



A COMPREHENSIVE LITERATURE REVIEW ON WOMEN'S EMPOWERMENT IN SELF-HELP GROUPS AND DIGITAL INITIATIVES

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ABSTRACT

Purpose: The abstract provides a summary of the study on women empowerment in self-help groups and digital initiatives. It emphasizes the economic and social impacts, including financial independence through SHGs and digital literacy. The abstract aims to highlight the interconnected nature of these efforts and their broader implications for community development, gender equality, and economic progress.

Findings/ Result: The interconnectedness of women empowerment in self-help groups and digital initiatives, showcases how these efforts empower individual women and contribute to the broader goals of community development, social equality, and economic progress.

Originality/Value: The study's originality lies in exploring how combining traditional self-help groups with digital initiatives can comprehensively empower women. It adds value by recognizing the intersectionality of empowerment strategies, addressing economic and social aspects, promoting digital inclusion, fostering innovative community development, and offering practical insights for policymaking and programs.

Paper type: Systematic Review Paper

KEYWORDS: Women's Empowerment, Self-Help Groups (SHGs), Digital Initiatives, Economic Empowerment, Gender Gap, Financial Literacy, Microfinance, Digital Literacy, Socio-Economic Impact

1. INTRODUCTION

Women's empowerment has emerged as a pivotal force in fostering sustainable economic and social development, with self-help groups (SHGs) and digital initiatives playing instrumental roles in this transformative process. In the context of Karnataka, a state known for its diverse cultural and economic landscape, understanding the nuanced dynamics of women's empowerment through localized approaches becomes imperative. This research seeks to delve into the multifaceted impact of both traditional self-help groups and contemporary digital initiatives on the economic and social dimensions of women's lives in Karnataka.

Karnataka, a state at the forefront of India's technological advancements, presents a unique setting for examining the interplay between age-old self-help group mechanisms and the rapidly evolving digital landscape. The empowerment of women in this context involves not only economic aspects, such as entrepreneurship and financial inclusion but also broader socio-cultural dimensions, including education, healthcare, and community engagement. By assessing the effectiveness of self-help groups and digital initiatives, this study aims to provide insights into the specific challenges and opportunities faced by women in Karnataka and offer recommendations for informed policy interventions and program designs.

The juxtaposition of self-help groups, deeply rooted in community-based support systems, and digital initiatives, symbolizing the modernization of information access, creates a rich tapestry for analysis. Through an exploration of the impact of these empowerment mechanisms, the research aspires to contribute not only to the academic discourse on women's empowerment but also to the practical development strategies tailored to the unique socio-economic landscape of Karnataka. In doing so, this study endeavours to shed light on the dynamic processes shaping the empowerment of women, fostering inclusivity, and propelling Karnataka towards a more equitable and prosperous future.



2. OBJECTIVES OF THE STUDY

- To investigate the idea of digital endeavours.
- To analyse articles discussing self-help groups, digital initiatives, and the empowerment of women.
- To create a conceptual framework for exploring the dynamics of self-help groups, digital initiatives, and the empowerment of women.
- To recognize an area in research that necessitates further investigation.

3. RESEARCH METHODOLOGY

This conceptual study relies on secondary data gathered from peer-reviewed Indian and international publications, encompassing a range of research papers, reviews, and case studies identified through the Google Scholar search engine. The paper titles were scrutinized using specific keywords like "digital initiatives," "role of women empowerment," "self-help groups," "reviews," and "literature." Additionally, other published materials such as books, theses, and websites were consulted to enhance the theoretical understanding.

4. LIMITATIONS OF THE STUDY

This study is constrained by factors such as dependence on secondary data, possible publication bias, limitations in keyword selection, challenges in generalizing findings, variations in source quality, incomplete data coverage, absence of primary data, temporal constraints, a theoretical focus, and subjectivity in search criteria. Acknowledging these limitations is crucial for interpreting the study's findings and guiding future research endeavours.

5. REVIEW OF LITERATURE

Sl. No.	Field of Research	Focus Area	Reference
1.	Socio-economic transformation facilitated by SHGs	Understanding and addressing obstacles faced by women entrepreneurs in Self-Help Groups (SHGs) in rural India. Emphasis is placed on evaluating the policy environment, providing targeted guidance and training, and assessing the future viability of women-owned businesses within SHGs. This aims to offer recommendations for policymakers and stakeholders to enhance the support system for women entrepreneurs	Dr.Lokesh G R, Dr.Geethanjali G (2023)
2.	Digital Financial Inclusion (DFI) and its Impact on Self-Help Groups (SHGs)	DFI initiatives use digital tools to empower self-help groups (SHGs), enabling access to financial services, fostering independence, entrepreneurship, and income generation. This leads to poverty alleviation, improved living standards, and a promising future for SHGs and their communities.	Mahesh K. M., P. S. Aithal, & Sharma K. R. S. (2023)
3.	Social media and ICT empower SHGs	Integrating ICT and e-business, especially through social media, empowers Self-Help Groups (SHGs) and non-profits by enhancing online presence, cost-effective marketing, connecting with donors, raising awareness, empowering members, and building sustainable partnerships.	DR. HANMANT G SAPKAL, Mrs Akanksha Kherdikar (2015)
4.	Evaluates Women's Self-Help Groups and social welfare programs	Assessing the impact of WSHGs on the socio-economic status of their members through social auditing, with an ultimate goal of poverty alleviation and empowerment of women in rural areas.	Rama Krushna Das, Manas Ranjan Patra, Harekrishna Misra (2013)
5.	The role of Self-Help Groups (SHGs) and gender equality and empowerment	Women entrepreneurs drive economic growth, particularly in rural areas, with support from Self-Help Groups (SHGs). The study emphasizes providing opportunities for women in urban and rural settings, focusing on gender equality and overall economic development.	Dr. Naresh Kumar Salvi (2019)
6.	Rural development	The study emphasizes the vital role of self-help initiatives in rural community transformation, stressing the need for local involvement in project stages, criticizing imposed projects, and promoting community empowerment for sustainable development.	Dickens Otim, David Mwesigwa (2022)
7.	The impact of fintech, government initiatives, and digital infrastructure	How fintech and government schemes, like ECLGS and Startup India, impact small and medium enterprises. It also explores the role of digital	Mahesh K. M., P. S. Aithal &



	on the growth of small and medium enterprises (SMEs).	infrastructure in enhancing e-commerce productivity and creating job opportunities for economic growth.	Sharma K. R. S.(2023)
8.	The impact of Digital India on women empowerment	Digital India and women's empowerment programs synergize to uplift women in India, providing economic opportunities, skills, and leadership roles. Digital initiatives focus on universal digital literacy, accessible government services, and language inclusivity, fostering a more empowered and connected society.	Prof. Onkaragouda Kakade and Deepa Tattimani (2021)
9.	Fusing feminist economics with ICT4D	The powerful role of digital empowerment in advancing women's economic participation in developing countries. It underscores the need for targeted strategies, combining feminist economics and technology, to bridge the digital gender gap and promote sustainable development.	Marriyum Zafar , Shoaib Ahmad (2023)
10.	ICTs and Women Empowerment in Developing Countries	ICTs empower marginalized groups, especially women, globally by providing access to information and education. They overcome barriers in rural development, emphasizing the importance of contextual understanding. ICTs enable women's empowerment by enhancing communication, education, and economic opportunities.	Dr. Sayanika Borah and Dr. Hari Charan Kalita (2019)
11.	ICT as a key tool for women's empowerment and rural development	Measures for enhancing women's financial empowerment in India, include improving literacy, expanding ICT access, promoting income-generating activities, and leveraging governmental support for ICT initiatives and Digital Banking Units.	Manoj PK, Lakshmi, Sruthy Krishna, Reni Sebastian (2023)
12.	The impact of work-life balance,women entrepreneurs	The ICT industry is recognizing and adapting to empower women, facing a talent crunch at top levels. Successful women in the sector serve as role models, highlighting the importance of work-life balance. Family support is crucial for women's success, contributing not only to their identity but also to overall economic well-being.	DR. Bimal anjum, Rajesh Tiwari (2012)
13.	Digital India focusing on digital literacy, access, financial inclusion, and entrepreneurship	The paper focuses on highlighting key Digital India initiatives dedicated to women's empowerment, covering areas such as maternal healthcare (MCTS), women entrepreneurship (Mahila E-Haat), gender equality (Beti Bachao), ICT in agriculture, skill development, and e-governance services tailored for women in both rural and urban settings. The objective is to showcase how digital interventions contribute to enhancing women's well-being, economic independence, and overall empowerment.	Dr. Venkateswararao. Podile (2018)
14.	Women's empowerment through digitization	The study centres on empowering women through digitization in rural and urban areas. Despite initiatives like "Internet Saathi," few rural women use the Internet. It underscores the need for basic internet centres and training for digital literacy. Mobile technology is crucial for access to information, education, and economic opportunities. The aim is to empower rural women to use the internet to stay informed, online transactions, and global awareness.	Dhanamalar M., Preethi S., Yuvashree S. (2020)
15.	women's empowerment in various domains	The primary focus is on the vital role of women's empowerment in societal and economic growth, emphasizing the opportunities presented by information technology. It highlights the importance of women's active participation, economic independence, and the need for societal initiatives to eliminate gender discrimination and promote equal involvement in decision-making across various spheres.	Dr. Ansuya Angadi and Anusha Goud (2018)
16.	Empowering Indian women in entrepreneurship	The research focuses on empowering Indian women in entrepreneurship, addressing challenges and highlighting government initiatives. It emphasizes education and digital media's role in fostering women's independence. The goal is to identify key drivers for increasing female entrepreneurs and offer recommendations.	Ravi Singh, Durgesh Kumar Dubey (2023)
17.	The effectiveness of constitutional amendments in India.	Global economic progress sees women's empowerment through programs like Self Help Groups in India. Despite challenges, rural women entrepreneurs contribute significantly, addressing issues like gender wage disparity. The digital revolution enhances their economic	G. Sagar (2018)



		independence, and constitutional amendments emphasize the importance of women's participation in national development.	
18.	Women's empowerment through self-help groups in Tamil Nadu, examining social impact, and responses to COVID-19 challenges in the informal sector.	The impact of self-help groups (SHGs) on women's empowerment in Tamil Nadu. It focuses on SHGs' social influence, changes in their social clause, and their role in supporting women entrepreneurs. The challenges posed by COVID-19, particularly affecting women in India's informal sector. The research aims to emphasize the importance of SHGS in empowering women, especially in the context of the pandemic.	Dr.M. Chandra (2023)
19.	The intersection of social sciences, economics, and technology, exploring Kudumbashree's impact on women's empowerment	Kudumbashree is a poverty eradication program in Kerala promoting women's empowerment through initiatives like ICT-based micro-enterprises. It enhances skills, fosters leadership, and provides financial support. Challenges include technology barriers. Success factors involve collaboration and innovation, positively impacting livelihoods and fostering job satisfaction. Continuous evaluation is crucial for refining policies and sustaining empowerment.	Dr.K.S.Chandarsekar, C.S.Siva Prakash (2010)
20.	Researching women's empowerment, emphasizing technology's role	The importance of women's empowerment, noting that policies exist but are not always effectively implemented. It emphasizes the role of technology, particularly electronic communication and social media, in bridging gaps and empowering women. The gender and technology gap is identified as a barrier to women's information access. The passage calls for inclusive initiatives, stressing the positive societal impact of women's empowerment when integrated into development.	Manisha Tharu & Ram Ganesh Yadav (2018)
21.	Development economics, microfinance impact, gender studies, social capital, and policy recommendations.	The self-help groups (SHGs) and micro-finance movement in India have positively impacted women's empowerment and financial inclusion at the grassroots level, fostering savings, providing credit access, and building social capital. Despite successes, challenges like limited scale, high interest rates, dependency, and regulatory concerns persist. Ongoing efforts are needed to address these issues and scale up the programs for a more significant national impact on poverty alleviation.	Mr. R. Janakiraman. Etal (2014)
22.	The impact of self-help groups (SHGs) in empowering women	The key focus is on the transformative role of self-help groups (SHGs) in empowering women across various dimensions despite gender-based inequalities. The emphasis is placed on urging governments to actively support and strengthen SHGs, recognizing them as a vital tool for enhancing women's autonomy and participation in decision-making.	Dr. Badiuddin Ahmed and s. Nayamath basha (2014)
23.	Impact of Self-Help Groups on women's empowerment	This paper emphasizes the consistently positive impact of Self-Help Groups (SHGs) on women's empowerment. Despite occasional reports of potential negative effects, the overall consensus underscores SHGs as catalysts for positive change, significantly contributing to improved healthcare access, socioeconomic development, and greater independence for women. In doing so, SHGs play a crucial role in fostering a more inclusive and empowered society.	R. Vishnuvarthini and a.m. Ayyothi (2016)
24.	SHG programs in India	The research explores the positive impact of Self-Help Group (SHG) programs on women's empowerment in India. It emphasizes the transformative process of empowerment by challenging social norms and cultural constraints. The findings have practical implications for policymakers and organizations involved in microfinance programs, highlighting the potential role of SHG initiatives in fostering women's empowerment by addressing existing societal norms.	Ranjula bali swain and fan yang wallentin (2007)
25.	Socio-economic empowerment of women through self-help groups	The literature review emphasizes the significant positive impact of self-help groups (SHGs) on the socio-economic empowerment of women in five Indian states, particularly highlighting the success of SHGs in Gujarat and the exceptional performance of Kerala's SHGs. The findings underscore the importance of strategic planning by	Vrinda yogesh dave, Dr. Maurvi Vasavada (2022)



		<p>polymakers to address both social upliftment and economic empowerment for rural women nationwide.</p>	
26.	<p>Microfinance, and financial inclusion in India</p>	<p>India's rural financial market has a dualistic structure with formal and informal intermediaries. While formal institutions face challenges in reaching the poor due to constraints, microfinance institutions like self-help groups (SHGs) play a crucial role in providing informal credit, addressing the financial needs of the rural poor, and promoting self-employment. Despite improvements, a significant portion of rural households, especially marginalized groups, remain excluded from formal credit systems.</p>	<p>N. V. Namboodiri and R. L. Shiyani (2001)</p>
27.	<p>Women's empowerment through Self-Help Groups in Indira Kalyan Vihar, Okhla</p>	<p>The study in Indira Kalyan Vihar, Okhla, highlights low education and economic challenges, especially among women. Joining Self-Help Groups (SHGs) has empowered women economically and boosted their confidence in decision-making. The study emphasizes the need for stricter adherence to SHG rules and underscores the importance of raising awareness about the tangible benefits they offer.</p>	<p>Abdul momin (2018)</p>
28.	<p>Micro-finance and SHG strategies for poverty alleviation in developing nations</p>	<p>India tackles widespread poverty (37% below the poverty line) through self-help groups (SHGs) and micro-finance. These initiatives provide small credits, encourage savings, and empower rural women. While positive outcomes are noted, the overall impact on poverty remains limited. However, India's experience highlights the potential of micro-finance and SHG strategies for developing nations addressing poverty.</p>	<p>Karimzadeh, majid, nematinia, ghayoum (2011)</p>
29.	<p>Microfinance for poverty alleviation</p>	<p>Microfinance aims to alleviate poverty by addressing housing and urban service issues. The challenge is finding a flexible credit instrument for low-income borrowers without high monitoring costs. The proposed solution involves multipurpose loans for income generation, housing improvement, and consumption support, requiring careful research on borrower needs and savings behaviour for successful implementation.</p>	<p>Reshma Khatun, Nasir Ahmed (2018)</p>
30.	<p>Empowering Women through Self-Help Groups</p>	<p>Self-help groups (SHGs) have a notably positive impact on women's empowerment in economic, social, and political spheres, supported by both quantitative and qualitative evidence. Despite methodological limitations, SHG programs, especially those with training components, are seen as beneficial for women, emphasizing the need for continued support and expansion.</p>	<p>Carinne Brody, Thomas de Hoop, et al (2016)</p>
31.	<p>Exploring economic impacts and advocating for sustained efforts in participation and progress.</p>	<p>Women's empowerment through self-help groups is pivotal for India's economic progress, elevating their status in society. While progress is visible, ongoing efforts are essential to enhance women's participation for the overall benefit of families and the nation.</p>	<p>Dr. Ansuman Sahoo (2013)</p>
32.	<p>Examining the effectiveness and societal challenges in Mizoram and West Bengal</p>	<p>The main focus is on the intersection of affirmative action and education in promoting women's active participation in politics. The paragraph highlights the inadequacies of each factor alone, using examples from Mizoram and West Bengal, and emphasizes the need to combine education and affirmative action to challenge societal norms and achieve true empowerment for women in political spheres.</p>	<p>Ratna Ghosh, Paramita Chakravarti, Et al (2015)</p>
33.	<p>Enhancing rural women's economic independence through NGO-supported Self-Help Groups</p>	<p>NGO support is crucial for the success of Self-Help Groups (SHGs) in empowering rural women for increased savings and income. The study stresses media awareness, improved banking access, and ongoing NGO guidance for SHG effectiveness. SHGs focus on fostering women's economic independence, with collaboration with Krishi Vigyan Kendras recommended for enhanced training and entrepreneurship, contributing to community development.</p>	<p>Kanchan Sandhu (2015)</p>
34.	<p>Empowering Indian women through self-help groups</p>	<p>The study underscores the significant impact of self-help groups (SHGs) in empowering women in India economically. Participation in SHGs leads to increased income, employment, and savings. The</p>	<p>Rahul Sarania (2015)</p>



		findings emphasize the importance of monitoring credit usage, promoting productivity, fostering entrepreneurship, and providing ongoing support for sustained development among SHG members.	
35.	Economic empowerment of women through self-help groups	Global gender inequality, particularly in the third world, emphasizes women's economic disempowerment. The self-help group (SHG) movement, exemplified by Mohammed Yunus, is crucial for women's economic empowerment, operating on the principle of 'by, of, and for the women.' SHGs play a key role in poverty alleviation and women's entrepreneurship, notably in countries like India.	E. Shireesha (2019)
36.	NABARD-led SHGs in India	The paper examines the impact of NABARD-led Self-Help Groups (SHGs) on empowering rural women in India through economic activities. It emphasizes providing women with resources, decision-making autonomy, and control over their circumstances. While SHGs are open to both genders, the study focuses on their greater success among women. The research aims to assess the current status of women's empowerment in India, specifically through SHG initiatives.	Uma Narang (2012)
37.	Empowerment impact of modern marketing strategies on women-led entrepreneurship	Self-help groups (SHGs) are empowering women economically and socially. Government support and microfinance have spurred entrepreneurship, positively impacting participants. To compete effectively, SHGS must adopt modern marketing strategies. The rise of entrepreneurship is expected to boost employment, per capita income, and social security. Despite progress, there is still room for growth, highlighting the need for ongoing efforts and support in this area	Arnab Chakraborty, Dr. Preeti Sharma, Dr. Chinmayee Chaturvedi (2019)
38.	Critical analysis of self-help group models for women's empowerment	The article criticizes the self-help group (SHG) model for shortcomings in empowering women, highlighting issues like its inability to challenge social structures and confusion between participation and genuine empowerment. It calls for a sincere commitment to bottom-up development, emphasizing SHG members' control over empowerment efforts, and questions the fairness of placing the entire burden of social transformation on marginalized individuals, with global relevance.	T.Jakimow, P.Kilby (2006)
39.	Empowering rural women through self-help groups	The study confirms that self-help groups (SHGs) are effective in empowering rural women, playing a crucial role in poverty eradication. Government schemes supporting SHG formation and providing credit access, along with financial institution support for women's collectives, significantly enhance empowerment through income-generation activities.	Kiran rana and Mohammad Aslam Ansari (2019)
40.	Microfinance impact on poverty and women's empowerment:	Microfinance, marked by significant growth, positively impacts income, assets, and women's empowerment. Challenges include reaching the poorest individuals. Continuous, productive loan use is crucial, requiring government support. Despite limitations, microfinance effectively uplifts the struggling poor and enhances women's empowerment, contributing to sustainable economic growth.	Dr.M.Aruna, Ms.Rema Jyothirmayi (2011)

6. CURRENT STATUS AND RELATED ISSUES

The digital financial inclusion of women in self-help groups (SHGs) unveils a series of pressing issues. The foremost concern is the limited ownership and access to smartphones, attributed to affordability challenges and restricted availability. Women members, characterized by lower education levels, lack awareness of the benefits of digital tools. Social norms surrounding smartphone usage among women also warrant investigation, introducing cultural dimensions to the discourse. GSMA's identification of barriers, including affordability, literacy, skill gaps, and safety concerns, underscores the multifaceted challenges. Operational hindrances, such as poor internet connectivity and data quality issues, further complicate the process. Resource constraints, both in terms of technology availability and training for grassroots workers, pose significant hurdles. The low income of SHG members inhibits smartphone purchases, emphasizing the need for financial inclusivity. Infrastructure challenges, especially the lack of a reliable network in rural areas, exacerbate the situation. Comprehensive studies at various levels are advocated to inform robust policies, with an emphasis on cooperative efforts among stakeholders. Factors for successful digitalization, including research, financial literacy, and secure transactions, are crucial. Caution is advised to avoid exacerbating disparities, particularly among marginalized communities. Addressing these emergent issues is imperative for fostering effective digital financial inclusion for women in SHGs.



7. RESEARCH GAPS

7.1 Long-term Impact Assessment

A research gap may exist in understanding the long-term sustainability and effectiveness of women's empowerment through SHGs and digital initiatives. Investigating the persistence of financial independence and social benefits over time could contribute to a more nuanced understanding.

7.2 Geographical Variations

There could be potential research gaps in exploring regional or cultural variations in the effectiveness of combining traditional SHGs with digital initiatives. Different contexts may have unique challenges and opportunities, and understanding these variations can inform tailored strategies.

7.3 Barriers to Digital Inclusion

Exploring factors such as access to technology, socio-cultural constraints, and the effectiveness of digital training programs can be a valuable research gap to address.

7.4 Qualitative Insights

A research gap may exist in understanding the lived experiences, challenges, and successes of women participating in SHGs and digital initiatives, providing a more holistic understanding of the impact.

7.5 Policy Implementation Challenges

Investigating the barriers to policy implementation and strategies for overcoming them could provide valuable insights for policymakers and program managers.

7.6 Comparative Analysis

A research gap may exist in conducting a comparative analysis to evaluate the relative advantages and disadvantages of this approach compared to alternative methods of women's empowerment.

8. CONCLUSION

This systematic review paper underscores the significant impact of integrating self-help groups (SHGs) with digital initiatives in empowering women. The findings highlight the interconnected nature of these efforts, emphasizing their dual role in fostering individual empowerment and contributing to broader community development, social equality, and economic progress. The results demonstrate that the combination of traditional SHGs with digital literacy initiatives not only promotes financial independence among women but also addresses broader aspects of empowerment, including social inclusion and community innovation. The originality of this study lies in its comprehensive exploration of how these integrated strategies can effectively empower women, acknowledging the intersectionality of economic and social dimensions. The study's value extends to its practical insights for policymakers and program developers, emphasizing the need for holistic approaches to women's empowerment that recognize the evolving role of technology in fostering inclusive and sustainable community development. Overall, this systematic review contributes to the academic discourse by providing a nuanced understanding of the synergies between traditional self-help groups and digital initiatives, offering a foundation for future research and the formulation of effective policies to advance women's empowerment.

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