

Review Article

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A Critical Review: Role of Self Help Groups (SHGs) in the Empowerment of Rural Women

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ABSTRACT

The empowerment of women has been apparent as a central issue in deciding their status in recent years. Self-help group is more than a decade old concept and can be effectively viewed as one of tools to enhance rural economic development. In 1976, Md. Yunus who began the Grameen Bank and for which he won the Noble Peace Prize practiced the idea of a self-help group in Bangladesh as a means to provide monetary assistance to the poor rural population. He is viewed as the “Father of Microfinance Industry.” The Grameen Bank offered the least fortunate of the poor micro credits or Grameen credit without any collateral. Witnessing the success of the self-help group in Bangladesh, the concept was presented in India by a non-government organization (NGO) known as Mysore Resettlement and Development Agency (MYRADA) in 1987-88. In 1987, the National Bank for Agriculture and Rural Development (NABARD) gave an asset of 1 million rupees to MYRADA in order to promote the functioning of SHGs. Later in 1989 NABARD again distributed funds to other NGOs for the SHGs. In 1990, the Reserve Bank of India (RBI) recognized SHG as a mode of rural microfinance. A significant advancement came when NABARD led to the rules and guidelines that would allow SHGs to directly lend from banks. In 1992, the SHG bank linkage program was started. Further, in 1993 SHGs were allowed to open its own saving bank account by the RBI. The State Bank of India began providing financial support to SHGs in 1996-97 and from that point forward continued providing assistance to the SHGs. As per to McKinsey Global Report, if all nations were to match the momentum toward gender parity of the fastest-improving countries in their region, \$ 12 trillion a year could be added in 2025, boosting the country’s annual GDP growth by 1.4 percentages. Empowering women is the answer for many societal and economic crises on a global level beginning from poverty. Societies that work to up lift women depict better indicators of growth are steady, coordinated, organized, and less vulnerable to Violence.

Keywords

Women,
Economic
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Introduction

There is a need to lessen feminized poverty, improve education status and stop domestic abuse. The women's empowerment regards with self-esteem, confidence, and awareness. Likewise it also deals with decision-making ability and gender sensitization (Panda2017). In India, self-help groups an effective instrument for empowering rural women by means of monetary support and other services. Gender inequality is not only a societal concern but also a main economic hindrance.

The SHG –Bank Linkage Programme (SBLP) was initiated by NABARD in the year 1992. It is a partnership model between NABARD, Banks, and NGOs. SBLP is considered as a part of need sector lending as per RBI's recent guidelines. The funding body started offering loans to SHGs the savings. The loan offered can be three times the saved amount by the SHGs.

A typical women self-help group consists of 10 –20 impoverished females of identical socio-economic backgrounds who pool their cash into a fund from which vital operations can be carried out. The members of the group can borrow the money to meet their financial prerequisites. Generally, they are small groups of self –selected members attending frequent meetings and saving regularly. Once the group completes sufficient collection, the loaning mechanism begins. It was a scheme under which below poverty line families are framed as self-help groups and funded through bank loans and government funds. Later National Rural Livelihoods Mission (NRLM) - Aajeevika was started by the Ministry of Rural Development (MoRD), Government of India in June 2011 as a rebuilt form of Swarna Jayanti Gram Swarozgar Yojna (SGSY). SGSY succeeded in the mobilization of the poor people into SHGs and their systematic development. Hence, in this context

Government of India has initiated the National Rural Livelihood Mission across the country. It is based on the principles, standards and guidelines of SGSY. The Mission has four primary components as pillars for NRLM in the state. These include financial inclusion, social inclusion and mobilization, dedicated support structure, vulnerability reduction with livelihood enhancement, and sensitive. Pertaining to its implementation in the state of Bihar it is being known as BRLPS. Bihar Rural Livelihood Promotion Society (BRLPS) is an self-governing body under the Department of Finance, Government of Bihar. BRLP is locally known as JEEVIKA is being financed by the World Bank. Its main focus is to develop community units or institutions who can self manage and coordinate their own developmental process. These units are the self-help groups.

The approach of micro -financing through SHGs is helping in women empowerment and poverty eradication in the country. These groups had brought changes in the mindset of conservative and illiterate rural women. The self -help group is an efficient alternative for rural development and it is also encourages community participation. The self -help group had emerged as an effective approach of women empowerment. Sivchithappa (2011) revealed that women can improve their quality of life through income generating activities such as the self-help group approach under Stree Shakthi Scheme in Nanjangud Taluk in Karnataka.

Group based approach save the members from exploitation of money lenders, provide loan at lowest interest, link them to various banks, enables the members to accumulate capital by way of small savings. Inter -loaning helps in development of entrepreneurship among rural women, increases purchasing power of rural women. Women will become more aware about health, hygiene, independent in taking

decisions after becoming member of SHGs. (Goetz and Gupta, 1996), it is not possible to trigger up women's decision making power in economic aspects. Organization of SHGs and development of managerial capacity is important element in the empowerment of women.

Keeping in view the role of SHGs in empowerment of rural women this review paper has following specific objectives;

To review the impact of self help groups on the economic empowerment of rural women

To review the impact of self help groups on the social empowerment of rural women

To review the role of rural women in the decision making process after becoming the member of self help groups

Ganapathi and Murugesan (2011) conducted a study on “impact of microfinance on the economic status of the members of the SHGs”. A total of 240 member sample was drawn from the Coimbatore District of Tamil Nadu. The findings of the study revealed that the correlation between the economic status of the group members and other variables like age, social status, marital status, type of family, etc. was not significant. The study also indicated that there was an association between the economic status of the group members and variables such as monthly income, education, awareness, and participation of the SHG members in SHGs. The authors recommended that efforts should be made to improve the microcredit at the grass-root level.

Prabakaran and Boobalan (2011) reported that micro credit through SHGs has significantly improved the socio-economic condition of the SC/ST women in Tirunelveli district of Tamil Nadu. It was noticed that after joining in

SHGs the occupational pattern and the living status had been changed among the beneficiaries.

Gupta and Hanagandi (2012) conducted a study entitled, “A Study on Women Empowerment Through Self Help Groups and revealed that the intervention of microfinance through SHG-Bank Linkage Program had a positive impact on empowerment of women, in terms of increase in social awareness and participation, asset creation, confidence development, savings ability and loan repayment, earnings, employment opportunities, inculcates leadership qualities and decision-making ability. Microfinance through the SHG-Bank Linkage Program had empowered poor women to get access to various financial products and services. The self-help group initiation provided social recognition to the women in a rural society. They author suggested that greater emphasis had to be given to provide training, education, and creating awareness among the members of the group.

Sahu and Singh (2012) conducted a study on “Perception of women about role of SHGs in empowering them” with the use of qualitative methods such as focus group discussions and content analysis and revealed that after joining Self Help Group women have empowered economically and socially. The author recommended for conducting frequent capacity building programs to enhance capability of members of SHGs.

Vijayalakshmi, *et al.*, (2012) from their study concluded that self help groups were improving the standard of living of all families who came in the project area. Appropriate strategies for empowerment of SHGs women's were addressed through organizing appropriate trainings both on campus and off campus, including providing relevant leaflets and folders, higher level trainings, follow ups

activities, exposures besides recognizing and encouraging women's to come forward and take up processing and of longer millet products value addition and income generating activities. The SHGs have made successful impacts on the sustainable livelihood securities for the rural women's.

Jain and Jain (2012) in their study found that self help groups (SHGs) had been successfully empowering rural women through entrepreneurial activities. Increased in savings habit of rural women, income, expenditure was also observed. The self help groups had main impact on social and economic life of rural women. The findings of the study revealed that SHGs helped the rural women in getting easier & quicker loans and diminishes the ill effects of taking loan from money lenders. There was increase in self confidence and social recognition in society.

Narang (2012) carried out a study on the "self-help group as an effective approach to women empowerment in India" and reported that SHGs had been acting as a means to alleviate poverty and a significant tool for empowerment of women. The women's empowerment could be met in its real sense when the credit is made open to women, constant motivation, and strength. It's a consistent process but for the overall development, the women must make efforts eagerly.

Singh and Kaur (2012) reported that 93.33 per cent of the women beneficiaries felt more confident in dealing with people while about 87 per cent of the respondents had conquered their shyness and had developed courage to speak after joining the self help group. Regarding decision making role of SHG members, a vast majority of respondents agreed that role of women in decision making regarding purchase of movable/immovable assets has improved whereas 20 per cent

women respondents reported that their role in decision making remained the same. It was also noted that there was improvement in participation of women in social activities of village reported by 45.33 per cent of the women.

Garai *et al.*, (2013) conducted a study with the sample size of 120 SHG members from 6 livestock- based SHGs and 6 rice -based SHGs was covered under the study and it was found that livestock-based SHGs were steadier than the rice-based SHGs in terms of group dynamics effectiveness. But it was also found that there is no significant difference between these two types of SHGs in respect of each indicators and overall group dynamics effectiveness. Majority of members from each type of SHGs were in medium category in terms of their contribution to the group dynamics effectiveness in their respective group. The author also reported that group approach has been significantly contributing in poverty alleviation programme in developing countries especially in Asia. In India, Self Help Group approach is more successful than the other group approaches.

Panda and Kanjilal (2013) on the basis of their study "on women empowerment and entrepreneurship in Orissa" concluded that the micro-enterprises not only contributed in enhancement of production and employment opportunities but also played major role in personal, social, and decision-making abilities among women. Their involvement in SHGs improved the sense of achievement, leadership qualities, and social interaction. An increased level of political participation and improved living standards of SHG members was also observed in the study.

Singh and Depan (2013) said that self help groups have huge potential in improving the condition of rural women through education and awareness. Self help Groups are generally

focused on increasing the sources of credit for rural women but this can only help in economic empowerment of women. In order to provide social and political empowerment to rural women self help groups need to participate more actively in promoting education advancing training and awareness among rural women so that it helps them to improve livelihood, live a respectful and independent life in the gender -based discriminating society.

Tekale, Jadhav & Shaikh (2014) conducted a study on “Rural women participation in Self-Help Groups” the change observed in rural women empowerment were in descending order as rural women empowered economically, psychology, socially, politically and culturally. There is a need of special attentions to create more and more awareness among women, promote SHGs and enroll more members in the self help groups by Government and corporate organization.

Shettar (2015) concluded that rural woman empowerment would be achieved if rural women’s economic and social status is improved. This could be possible only by adopting definite social and economic policies with a view of the total development of rural women and to make them realize that they have the potential to be strong human beings. So they have right to get Education, Employment and Change in Social Structure are only the enabling factors for the empowerment of rural women

Rabin (2015) stated that self-help group has a positive outcome on employment and income generation activities. Organized rural women in a group increases the income of the families involved and they are able to support their family by the financial way through this they had built their social position in the family. The microcredit had a civilizing effect on their families because the majority of women

utilized their additional income for the improvement and development of their health and education. Rural women were equal partner with man in the decision-making process in the family, their decision were also accepted in the family along with husband or other male members.

Sarania (2015) conducted a study with the objective is to examine the effect of SHGs on the empowerment of women in terms of economic condition in Assam. According to the findings of the study SHGs members have started activities which generate income for them when they join the SHGs in Assam. The result proved that after joining the SHGs there is a significant change in indicators of economic empowerment, in terms of income, employment and savings. When it was compared to the pre SHGs joining with post SHGs joining, it was also found that that most of the respondent’s amount of savings income and employment days were increased. The researcher also analyzed that the women empowerment is most important for the development and growth of every country in the world. Empowerment can be achieved with help of SHGs or micro credit and evidence across the country. It can be concluded from this study that SHGs are playing a significant effect in the empowerment of women in the rural area.

Roy and Sen (2015) observed the impact of SHGs on the eradication of poverty in India and reported that there had been a positive economic impact of SHG on poverty eradication. According to the findings the SHG members were found more confident. The decision-making ability of women on the part of household and community had significantly improved. The groups had contributed to the improvements in village life and welfare of rural society. The SHG members had better access to education facilities for their children.

Thakur (2016) conducted a study on microfinance in India and concluded that SHGs are important tool to up lift the poor and backward class of the society. People were borrowing money to invest in income-generating enterprises and thus in a way improving their economic status in the society. The SHG bank linkage program was mobilized and spread all over India under the supervision of NABARD, guidance was provided by the RBI, and being supported by the policies of the Government of India. At the grass-root level the cooperatives, commercial banks, and regional rural banks, with government agencies were playing very significant role in the implementation of the program. The willingness and active participation of the rural people was the need of the hour.

Malhotra Sharad (2016) led an investigation on the “effect of the self-help groups upon the under special houses and especially the ladies in the territory” data was collected principally from the individuals from the self-help groups working in Chandigarh. Survey was filled from the woman members. According to the finding of the study self help groups were playing significant role in the economic and social empowerment of women. After joining the SHG women were more confident about their opinion and financial status. The study suggested that more awareness should be created among rural women regarding benefits of self help groups.

Nandan (2016) carried a study on individual household enterprise started by SHG members after taking the loan from SHG under the JEEViKA Project in two districts of Bihar named Nalanda and Gaya districts and observed that 40 % of members did not took any loan and the rest 60 per cent women had taken. Out of 60% who had initiated an enterprise through SHG loan only 93% were functional and the remaining were not actively

functional. Out of the total, only 21% respondents were started more than one enterprise.

Saravanam (2016) conducted a study on “The Impact of Self-Help Groups on the Socio-Economic Development of Rural Household Women in Tamil Nadu” and reported that a self-help group was a splendid approach which helped the suppressed class of rural women to gain strength for their self-subsistent life. The researcher expressed his opinion that SHG definitely played an important role in the improvement of lives of poor people. The term woman empowerment did not focus only on fulfilling the financial requirement but also overall social development. Through the involvement in the self-help group's there is an evidence of increased household income and the standard of living of the respondents and also food security. The efforts of the self help groups in alleviating poverty and rural development were appreciable. Being the sole caretaker of the family, proper emphasis should be given to rural women and for empowering rural women. Microfinance by the means of SHGs improved the living standards, quality of life and economic stability of the rural women. However, it was not only about economic development but more of developing confidence which was necessary for the social development as well as economic developments.

Pienyu (2017) conducted a study on the “Empowerment of women through self -help groups in Kohima district of Nagaland”. Findings of the study stated that a total of 38.46% respondents strongly agreed that SHGs were beneficial in the upliftment of the social and economic status of women, 23.84% responded that participation in social activities have improved after joining SHGs and 13.07% agreed that self help groups have taken initiative for the welfare of rural society.

Goyal (2017) studied the “Socio-economic impact of self-help groups on rural women in the Mewat district of Haryana state”. The researcher concluded that the involvement of women in the SHG had boosted their confidence and communication skills which are the indicators of social upliftment of rural women. It was through this medium that now they had become vocal with the bank officials and were not only enquiring about group loans but also about other kinds of loans such as gold loans and home loans. Out of the 900 samples, 421 have shown improvement in the communications skills. The 418 SHG members protested against harassment by husband out of which 328 were able to do so after joining self help groups. Out of 719 respondents who protested against dowry 323 were able to do so after joining self help groups. There were 6.11 percent members who before joining self help groups had assets of worth Rs 20,000 -50,000 which after joining self help groups had increased to 70.78 percent. From the findings of the study this clear that the financial aid through self help groups had led to the creation of assets with the members. The income level hike was not found to be desirable as the loan amount was mainly diverted for the unproductive reasons. After joining self help groups the expenditure on clothing and medical increased and the expenditure on the rest categories remains the same. Regarding the savings 80 per cent investments recorded in banks and post-office was made along with an average savings of Rs 2,423 annually prior to joining self help groups whereas after becoming the member of self help groups the investments in banks and post-office had increased to 94 per cent and the average saving swere Rs 2874. The investments in other financial institutions like cooperatives; NBFCs (Non-Banking Financial Companies), etc have also been started by the respondents. Chaithra and Gowda (2017) conducted a research with the main objective “to study the impact of SHGs on

entrepreneurial behavior of its members” and revealed that the SHG member's development is reliable, consistent, sustainable and more prominent. As compared to SHG member non-SHG member’s development was less sustainable. The authors concluded that the development authority must focus to initiate the SHG module among the non -SHG members so that the process of development may enhance. The researcher further suggested that more awareness of participation in these institutions should be done through televisions, radios, print media, etc.

Saikia (2017) conducted a study on “Self-help group of women and its contribution to their socio-economic development” in Chayagao, Assam and reported that the beneficiaries took loan or credit and the majority of the members took a loan from the SHGs and very few took a loan from the bank. Out of 70 samples, 25 members of the SHG utilized their loan for their general household expenditure and 20 members use the loan for the education of their children which shows the importance of education among women. The researcher suggested that Government and Non-Government organizations should jointly make efforts to encourage the members of SHGs for proper utilization of loans. The researcher also recommended that effective supervision over the utilization of loans should also be done which would be useful in the achievement of term long goals.

Rathod, Devi, and Ghabru (2017) carried out a study on “Economic empowerment of tribal women through SHGs” in Dahod District of Gujarat and suggested that for the proper utilization of credit it was uttermost necessary to introduce consumption credit through the self help groups. The researchers also suggested that the monitoring organization and NGOs should focus on providing training and awareness programs such as entrepreneurship development programs for

women. Many times it was seen that SHGs took up the economic activities but failed as they lacked the ideas of awareness, proper training and guidance. The researchers further suggested that concerned authority should plan the enterprise, market network, credit, availability of inputs, group conflict, etc.

Chiru, (2018) conducted a study on the “Role of SHG and its challenges in socio-economic empowerment of its members in Manipur” and reported that out of 300 members, 152 beneficiaries were under age 35 –45, 25 –35 years had 103 beneficiaries and 18 members fell under age category 18 –25 years. The researcher further found that 143 beneficiaries of the groups had educational qualifications up to lower primary level and there was only one beneficiary who had completed graduation.

Kumari and Indira (2018) worked on the SHG bank linkage program in India and indicated that the numbers of self-help group are increasing every year but the performance of the SHGs on a whole was not much improving. When compared with the frequency of loans disbursed and loan standing, the average saving limit was also not increasing. The numbers of defaulters under private sector banks as compared to the other banks were found high. The study further revealed that more attention was on the disbursement of loans by the banks than the repayment of loans by the self-help group members. The possible reason of poor repayment of loans by the self-help group women might be poor knowledge of resource utilization and incompetent strategy behind the business formulation ideas.

Chaubey (2019) carried out a study entitled, “Impact of Microfinance on Women Entrepreneurship” in Danapur & Bihta blocks of Patna district and Bochahan block of Muzaffarpur district. The researcher concluded that a positive impact of

microfinance was seen in the livelihood of women who were SHGs members. The author suggested that priority must be given for development of skill among women. After joining the SHGs the members were participated in family decision, earning and planned a better future for their family. Majority of them had life insurance cover and not all but some beneficiaries had proper health and sanitation facilities. Findings of the study also stated that a greater number of the members were illiterate but after becoming a member of SHGs they were able to sign on their own. An improvement in the standard of living of SHGs members was witnessed.

Pradeep and Rai (2019) conducted a study on “Women empowerment through self-help groups in Bolar village of Karnataka” and concluded that the self-help groups members were being respected by the family members and also by society as they contributed to family income generation, consumption, and savings.

Thus from the review of above research studies, it can be concluded that SHGs is capable of empowering rural women in social and community participation and in raising the economic empowerment regarding financial decision making power. Attention must be given on creating awareness regarding availability of loans and credits through self help groups, encouraging women for joining SHGs. Common indicators of rural women’s empowerment are control over loans, decision-making abilities and mobility outside the household. It is widely perceived from the review of the above research studies that if women can achieve autonomy in these facets of their lives through access to microcredit, then the structures of inequality contributing to women’s subordination can be broken down. Undoubtedly, such indicators are useful in understanding the impact of microcredit in the process of empowerment of rural women.

Empowerment can be seen in the context of individual development, group development, or the local community or issues related to the gender and politics. It is also worth mentioning that the outcome differs from society to society.

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