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A Study on Analysis of Review of Literature on Self-Groups with Special Reference to Rural Women in Karnataka

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Abstract: ***There is a radical undercurrent of socio-economic transformation in Karnataka. Women Self Help Groups as entrepreneurial organization have started contributing to their own cause and to the economy. Women entrepreneurship has many interwoven dimensions and hence presents many challenges. In developing country like India where economic status of women is very pathetic especially in rural areas and opportunities of earning are very less in this scenario the Self Help Groups (SHGs) have paved the way for economic independence of rural women. The study analyzes literature review on Self-Help Groups in Entrepreneurship and Rural Women. This paper aims to provide a selective literature review of articles published in the last decade on self-help groups managed by rural women. The review also found that this research lacked a theoretical underpinning and that more research studies are needed to empirically validate some of the key variables emerging in this area of research. The study concludes with a literature synthesis and recommendations for future research.***

Keywords: Self-Help Groups, Entrepreneurship, Rural Women, Literature Review.

1. INTRODUCTION

The Self-Help-Group (SHG) programme is a micro-enterprise initiative that assists rural women in forming self-help groups and developing their organisational ability in the areas of action planning, communication composition, technology, financing, and marketing. It places an emphasis on specialised organisations that operate in accordance with the capabilities, interests, and skill sets of their members as well as the accessibility of their target markets (D.Nagayya et al 2012). A self-help group is a loosely knit community of individuals from

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comparable economic and social situations who have come together to support one another and work towards a shared objective or goals. Here, the impoverished come together willingly to pool what little resources they have, agree to put aside a portion of their wages into a shared fund, and support one another in meeting their immediate and useful needs. Lend. Those who were not likely to have any regular funds have put very little into their SHGs.

In his theory, "entrepreneurship" is a practise, Peter Drucker argued that it is. This implies that being entrepreneurial does not consist of sitting around dreaming up schemes that never get off the ground. It is the taking of initiative, the founding of a new enterprise, that marks the beginning of the entrepreneur's journey. It's possible, though unlikely, that this group will ever generate enough money to be self-sufficient. A person enters the entrepreneurial model, however, once they establish a new business.
India has partially adapted the approach used by Bangladesh. Micro-finance has evolved as a potent tool in the new economy, both for reducing poverty and for empowering women. Both SHGs and CMGs have emerged in India as a result of the country's growing microfinance sector. That's why SHGs have become so popular across the country of India. Members of SHGs are now free to pursue their own business interests. Women have the ability to think creatively and strategically, to make decisions quickly and effectively, to mobilise and marshal resources, to be risk-tolerant and accepting of change at the right time, and to have access to the most up-to-date scientific and technological information, which is why so many of them are actively running their own businesses with the help of SHGs. They are involved in the following industries: food processing and preservation; catering services and fast food centres; interior decoration; desktop publishing and book binding; dairy; poultry; household appliances; stationery; packing and packaging; diagnostic labs and pathology clinics; communication hubs with telephone, fax, Internet access and photocopying; ready-to-wear garments; embroidery and fashion design; retail sales; art and painting commissions; and godown and warehouse rental. Despite the fact that the rise of women entrepreneurs in India did not occur until the late 1970s, today more and more women are striking out on their own to start businesses and economic enterprises of all stripes. Women's self-employment was initially a city phenomenon, but it has since spread to the countryside. Entrepreneurship among women refers to the formation of businesses and industries that are run by women and which in turn create jobs for other people.

Objectives
The following are the aims of the paper:
1. To conceptualize Self-Help Groups in Entrepreneurship and Rural Women.
2. To identify the research gap.

2. METHODOLOGY

The scope and complexity of Self-Help Groups as a tool for budding business owners are examined via a systematic review of relevant literature. Findings were backed up by a review of scholarly publications like journals, magazines, books, reports, papers, and dissertations. The greatest citation counts and cross-references from authoritative works were also used as

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filters. Self-Help Organizations, Ladies in Business, and Remote Areas Shared the Following Commonalities.

List of online databases

S. No	Databases
1	SCOPUS
2	ABDC
3	Web Of Science
4	JGATE
5	Google Scholar

Literature Review: Discussion and Analysis

Mishra (2011) Researchers have noted that women play a crucial role in shaping a progressive society. Their research in Odisha's indigenous Koraput region shows the key problems that small and medium-sized enterprises (SHGs) face. Although SHGs have made great strides in recent years, effective marketing and the ability to adapt to new markets are still major areas of worry. They noted that the aforementioned variables have direct or secondary effects on SHG success.

Haridas (2013) They identified "SHGs and Its Business Issues" as the primary topic of their study. They made a case for bolstering initiatives to help SHGs succeed in empowering women, who make up nearly half of the country's populace. The government has made an effort to train and educate the women involved with various self-groups through programmes aimed at reducing poverty, such as the Integrated Rural Development Programme (IRDP), the Training of Rural Youth for Self-employment (TRYSEM), and the Development of Women and Children in Rural Areas (DWCRA). A number of issues arose for SHG members as they ran their businesses, such as coming up with viable product concepts and gauging the size of their target market.

Narasimhan (2012) has gone into greater depth about the state of Tamil Nadu's attempts to help SHGs establish a reputation for themselves and a market for their goods by giving them with an emblem, name, and other identifying features. SHGs now have a supply chain and delivery network thanks to the government's establishment of marketing organisations at the block and district levels. These SHGs are able to offer their wares throughout the entire state and even the country because they have access to a devoted support system and a strong delivery network facilitated by marketing organisations. There is a clear void in the study on the topic of how Self-Help organisations in India use social media. Because of the pervasive influence that social media now has on every aspect of modern living, including SHGs, this provides compelling justification for its inclusion in the research.

Nogay (2015) reveals that, despite their willingness to undertake training to acquire financial skills on prudent management of microfinance, women feel constrained by non-paid family work such as child-bearing, caregiving, domestic chores in addition to spousal resistance. The researcher, therefore, notes that women, insistently, face a lot of demands in their household and family tasks even when working outside the home because they are still expected to

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provide basic caregiving. Thus, this reduces the available time for training thereby increasing pressure which interferes with demands for training and prudent financial management.
Armstrong (2016) reveals that business skills training instructors are tasked with organizing, planning and designing training materials and content geared towards improving entrepreneurial skills and acumen of the would-be women entrepreneurs. He further suggests that trainers should be tasked with grouping women's activities together during the training process in a way that encourages integration and cooperation.
Otuya (2015) too asserts that the larger and the more elaborate the enterprise or project is, the more financial skills are needed. The scholar further suggests that there is a need to have a clear understanding of the accounting methods among women entrepreneurs, preparation of statements of accounts, inventory, sales, purchases as well as payroll. This affirms the notion that proper financial skills should be the key tool in the success of women's enterprises. To ensure business success, women should, therefore, know how to manage their financial resources, creditors, stock and time.

Ong'ayo (2017) despite the contributions of women's microfinance training on financial matters, failure rates of most ventures have been on the rise in Kiambu County, though it boasts of the highest number of microfinance institutions. Microfinance policies have not enabled institutions to achieve much to the chagrin of potential clients.
Malipalil .K. et al (2017) "A study of women's empowering initiatives in India," the piece claims. As a result of their research into the barriers to women's emancipation, they came to the conclusion that women should be taught to make independent choices on behalf of their children and other responsibilities. This would give them a fresh start and make them more competent in all spheres of life.

Narang (2012) Most people define "Women's Freedom" as the condition of having complete freedom of action. Therefore, women are truly empowered when they gain more say in policymaking and consequently have easier access to economic opportunities. People who are encouraged often gain faith in their own abilities as a result of this.
Reddy (2010) claims that the SHG-bank connection initiative is instrumental in advancing women's economic independence. Several factors were taken into account in this investigation: women's participation in household decision-making; women's financial independence; women's freedom of movement; women's political participation; women's acceptance of unequal gender roles; women's exposure to the media; women's access to education and experience; and women's.

Anjali Sharma (2017) The importance of women's self-help groups (SHGs) in promoting rural entrepreneurship by utilising local skills, local knowledge, and local resources has been emphasised for some time in a study titled "The Impact of Women Self-help Groups on Rural Entrepreneurship Development: A Case Study in Selected Areas of West Bengal."
Alka Srivastava (2005) published a paper using data collected from a small sample of women in four Indian states (Bihar, Chattisgarh, Madhya Pradesh, and Uttar Pradesh) who are part of SHGs (Self Help Groups), demonstrating that through micro-finance based entrepreneurship, these women have been able to contribute to household finances, leading to some (albeit limited) decision making role in the household. Although a longer-term analysis of the

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problem is warranted, we can already see that the situation is not entirely bleak. Case studies (qualitative data) also offer reasons for optimism, such as when discussing the part women's SHGs played in the liberation of indentured labourers, the statement of dalit rights, and the prevention of domestic abuse and drunkenness.

Rini Roberts (2011) The personal story technique was used to investigate how joining Self Help Organizations affected women's independence in the Chamarajnagar Region of Karnataka. There should be a confluence of inputs, the writers said, so that women are actively involved in the programme, attitudes and beliefs are altered, and the initiative is firmly rooted in larger societal campaigns for reform.

Tripathy and Jain (2011) This study, which evaluated the Self Help Group (SHG)-micro-enterprise structure, examined the distributional consequences of the world's largest-ever government-operated micro-finance initiative and investigated its potential for contributing to efficient revenue creation and poverty relief. Data shows that while personal funds and collective assets both contribute positively and significantly to the increase in recipients' income, bank credit has no such influence. The findings also show that the areas most advanced morally and monetarily stand to gain the most from this initiative. This has ramifications for policymaking in the direction of improved oversight of government-run microfinance programmes in less developed countries.

Rajini (2013) explores the published works on the Indian SHG movement. It's written with the intention of helping other scholars who are also studying this topic. It reveals the origins of self-help movements in India. Related material is also reviewed, with a focus on the subject's empowering process within the context of a self-help group. Despite the importance of the topic, most studies have only looked at empowering after the fact, rather than during the process. Few studies have looked into how participating in a self-help organisation can help someone feel more in control of their life.

Ramakrishna, et al (2013), Self-Help People band together to solve the issues they all face. Through a systematised process of important financial intermediation, such as prioritising requirements, establishing self-determined conditions for payback, and keeping records, they develop a practise of regular saving and use the combined savings for the advantage of their members. It teaches them to be responsible with their money and establishes a credit history, both of which encourage banks to give them loans for a certain percentage of their savings, without requiring collateral. The current research, based on secondary data, is seen as an effective tool for empowering women and ending poverty. SHG Bank Linkage has taken a risk in the business world by expanding access to conventional banking for low-income rural residents, especially those who identify as women's groups.

Shylendra (2013) We focused on the Self-help group (SHG)-Bank Linkage Programme (SBLP) in India and made an effort to identify and discuss some of the pertinent conceptual and policy issues and emerging lessons of the adoption of microfinance by cooperatives. The research confirms that cooperatives face significant barriers to achieving the two envisioned outcomes of the connection, namely social inclusion and environmental sustainability. The cooperatives did some good work, but the linkage as a whole fell short of expectations. Factors found as affecting performance include legislative and organisational constraints of unions for adopting microfinance, as well as certain limitations intrinsic to microfinance.

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From a theoretical perspective, the piece has highlighted how the age-old conundrum of privileged capture may have a decisive impact on the part played by cooperatives today.
Nagayya (2000) argues that SHGs, which provide a relatively casual system for the provision of loans to the impoverished, are rapidly rising as a hopeful instrument for supporting income-generating businesses. His analysis of national initiatives from the perspective of institutional arrangements to support this programme to reduce poverty among the poor centres on women. He insisted that both NABARD and SIDBI are playing crucial roles in carrying out the programme at its different phases of development. In addition to Rastriya Mahila Kosh (RMK) and Rashtriya Gramin Vikas Nidhi (RGVN), etc., there are other national level organisations that provide assistance to NGOs/VAs. Because of the perceived benefits of SHG's financing in terms of lower default risk and transaction costs, he argued that expanding the coverage of SHG's forward portfolio of banks should be an integral part of the company's overall strategy.
Gurumoorthy (2000) claimed that SHGs can help accomplish rural development goals and encourage community involvement in all initiatives of this type. A Self-Help Group (SHG) is a functional structure for extending microcredit to rural residents with the aim of empowering them to become entrepreneurs and inspiring them to engage in business. Credit needs of rural residents can be met comprehensively by SHGs. The SHG have shown that they can effectively mobilise savings, manage savings, assess credit needs, keep in touch with financial institutions, and encourage thrift among their members.
Rao (2002) argue that the history of SHGs in India shows that formal financial institutions there have failed to meet the needs of the landless, the marginalised, and the disadvantaged in terms of lending them money. Mutual aid in Indian rural communities may have been the inspiration for SHGs. Savings and loan groups (SHGs) help people save money and invest in businesses that will bring in an income. Evidence from both within and outside of the country suggests that SHGs can help borrowers break the cycle of poverty by increasing their ability to save and repay loans.

Satyasai (2021) The authors of the article set out to assess the effectiveness of SHGs, particularly in terms of their ability to improve members' fiscal and societal standings. A total of 560 sample families from 223 SHGs located in 11 states across four areas of the nation were surveyed using an organised questionnaire to compile the study's primary data. The research showed that SHGs, as a formal structure, can help the economically and socially disadvantaged in remote areas. The latter benefit was seen as more significant. In spite of the fact that the success of SHGs varied greatly from area to region, the southern region may prove superior to others. It has been discovered that the SHG's programme is more well-liked in the southern region, whereas its progress is quite low in other regions, indicating a disparity in achievement between them.
Rajeshwari (2001) The authors of this paper emphasised how the non-governmental organisations' (NGOs') supply of micro-financing to women's self-help groups has aided in the development of these organisations and the advancement of women's economic and social status. It has learned to lead, organise, and oversee all aspects of a company, from raising capital to sourcing products and figuring out where and how to diversify and update their operations.

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Sinha (2012) points out that SHGs are unstructured communities of people working together on a common goal. A common goal is to provide for pressing financial requirements as they arise without resorting to outside assistance. The primary goals of a savings and loan group are to promote a culture of thrift and savings, to introduce people to the concept of banking (taking out a loan and making regular payments on it), and to increase access to credit for the purpose of fostering economic growth.
Chandrasekar (2019) research showed that rural women's Self-Help Groups, which were encouraged by the Mahalir Thittam, are gradually gaining financial independence through their savings. As part of the Indian Bank's Gramin Mahalir Sowbhagya Scheme, 64 women were recently given'5 lakh worth of household goods through the bank's Karuppayurani branch. For rural women, especially those at or below the poverty line, economic empowerment is the most important because it sets the stage for the other three goals of Mahalir Thittam (social, educational, and political). The SHGs participate in a five-year entrepreneurship development programme that teaches them to be self-sufficient and creative in business management.

Sreeramulu, G. (2006), It discusses the challenges and benefits of SHGs, from multiple angles, and proposes a number of solutions. Several schemes, including those for goat herding, dairying, small business, toy manufacturing, and so on, have been evaluated in this study for their effectiveness in Anantapur District and across Andhra Pradesh. These results are extremely promising, showing, for example, that women are increasingly in charge of their households, directing Panchayat Raj Institutions, and prioritising the health and education of their children. The following is a list of what's inside: Primer, Governmental Procedures Self-Help Groups: A Theoretical Analysis, Evaluation, Goals, and Objectives.
Annapurna, A. A. (2018), This book provides a vivid picture of Micro Finance for women empowerment through bank linkage of women groups in Andhra Pradesh with special focus on East Godavari District. This book presents the author's reflections on the achievements of the District Rural Development Agency (DRDA), East Godavari District, in its mission to promote the economic, political, and social empowerment of women and to encourage the participation of the banking sector in the district in order to achieve the overarching goal of inclusive growth and the reduction of poverty.

Sadavarte (2017), In India, females account for nearly half of the populace. Each community and nation needs to invest in the empowerment of remote women if it is to progress. Author has focused on „Self Help Group and Comprehensive Empowerment of Women in Rural Area, because it is very significant for development of women in rural area. Present subject is related to commerce, Economic, Sociology, Human Science, Human Rights, and Social Welfare also.
Gaonkar (2011) the study suggests that poor often use micro credit for productive and income generating activities when compared to non-poor micro credit clients. The usage of micro credit also depends on the age of the SHGs. It was been observed that the SHGs with longer period of time have a tendency to utilize credit more towards financing non-income generating activities. The findings also reveal that the members of SHG are also dependent on other financial institutions for their credit requirement.

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Leemput (2016) it is estimated that close to 200 million people across the developing world have found their way into a self-help group (SHG) by 2017. In majority, these SHG members are women, as the SHG model is believed to be particularly appropriate for working towards women empowerment based on the idea that collective action is most effective in fighting patriarchy.

3. CONCLUSION

The above analysis shows that there are many obstacles that women-owned businesses in India must overcome. Entrepreneurial Indian women face difficulties in many areas, including but not limited to: social, financial, personal, marketing, technological, educational, competitive, managerial, and so on. Companies in today's global market need a hospitable policy environment for economic activity in their home country if they are to be successful. According to the results, women entrepreneurs of SHGs have a strong workforce, and in the fast-paced business world, their businesses will thrive in the future if they are provided with the proper guidance and training to increase their profits. From the above extensive literature review, it is found that the studies on women self-help group in rural areas are very limited and if that exits are mostly in developed countries.

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