CHAPTER – I

INTRODUCTION AND DESIGN OF THE STUDY

1.1 INTRODUCTION

“There is no chance for the welfare of the world unless the condition of women is improved.”

- Swami Vivekananda

India is a nation of extraordinary diversity, being the second largest in Asia and the seventh largest and second most populous country on Earth. It is the giant of the Indian subcontinent, which comprises one third of Asia. India has made impressive progress in various spheres of life during the last five and a half decades. Its economy has expanded, diversified and the society has become cohesive and politically democratised. It has also been facing many problems, some of which have been successfully solved, but many others still remain unsolved. Poverty is one such challenge that India has been facing today.

1.1. a Poverty

Poverty has been described as a situation of “pronounced deprivation in well being and being poor as to be hungry, to lack shelter and clothing, to be sick and not cared for, to be illiterate and not schooled”. One-third of India's population (roughly equivalent to the entire population of the United States) lives below the poverty line and India is home to one-third of the world's poor people (Bharathy and Parna Ray, 2010). The causes of poverty are many, but the consequences are infinite. Therefore, poverty reduction has been the agenda on the table of most developing countries like India. Since 1950s, various governments in India have investigated the problem with a large number of grants and subsidy-based poverty alleviation programmes but these programmes have not been fully successful in meeting their economic objectives.

1.1. b Rural Development

As a measure of reducing poverty, most of the developing countries have adopted the system of empowering the individual to be self-reliant. As a means of helping the
individual to be self-reliant, the Government, Non-Governmental Organizations (NGOs), Rural Banks and Commercial Banks have been giving these individuals some amount of help in the form of capital. This is to help the individual to start some income generating activities so as to save them from poverty. In this regard, ‘Rural Development’ has become a obvious approach and strategy implemented mainly by the Government, NGOs and private agencies in developing countries. Its focus on poverty makes it stand in a special category of mediations for bringing about socio-economic change (World Bank, 1997).

Most developing countries like India, have been adopting rural development through various public policies since independence and the policy makers have been giving special importance to the need of rural development ever since the advent of the planning process in the country. The ultimate objective of rural development was the eradication of poverty and improving the quality of the masses. In formulating rural development policies, the whole approach has been fundamental and has been targeted towards isolating rural poor from the culture of poverty. Therefore, the Government of India was committed to formulate plans and policies on rural development during the successive Five Year Plans.

The Human Development Report in 1995 quoted that out of 1.3 billion poor people living in developing countries, 70 per cent are women (UNDP, 1995). Women in India form 89 per cent of the informal and unrecognized sector. The process of economic development would be incomplete and lopsided unless women are fully involved in it. Emancipation of women is an essential pre-requisite for economic development and social progress of the nation.

1.1. Status of women in India

“You can tell the condition of a nation by looking at the status of its women”

- Jawaharlal Nehru.

Woman is indeed the most beautiful creation of the Almighty! Woman’s essence lies in her innate ability to care and love. She plays an all-enveloping character of a mother, daughter, wife, sister, friend, nurturer, guide and partner. She can be strong and soft but still delicate. Over the last few decades in India there has been a tremendous change in laws, attitudes and norms affecting women’s status, their roles and development in the society. As a result, women have ventured beyond the traditional role of wife and mother and have actively participated in the economic and social
Real development cannot take place if it bypasses women, who not only represent one half of a country’s population but also exist as the kernels around which societal revolution takes place.

Prof. C. K. Prahlad comments in his book "The Fortune at the bottom of the Pyramid" that, "a well-understood but poorly articulated reality of development is the role of women". Women are central to the entire development process (Wale and Deshmukh, 2011). Pandit Jawaharlal Nehru said “When women move forward, the family moves, the village moves and the nation moves”. As they expect, the status of women in India has been subject to many great changes over the past few millennia. Women in India now participate in all activities such as education, sports, politics, media, service sectors, art and culture, science and technology etc.

1.1. Women Empowerment

Recent trends in India and even at the global level, women are far more superior to men in various aspects of development. Only problem is that, so far the society has given little chance to women to enter into the fields of various economic activities. Hence, it is necessary today to develop women by providing the facilities to enter into various economic activities to make them economically independent and socially confident in their endeavour. Thus, in recent years, empowerment of women has been recognized as a central issue in determining the status of women. Empowerment is an active process of enabling women to realize their full identity and power in all spheres of life.

Women Empowerment concept was introduced at the International Women’s Conference in 1985 at Nairobi. Empowerment of women would be meaningless, unless they are made strong, alert and aware of their equal status in the society. Policies should be framed to bring them into the mainstream of the society. There is a need to have women-friendly economic policies that can enhance their social and economic position and make them self-reliant. In this connection, all round development of women has been one of the focal points of the planning process in India (Josily Samuel, 2006).

The First Five Year Plan (1951-56) envisaged a number of welfare measures for women. Establishment of Central Social Welfare Board (CSWB), organization of Mahila Mandals and the community development programmes were a few steps in this direction. In the Second Five Year Plan (1956-61), the empowerment of women was closely linked with the overall approach of intensive agricultural development programmes. The Third
and Fourth Five Year Plans (1961-66 and 1969-74) supported female education as a major welfare measure. Similarly, the Fourth Five Year Plan (1969-74) continued emphasis on women's education. The Fifth Five Year Plan (1974-79) emphasized training of women, who were in need of income and protection. In 1976, Women's Welfare and Development Bureau was setup under the ministry of social welfare. The Sixth Five Year Plan (1980-85) saw a definite shift from welfare to development. The Seventh Five Year Plan (1985-90) emphasized the need for gender equality and empowerment. The Eighth Five Year Plan (1992-97) focused on empowering women, especially at the grass root level, through Panchayat Raj Institutions (Sowjanya, 2007).

The Ninth Five Year Plan (1997-2002) adopted a strategy of women's component plan, under which not less than 30 per cent of funds was earmarked for women-specific programmes. The Tenth Five Year Plan (2002-07) aimed at empowering women through translating the recently adopted National Policy for Empowerment of Women (2001) into action and ensuring survival, protection and development of women and children through rights based approach. The vision of the Eleventh Five Year Plan (2007-12) was to end the multifaceted exclusions and discriminations faced by women; to ensure that every woman in the country is able to develop her full potential and share the benefits of economic growth and prosperity. Success will depend on our ability to adopt a participatory approach that empowers women and makes them partners in their own development.

**1.1.1 DALITS AND TRIBALS**

In ancient times the Indian population was garmented by the Varna system. In the lowest rung of this system of Brahmins, Kshatriyas, Vaishyas and Shudras, falls the ‘fifth caste’ traditionally known as untouchables or outcastes. Today they are known as ‘Scheduled Castes’ and ‘Scheduled Tribes’. Scheduled Caste and Scheduled Tribe are constitutional and not the sociological concepts. A caste can be specified as a scheduled caste only by the President of India, once specified, any inclusion or exclusion to the list can be made only through an act of the Parliament (Chandra, 1981).

The term ‘Dalit’ is derived from the Sanskrit word ‘dal’, which means ‘torn-asunder, broken, discriminated, disowned, subjugated and a victim of apartheid’. But for the dalit people, the real meaning of dalit is ‘The struggle for human rights’. Today in most of the Indian languages, the word ‘dalit’ represents the oppressed and downtrodden. For centuries, dalits and tribals have been socially suppressed, culturally neglected and
economically exploited by the upper caste people. They are not only known as the ‘outcastes’ or ‘untouchables’ of the Indian society but are also considered as ‘unseeable, unapproachable, unshadowable and even unthinkable’. Concepts like “defilement, pollution, impurity and exclusion” are manifestly attributed to the dalits and tribals.

Untouchability is acute in villages. Dalits and Tribals are denied access to temples, hotels, saloons, public cremation grounds and public roads (Hilaria Soundari, 2006). Specifically in most of the places of Tamil Nadu, barber services are not available for dalits and tribals and they are not allowed in Gram Sabha (village council) sittings, social ceremonies and residential premises of high castes. Forcing them to remove carcasses and showing discrimination in educational institutions and public health services still exists in Tamilnadu. The dalit and tribal women are used or abused by caste men. Nevertheless, the rice they cultivate or the baskets they weave do not defile the caste people (SOCO and MTU, 2001).

Dalit movements fighting against untouchability, casteism and economic exploitation exists in India since 1920s. Dr. Ambedkar, Mahatma Gandhi and E.V.R. Periyar have made historical contributions towards the abolition of the ‘heinous crime of untouchability’ (NCDHR, 2000). Despite the fact that India constitutionally abolished the practice of “untouchability” in 1950, the practice continues in the constitution’s fifty-second year and violence has become a defining characteristic of the abuse. The government needs to take strong steps to end untouchability (Hilaria Soundari, 2006).

In rural India, dalits and tribals live in separate hamlets away from the main village, called ‘Colony’ and ‘Ooru’. In some places where the Pallars lived, it is called ‘Pallacherry’ and for Parayars, it is called ‘Paracherry’ (’cherry’ means ‘slum’). To abolish this crude style of life and to bring communal harmony, the ‘Samathuvapuram’ (equality village) project was introduced in Tamilnadu. But how far it has served its objectives remains a questionable mark. Dalits and tribals had to worship in separate temples, had to fetch water from isolated wells or ponds or had to wait for the caste people’s mercy to pour some water into their pots. They were obliged to use the burial grounds set apart for their exclusive use.

Even on streets, as a mark of respect, they are expected to stand with folded hands in front of caste people or with the towel around their waist. The various efforts of dalits to climb on the social ladder were often crushed by the violent activities of the caste people. Though few dalits are educated and are well employed, they are still a
majority of them are looked down upon in their native villages by the caste people. It was also one of the causes for the dalits to embrace other religions. The ‘Diksha ceremony’ organized by All India Confederation of SC / ST organisations and the Lord Buddha club in November 2001, where thousands of Hindu dalits embraced Buddhism was a witness to it (Hilaria Soundari, 2006).

1.1.1.a Dalit Women’s Movement

Dalit Women’s Movement can be characterized in one sense as the seditious child of two movements existing prior to it, namely, Dalit and Women’s Movements. The impulsion for forming an autonomous dalit women’s movement finds its root largely in dalit women’s experiences with both movements. Dalit women live mostly in villages where they work as agricultural labourers along with men. Even in urban areas they are largely illiterate and work in the unorganised sector (Nandu, 1998). However, they have traditionally filled the ranks of dalit movements or women’s movements.

In the late eighties, dalit women increasingly started arguing that their needs, difficulties and aspirations were seldom accounted for by both movements. They felt the need for a separate platform and emerged as a recognizable category of dalit women’s movement in the early nineties. During this period, three Dalit Women’s Organisations were created on a national scale. In 1987, Manorama, President of Women’s voice, an organisation helped to organise the first national meeting of dalit women in Bangalore and it gave rise to the National Federation of Dalit Women in 1995 and that was protesting in Durban at the anti-racism conference from August 31 to September 7, 2001.

It demonstrated and demanded that caste discrimination be considered and condemned on par with racism. The All India Democratic Women’s Association (AIDWA), a national women’s movement organised a convention on ‘Dalit Women’s Rights against Untouchability and Oppression’ to support the causes of Dalit women (Hilaria Soundari, 2006). The ‘National Conference on Dalit Women’ held in 1999 brought out a report on Dalit Women’s rights and status in India (NCDHR, 2000). The status of dalit women in Tamilnadu is miserable. Dalit women’s movements have taken numerous efforts to uplift their situation. AIDWA, took the initiate of organizing women in different parts of India especially in Tamil Nadu (Bumiller, 1991).

In September 2000, a dalit women’s conference was organised by Tamil Nadu Dalit Pengal Iyakkam (Tamil Nadu Dalit Women’s Movement) mobilising nearly 10,000 dalit women from all over the state. The conference discussed various issues such as
untouchability, caste atrocities, the impact of globalisation on dalit women and violence against women during caste clashes. The conference inherited a separate identity for dalit women and made them aware of their rights (Hilaria Soundari, 2006). Tamil Nadu Dalit Pengal Iyakkam (Tamil Nadu Dalit Women’s Movement) organised a state level meet in Erode on eradication of untouchability, in November 2001.

It demanded a watchdog committee to prevent untouchability crimes, priority for dalits in education and job opportunities, an awareness campaign on human rights and distribution of ‘panchami’ land to dalit women (Hilaria Soundari, 2006). In the International Movement against All Forms of Discrimination and Racism (IMADR), Tamil Nadu Women’s Forum occupies a significant position by doing the entire documentation of cases of discrimination and violence against dalit women.

1.1.2 SELF HELP GROUPS

There is no doubt about the fact that development of women has always been the central focus of planning in India since Independence. Empowerment is a major step in this direction but it has to be seen in a relational context. A clear vision is needed to remove the obstacles in the path of women's emancipation both by the government and women themselves. Efforts should be directed towards development of each and every section of Indian women by giving them their due share. To achieve this, developmental schemes including health, education, safe drinking water and income generation programmes need to be extended primarily to the socially disadvantaged dalit and tribal women.

Self Help Group formation is one such effort which will enable the poor women to participate in the process of development. Thus, the role played by Self Help Groups in the field of empowering women particularly in the rural areas is being recognized. It offers not only economic opportunities but also a change to learn new skills, make wider social contacts and experience. It creates an environment through positive economic and social policies for full development of women to enable them to realize their full potential. Hence, the concept of SHG certainly plays an important role in women development. Since the overall empowerment of women is crucially dependent on economic empowerment, these SHGs could generate income and employment to build their empowerment.
1.1.2. a SHGs: An International Initiative

Self Help Groups, the brainchild of Grameen Bank of Bangladesh, was founded by Prof. Mohammed Yunus, the former Head of the Department of Economics, Chittagong University in the year 1975 (Malarvizhi 2010). In 1984, the Federal Ministry of Economic Co-operation and the Agency for Technical Co-operation of the Federal Republic of Germany undertook a series of studies and workshops on rural finance in developing countries which resulted in a new policy of Self-Help Groups. In 1986, the participation of Asia and Pacific Regional Agriculturist Credit Association (APRACA) decided on a co-ordinate programme for the promotion of linkage between banks and SHGs for rural savings mobilization and credit delivery to the rural poor.

In 1989, the central bank of Indonesia with the involvement of Self-Help Promotional Institution (SHPI) started a pilot project entitled “Linking Banks and SHGs.” The world summit for social development held at Copenhagen in 1995 emphasized the easy access to credit for small producers, landless farmers and other low income individuals, particularly for women and urged the governments of various nations to take appropriate actions in order to make easy accessibility of credit to the poor. After the successful operation of the Grameen Bank Model in Bangladesh, the concept of SHG has drawn the attention of the development economists all over the world. The SHGs has later become famous in many under developed and developing countries like India.

1.1.2. b SHGs: Indian Initiative

In India the first effort was taken up by NABARD in 1986-87 when it was supported and funded as an action research project on “Saving and Credit Management of Self Help Groups” of Mysore Resettlement and Development Agency MYRADA. In 1991-92, NABARD launched a pilot project to provide micro credit by linking SHGs with bank. In 1999, Reserve Bank of India (RBI) had setup a micro-credit cell to make it easier for micro-credit providers to pursue institutional development process. SHGs started growing more in numbers chronologically as follows: 620 in 1993-94; 2,122 in 1994-95; 8,598 in 1996-97; 14,317 in 1997-98; 61,79,091 in 2004-05; 22,38,565 in 2005-06; 29,24,973 in 2006-07; 50,09,794 in 2007-08, 61,21,147 in 2008-09 and 61,21,147 in 2009-10 (Malarvizhi, 2010).

The SHG system has proven to be very relevant and effective in offering women the possibility to break gradually away from exploitation and isolation. In our country,
the pioneer in this field is Self-Employed Women’s Association (SEWA). Without the Grameen Model, SEWA was started in 1972. Though started as a Trade Union for women in the unorganised sector, today SEWA boasts of running the first Women’s Bank in the country. By the year 2000, SEWA has a membership of 2,09,250 (Self Employed Women’s Association, 2002). In Southern India, organisations like PRADAN, MYRADA, MALAR etc., have entered into this rural credit system.

1.1.2. c SHGs: A Silent Revolution in Tamilnadu

The Tamil Nadu Women’s Development Project was started in the year 1991-92 on an experimental basis with estimated funding from International Fund for Agricultural Development (IFAD). The IFAD-assisted Tamilnadu Women’s Development Project was first introduced in Dharmapuri district in November 1989 and it was extended to Vizhupuram, Cuddalore and Salem districts during 1991-92 and then to Madurai, Theni and Ramanathapuram districts, during 1993-94 (Josily Samuel, 2006). The Tamilnadu Corporation for Development of Women Ltd. was the implementing agency and Indian Bank was the Nodal Bank for the project. The main objective of the project was economic and social upliftment of women below poverty line through the formation of SHGs of poor women with active assistance and supervision of NGOs.

1.1.3 MAHALIR THITTAM PROJECT

The ‘Mahalir Thittam’ project was implemented with the support of Non-Governmental Organizations and banks. In 1992-93, there were only 22 SHGs in Tamilnadu. In 2004, SHGs numbered into 1,62,139, among them 1,26,404 were in villages and 35,735 in towns. In 2005, the number of SHGs increased to 2,20,698; in 2006, the SHGs crossed 3,15,277; 3,54,783 SHGs in 2007; in 2008 the SHGs grew into 3,70,312 and it is 5,44,000 groups till March 2012 (Sivashubramanian and Saifil Ali, 2013).

The dynamic SHG Movement of Tamilnadu has created a revolution and has become the women’s own movement leading to their social, economic and political empowerment. The Government of India has declared the year 2001 as women’s empowerment year and a lot has been and is being done at national and international levels. Yet the question remains unanswered inspite of all the efforts, why women, particularly the dalit and tribal women continue to be so much backward in almost all
levels in comparison with other women? The status and development of dalit and tribal women of Tamilnadu are on the line of slow but steady progress.

Let us look at the historical context of disempowerment of dalits and tribals in India. Every sixth human being in the world today is an Indian and every sixth Indian is an erstwhile untouchable, a Dalit. Currently there are about 180 million dalits, variously called “Scheduled Castes” in India. In addition, there are about 90 million Adivasis, called “Scheduled Tribes.” There are some finer differences, but there is no need to go into them. So, 180 million Dalits and 90 million Adivasis continue to suffer under India’s 3,500 year old caste system, which remains a stigma on humanity. The doors of development were closed on these people (Narendra Jadhav, 2008).

As per the report of an expert group to Planning Commission of Government of India, in 2004-05, the proportion of SCs below the poverty line was as high as 42.3 per cent in rural and 34.1 per cent in urban areas. This was much higher than the corresponding poverty ratio for the population as a whole – 33.8 per cent in rural and 20.9 per cent in urban areas. Similarly, the proportion of STs below the poverty line was 47.4 per cent in rural and 30.4 per cent in urban areas, which was again much higher than the poverty ratio for the population (Poverty Estimates, 2009-10). This clearly shows that enough has not been done as far as development of the marginalized sections of the society is concerned. Hence, it is imperative to study the development of dalit and tribal women.

1.2 STATEMENT OF THE PROBLEM

For the development of women, several programmes and schemes had been launched in the past few years by the Government of India in order to fulfil its vision of expanding women’s horizons of autonomous decision-making and control over resources, becoming equal partners to their men folk to achieve, “the ultimate goal of complete development”. Still the progress does not trickle down to the dalits and tribals in India. To ensure speedy socio-economic development of dalits and tribals, various welfare measures have been taken up by the Directorate of Adi Dravidar Welfare, Directorate of Tribal Welfare and TAHDCO. According to Census 2011, 19 per cent of total population in Tamil Nadu belong to Adi Dravidar Communities and 1.04 per cent belongs to tribal communities. For the development of the state, it is thus essential that, the focus should be given to the development of Adi Dravidar and Tribal communities.
Thus, the responsibility of developing the dalit and tribal women towards a sustainable life is not only the responsibility of the government alone but also the responsibility of every fellow human being. This leads to search for alternative ways to serve the rural women in general and dalit and tribal women in particular. In such a search, the concept of Self Help Group is praiseworthy and it is a new window for the development of the dalit and tribal women. The Government of India as well as various State Governments have initiated a number of projects and programmes for socio-economic development of the Scheduled Caste and Scheduled Tribal women. The ‘Mahalir Thittam’ project intervention in terms of formation and stabilization of SHGs comprising of SC and ST women for the promotion of thrift and to promote viable economic activities in the backward areas has resulted in their development. In this scenario, it is relevant to examine whether the SHGs promoted under ‘Mahalir Thittam’ have an impact on dalit and tribal women.

1.3 OBJECTIVES OF THE STUDY

The overall objective of the study is to assess the socio-economic impact of SHGs on dalit and tribal women in Salem district. The specific objectives of the study are:

- To understand the reasons to join Self Help Groups by the members;
- To study the purpose of availing loan through Self Help Groups by the members;
- To measure the impact of Self Help Groups on the social development of the members;
- To analyse the changes in the economic conditions of the members after joining Self Help Groups; and
- To identify and analyse the problems faced by the members of Self Help Groups.

1.4 HYPOTHESES OF THE STUDY

The following null hypotheses are formulated to meet the above said objectives of the study.

- The reason to join the Self Help Group is independent of the demographic variables age and number of children in the family.
• Availing loan through the Self Help Group is independent of the respondent’s socio-economic characteristics like religion, community, marital status, family type and educational qualifications.

• The purpose of availing loan through the Self Help Group is independent of their socio-economic characteristics like age, religion, community, marital status, family type and educational qualifications.

• SHG membership has no influence on the members’ self-development, ability to protest against social evils and access to various amenities after joining SHGs.

• Members’ self-development, ability to protest against social evils, access to various amenities, participation in politics and their empowerment are independent of their demographic characters.

• There is no difference in the annual household income, annual savings, possession of agricultural items, livestock and consumer durables by the members before and after joining SHGs.

• Annual household expenditure of members after joining SHGs is independent of their socio-economic characteristics like age, family type and number of children in the family.

• There is no correlation between monthly income and annual savings of the members of SHGs.

• Annual savings of members is independent of their educational qualifications.

• Age and membership in the SHG has no influence on the possession of consumer durables after joining the self help group.

1.5 NEED AND IMPORTANCE OF THE STUDY

Today, the formation of Self Help Groups has developed women exhibiting excellent achievements with the help of governmental and non-governmental organizations. Government of Tamil Nadu has been monitoring the functioning of SHGs with all its efforts for the purpose of creating awareness, enabling dalit and tribal women to cross all social and economic barriers, to get equality of status in democratic, economic, social and cultural spheres of life. In this connection, it is indispensable to understand the position of dalit and tribal women and their development through SHGs in Salem district of Tamil Nadu. There are a number of studies so far made on SHGs and
their performances throughout the world, including India and Tamilnadu. However, there is scarcity of resource literature regarding the impact of SHGs on women.

Against this background, the present study has been carried out in Salem district of Tamilnadu to assess the socio-economic impact of SHGs on women belong to Scheduled Castes and Scheduled Tribes. The study is likely to provide valuable information on the socio-economic and psychological characteristics of SHG members, motivating factors to the formation of SHGs, economic activities undertaken by the members of SHGs and their suggestions for effective implementation of SHGs activities. The findings would not only assist in motivating SHGs towards increased performance but also serve as guidelines in formulating further policies and programmes.

1.6 SCOPE OF THE STUDY

The present study has been undertaken to study the socio-economic impact of SHGs on dalit and tribal women in Salem district, which so far, has not been attempted. The critical issue that was researched into is, the extent and ways by which the SHGs have an impact on dalit and tribal women who are members of SHGs, that is, how far the SHGs have helped the dalit and tribal women in raising their income level and standard of living. So, the targeted group are the dalit and tribal women who are the members of Self Help Groups which is being funded by the ‘Mahalir Thittam’ project in Salem district.

This study will be highly useful for researchers, planners and policy makers in overcoming the problems of dalit and tribal women and in formulating strategies for the development of dalit and tribal women of Tamilnadu in general and Salem district in particular. This place was chosen because of the presence of a relatively large number of dalit and tribal SHG members, which makes it an appropriate place for the research to be carried out. Moreover, since the researcher hails from Salem district, it is expected that the researcher could have easy access to the required SHGs, the educational status, occupational status and economic advancement details to make a detailed analysis on the socio-economic impact of SHGs on dalit and tribal women.

1.7 LIMITATIONS OF THE STUDY

Though all possible efforts were made to make the study precise, certain limitations like any other social science research did remain in the present study. Some limitations related to the study could be cited here as follows:
Due to time and budget constraints, the researcher has studied only the women SHGs functioning with the approval of ‘Mahalir Thittam’ project, Salem and has ignored SHGs functioning without the approval of ‘Mahalir Thittam Project’, Salem and therefore generalisations made, based on the findings of this study may not be applicable directly to other groups and incompatible to other areas and therefore need to be sustained with other studies.

During the course of field work, it was found that some of the Self Help Group members belonged to financially well-to-do and influential families, which is inconsistent to the concept of Self Help Groups.

As the study is based on primary data collected through interview method, the reliability depends on the true responses of the respondents.

Further, the newly formed SHGs, which are still in infancy stage, have their own limits in terms of their stabilization and hence their impact has been limited.

1.8 ORGANISATION OF THE STUDY

This thesis has been organised into Six Chapters. A brief description of the contents of these chapters is given below:

- **Chapter – I : Introduction and Design of the Study**
  This chapter gives a general introduction to the study, statement of the problem, objectives of the study, hypotheses, significance, scope, limitations of the study and chapter scheme.

- **Chapter – II : Review of Literature**
  The second chapter presents the review of literature.

- **Chapter – II : Conceptual Framework**
  The third chapter deals with the concepts related to the study.

- **Chapter – IV : Methodology**
  This chapter deals with the research design and sampling design of the study.

- **Chapter – V : Analysis and Interpretation of Data**
  The fifth chapter deals with the analysis and interpretation of data collected for the study.

- **Chapter – VI : Summary of Findings, Suggestions and Conclusion**
  This chapter presents the summary of findings, suggestions and conclusion of the study. This chapter also discusses the scope for further research.