such as savings, borrowings, budgeting and rotating funds. Women are becoming self-reliant and self-dependent because of various motivational programs and schemes organized by SHGs.

2.3. STATEMENT OF THE PROBLEM:

The statement of the present study is “Role of SHG in Rural women employment a study of Andhali village.” The aim of the study is to analyses the progress and working of SHGs in Andhali village in Palus Taluka of Sangli District.

2.4. OBJECTIVES OF THE STUDY:

The major objectives of present study are as below:

- 1) To study the Working of SHGs in Andhali.
- 2) To study the problems of SHG.
- 3) To study the impact of saving and loan taken by the members of SHGs.
- 4) To suggest various appropriate measures.

2.5. HYPOTHESIS:

The hypothesis of the present research study is as below:

“SHG contribute for empowering women in rural area.”

2.6. SIGNIFICANCE OF THE STUDY:

It is estimated that more than 25 million rural women of India have been benefited by the Self Help Groups. The socio-economic benefits include economic self-independence Participation in village affairs and awareness about education. The need in self-help groups is development day by day. The role of self-help groups is important rural women life in India.

There are total 23 Self Help Groups in Andhali, which are facing many problems. Hence in order to overcome from these problems, the need felt to study the working of SHGs. Therefore the present research topic has been chosen.

2.7. DATABASE AND RESEARCH METHODOLOGY:

The following methodological procedure was used.

2.7.1. SOURCES OF DATA:

For the present study both the primary and secondary source of data were used. Following are the details of the sources of the data collection.

A) Primary Data:

The primary data were formed as the major source of the study. The primary data from the respondents selected from the 100 women were collected through the interview method, observation method, discussion method etc.

B) Secondary Data:

The analysis is mainly based on secondary sources of the data. The statistical data on relevant information had collected from the reference books, journals and internet etc.

2.7.2. Sampling Method:

There are 381 women in the Self-Help Groups out of which 100 respondents were selected by using stratified random sampling.

2.7.3. DATA INTERPRETATION:

Keeping in the view, the objectives of the study, the appropriate statistical techniques which are applicable to the study such an average, percentage, mode, median, standard deviation, were used to get relevant statistical inferences required for the study. Moreover, some graphical devices were used for the data analysis.

2.7.4. PERIOD OF THE STUDY:

The period for the study is confined to four year i.e. from 2011 to 2014.

2.7.5. AREA OF STUDY:

The area of study is Andhali village.

2.8. LIMITATION OF THE STUDY:

The present study is limited to SHGs in Andhali village and for period of 2011 to 2014.

2.9. CHAPTER SCHEME:

The Dissertation is organized in five chapters as follows.

1. Introduction:-

The first chapter is an “**Introduction**” which includes historical background of SHG, concept of SHG, objectives of SHGs, need and importance of Self Help Group, characteristics of SHGs, the features of Self Help Groups, functions of SHGs, norms of SHGs and rules and regulations of SHGs. Deals with the profile of the study area especially Andhali village, SHGs in Andhali village, SHGs in Palus Taluka and SHGs in Sangli District.

2. Review of Literature and Research Methodology:-

This chapter is divided into two parts. First part of this chapter reviews the related literature and second part of this chapter research methodology.

3. Profile of SHGs in Andhali Village:-

This chapter deals with the profile of SHGs in Andhali village. In this chapter is analyzed and interpreted in terms of following points. Information about SHG member's covers areas like age, marital status, education qualification, religions, social categories, size of the family, type of the family, occupation, employment profile and reasons for joining SHG.

4. Working and Problems of SHGs:-

This Chapter deals with two parts. The part first deals with working of SHGs and Second part highlights the basic problems of these SHG of women which they face in their day to day working. This chapter covers financial, administrative and other problems of SHGs in Andhali village.

5. Conclusion, Observations and Suggestions:-

This Chapter deals with the summary of findings, suggestions and conclusion of the study.

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