country representing all the three models – Grameen model, SHG model, Individual banking model-in terms of use of their services by clients. The paper also raises some issues of equity in the context of Microfinance intervention.

*Ravi Venkata R and Venkataramana* (2000) the paper is based on the micro study conducted in the three villages of Parigi Mandal in rangareddy district. The paper analyses the functioning of the women thrift and Credit Groups among the scheduled castes with focus on savings and borrowing pattern and participation in decision-making process of the groups.

A critical analysis of the above studies have revealed that groups of rural poor can bring about a radical change of achieve the objectives of rural development. Though several studies were conducted on self help groups in India, no in depth studies have been taken up in Tamilnadu in this area. Hence it is hoped that this study will fill the vacuum to a good extent and will be beneficial to rural poor, planners and policy makers.

### 2.2 CONCEPTS

#### 2.2.1 SELF-SPHERE SYSTEM

Self-sphere system of a Dalit entrepreneur is composed of her personal characteristics, qualities and capabilities which can never be identical with other entrepreneurs.

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2.2.2 SOCIO-PSYCHO SPHERE SYSTEM

Socio-Psycho sphere system is conceptualized as a specific set of social conditions and particular psychological characteristics of Dalit entrepreneurs.

2.2.3 RESOURCE SYSTEM

Resource System has been composed of all resources and facilities namely, finance, raw materials, machinery and equipment, technical guidance and marketing which always serve as the pre-requisite requirement/tools for achieving the desired goals by any Dalit entrepreneurs in their field.

2.2.4 SUPPORT SYSTEM

Support system, in the present study, has been operationalised as the extent of assistance of aid provided by the institution and persons.

2.2.5 DALIT ENTREPRENEUR

Dalit entrepreneur is a Dalit of a group of Dalit who organizes co-operates and manages an industrial undertaking, business/trade or activity of any kind/service.

2.2.6 EDUCATION

Education is operationalized as the number of years of formal education, acquired by the Dalit entrepreneurs at the time of investigation.

2.2.7 AGE
Age has been operationalised as the number of full years completed by Dalit entrepreneurs, at the time of investigation.

2.2.8 EXPERIENCE

It refers to the number of years of active involvement of Dalit in her entrepreneurial career.

2.2.9 JOB SATISFACTION

The degree of satisfaction and dissatisfaction experienced by a Dalit entrepreneurs is operationalised as job satisfaction.

2.2.10 SOCIAL PARTICIPATION

Social participation refers to the extent to which the Dalit entrepreneurs are involved and interested in formal organization as member or office bearer.

2.2.11 FINANCIAL ASSISTANCE

Financial assistance is conceptualized as the assistance provided by any agency or institution in the form of money.

2.2.12 TECHNICAL ASSISTANCE

It has been operationalised as the guidance and advice provided by the agencies and institutions to the Dalit entrepreneurs, while initiating, implementing and running the enterprise.

2.2.13 MACHINERY AND EQUIPMENT