Chapter – I

Theoretical Framework
Section I

Introduction

In every society there are in some form or the other, status-groups based on power, privileges and prestige. *(Maclver and Page, 1983)* The formation of higher and lower status and inequality in the distribution of power and privileges can be regarded as social stratification *(Bottomore, T.B. 1978)*. The norms regarding social groups based on power, privileges and prestige, lead to formation of higher and lower status societal positions based on social inequality *(Ghurye, G.S. 1999)*. Those who have more power and privileges belong to higher social status and vice versa.

Caste is the very complex social institution deeply entrenched in Indian society from times immemorial. The earliest Vedas do not reveal the existence of caste. Careful analysis of the sacred books of India indicates that the caste system developed in the latest phase of decline of the Vedic culture as a result of Aryan invasion and conquest of the original inhabitants. For centuries it remained more or less fluid. But later on it acquired rigidity and exclusiveness. Caste became a complete system encompassing every aspect of the life of the Hindus *(Abraham, 1979)*.

Caste is understood in terms of prominence of ideas of purity and pollution and notions of hierarchy, segregation and corporations *(Dumont, 1970)*. Caste is also viewed as ‘closed system’ of stratification *(Bailey C, 1963)*. On the other hand Beteille *(1966)* considered caste systems both ‘closed’ and ‘open’.
Caste based exclusion and exclusion linked deprivation was the features of Indian social system. The Caste system based on notions of purity and pollution believed that the Scheduled Castes were impure and branded them 'untouchables'. From this notion flowed all the disabilities and denials of not only economic rights, but also social, cultural and political rights to Scheduled Castes. The Scheduled Castes were excluded from mainstream society, suffered stigma and discrimination, lived in poverty and remained as marginalized group.

The Scheduled Castes were kept apart from the rest of the Society due to the prevalent practice of untouchability. The Indian caste system based on the notion of purity and pollution believed that the Scheduled Castes were impure and polluted. As a result they were forced to live outside the village \ town proper and suffered from discrimination in all walks of life.

On account of the restrictions the Scheduled Castes were placed low in social hierarchy and suffered from disabilities and discrimination. These disabilities include occupational disabilities, educational disabilities, Social cultural and religious disabilities and political disabilities.\textit{(Naidu, R.V.K, 2004)}

After India attained independence the plight of the Scheduled Castes was the primary concern of the social reformers and planners and their efforts culminated in launching of multi pronged welfare measures for the development of the Scheduled Castes who constitute a sizable section of the
population in the country. The planners of Independent India visualized social change among the Scheduled Castes by bringing about social mobility among them. Constitutional protection was provided to the Scheduled Castes to undo the social injustice and all forms of exploitation and to bring them into the main stream of development.

**Nandu Ram (2002)** categorises the Constitutional provisions and related legislative measures in bringing gradual socio economic change among the Scheduled Castes in to three different types. In the first type are a number of constitutional provisions safeguarding representation of Scheduled Castes in educational institutions (Article 46) in both central and State Government jobs (Article 335) and in Parliament and State Assemblies (Articles 330 and 332 respectively). The above provisions have been made in a way for their educational, economic and political welfare and are commonly known as reservation policy. In the second type are certain protective measures like prohibition of discriminations, or social and religious disabilities (Article 15) Abolition of Untouchability (Article 17), ban on forced are bonded labour (Article 23) or beggar, and throwing open public palaces such as temples, roads, tea stalls etc. (Article15-2). Based on Article 17 and other relevant Articles of the Constitution, two special Acts - Untouchability (Offences) Act, 1955, amended later in 1976 as Protection of Civil Rights Act, 1955 and the Scheduled Castes and Scheduled Tribes (Prevention of Atrocities) Act, 1989 have also been promulgated to protect their life honor and property. These provisions in essence safeguard physical, social, and cultural or religious interests of the Scheduled Castes and could be called protective measures. In the third category are developmental measures - mostly legislative and administrative measures.
like, providing grants in aid and other facilities for construction houses, digging wells for drinking and irrigation purposes, starting small enterprises etc. These measures have been enacted under Article 15 (4) and Article 46 of Constitution and are meant on one hand to lessen the excessive dependence on the reservation policy, and on the other, to enable them to achieve socio economic development in their own geographical location, if they do not fulfill even the minimum prerequisites for deriving benefits of the said policy (Nanduram, 2002).

The amelioration of the disadvantaged section had been the priority of the planning in post independent India for almost six decades. India is amidst crisscrossing forces of change that propel techno-economic and political changes in the 21st century. These forces brought about sweeping changes in the way of life and the traditional social order in India. The effects of change are being felt in every realm of social structure. The criteria of status determination, the hierarchy of status in society, and the role attached with each status, system all were affected by the trajectory and intensity of social change.

The efforts of the Government according to some studies have yielded favourable results among the Scheduled Castes and there is perceptible change among them. (Rao and Rao, 1951; Kuppuswamy, 1956; Gupta, 1958; Sinha and Sinha, 1960; Patwardhan, 1965,1968,1973; Beteille, 1969; Lynch, 1969; Bhatt, 1975; Abbasayulu, 1978; Malik, 1979; Khan, 1980; Khan, 1980; Pimpley and Sharma, 1985; Joseph Mathew, 1986; Ramashray Roy and V.B. Singh, 1987; Parmar, 1987; Nanduram, 1988; Selvanathan,
1989; Pandey, 1991; and Venkateswarulu, 1991.) The recent accounts that explain change among the Scheduled Castes were that of V K Naidu, 2004, Chaganti Rami Reddy, 2007 in Andhra Pradesh.

As mentioned earlier, the efforts of the government have certainly resulted in positive change among the Scheduled Castes. However, there was noticeable difference in change that took place between urban and rural areas and men and women; more change being perceptible in urban areas and among men. This in turn has led to change of position and status of women, for the better, among the Scheduled Castes. From being an ignorant and illiterate woman, the Scheduled Caste Women, more so those from urban areas started taking up education and clean occupations. However, the plight of Scheduled Caste Women in rural areas remained unaffected by any change.

Social Exclusion

Exclusion on the basis of race, religion, and ethnicity exists in all the societies under diverse social, economic, and political systems. Exclusion can manifest itself in economic, social, cultural and political spheres. Of different types of exclusion, social and economic exclusion adversely affect the normal life and play a vital negative role in deciding the life chances and opportunities of an individual and thereby that of a group.

Social exclusion has been defined by different social scientists as disempowerment, social process and denial of equal opportunity. Gore (1997) defined social exclusion as “disempowerment at individual level and
as structural obstacles at the social level which deny some groups access to resources associated with citizenship”. According to Dr. K.F. Jalal, (1998) Social exclusion is the process “through which individuals or groups are wholly or partially excluded from full participation in the society in which they live.” For Sukhadeo Thorat (2007) “Social exclusion is the denial of equal opportunities imposed by certain groups of society up on others which leads to inability of an individual to participate in the basic political, economic and social functioning of the society”. As a concept, Social exclusion focuses on both the processes by which social and economic institutions exclude groups and the multidimensional nature of the adverse consequences experienced by those who are excluded.

The Rural Scheduled Caste Women: Epitome of Exclusion

The disabilities of the Scheduled Castes affected the women among them with double intensity and their exclusion was complete and comprehensive. The women among the Scheduled Castes suffered twin disadvantage, one because of caste and the other because of their gender. They were ‘under privileged’ among the ‘under-privileged’ and ‘discriminated’ among the ‘discriminated’. The Scheduled Caste Women was epitome of ignorance, illiteracy, poverty and pollution. She was an object of sexual pleasure for the higher castes from the time immemorial. The socio cultural religious and economic structure of the society made the Scheduled Castes completely subservient on the higher castes. The economic weakness of the Scheduled Castes was ruthlessly exploited by the higher castes, which took firm shape of sexually abusing the Scheduled Caste Women. As Desai
(1993) puts it, the Scheduled Caste women were mere instruments to quench the sexual hunger of the dominant higher castes and so called untouchability of the Scheduled Caste women never came in the way of gratification of sex. Different works in the history have reported the Scheduled Caste woman working for a landlord (usually rich and from a dominant caste) had to submit to the sexual desires of her master. The untouchable status of Scheduled Caste women never came in the way of the gratification of the sexual desires of the higher castes. In some parts of the country the orthodox Brahmins, after having sex with a Scheduled Caste women remained pure by discarding their old sacred thread for a new one with a purification bath (Deshpande, 1993). Violence against Scheduled Caste women is not a new phenomenon and their vulnerability arose partly from their utter dependence on their masters. Women were easy sexual prey, either in return for some inducement or through sheer force. Continuing cases of abuse of Untouchable women have fuelled the campaigns for social respectability waged by radical groups in some regions. (Oliver Mendelsohn and Marika Vicziany, 1998).

The caste and gender of the Scheduled Caste Woman made her to perform certain menial tasks that were considered to be impure and defiling. She was to discharge duties such as disposal and human waste, looking after cleanliness at the times of birth, menstruation and death. Even today, many of the indigenous ‘Dai’ and ‘Midwife’ in the rural areas, are from Scheduled Castes only. In some parts of the country the Scheduled Castes women was ‘Rudali’ the professional mourner, specially summoned
to weep and wail over the mortal remains of the higher caste person. Summing up, the Scheduled Caste woman in the past was a symbol of sex and a woman meant to perform menial jobs.

A typical Scheduled Caste woman's life in rural area is most unprotected and insecure. Substantial majority of Scheduled Caste women in rural areas lack education that Scheduled Caste women are not able to come out of their poverty and marginalized situation. Being not educated and trained properly, they cannot go for a good or white collar job and they can't make entry into the organized sector. So their economic status remains low. Since they cannot receive decent earnings, their standard of living remains low. Being illiterate they are not aware of their own rights and their own life-situation. It is because they are uneducated and innocent and ignorant that upper caste people can easily exploit them and oppress them. Due to lack of education there is no knowledge of health among them. They do all kinds of menial work, and they do work which is hazardous for their health. M. Kalpana Krishnaiah, (2009)

Caste, gender, poverty, illiteracy and habitat put together have made the life of the Scheduled Caste women living in the rural areas difficult and downgraded. The economic and social disabilities, disadvantages and dishonor afflicted on the Scheduled Caste women in the past excluded them from society mainstream continued to hurt and undermine their economic and social status, until recently. The inclusive policy of the Government in the name of 'protective discrimination' provided for amelioration of the Scheduled Castes by the Government, mostly in the spheres of education,
employment and polity, was hardly of any use and could make little impact on them.

The review of the studies clearly indicate that the studies made on Scheduled Caste women so far have focused on the middle class, educated urban women but no significant and comprehensive study has so far been conducted on the Scheduled Caste Women in a village setting as to her socio economic inclusion in the mainstream of the society. The proposed study aims address to the research gap in the area to shed light on the aspects of the changing status of the hitherto excluded Scheduled Caste women in a rural setting and their social and economic inclusion. Sukhadeo Thorat (2007)

Social exclusion and Inclusive policy

Social exclusion is a problem in several countries in Asia and this highlights the need for social inclusive policies to redress exclusion and its effects. Thus, Social inclusion is quite opposite and antithesis to social exclusion and is 'the development of capacity and opportunity to play a full role, not only in economic terms, but also in social, psychological and political terms. (EU Employment and Social Affairs Directorate). In this context, a search for suitable policies and strategies are being attempted. The outcome was Self Help Group*.

*Self Groups are very popularly known as SHGs. The concepts Self Help Groups and SHGs are used interchangeably by the Study.
The Concept of Self-Help Group

Experience in many countries demonstrates that poor women make investments wisely and earn returns (Human Resource Development, 1995). However, the flow of financial assistance to them was too marginal, to enable them to cross the poverty line. The need to create a grass root organizational base to enable women to come together, to analyze their issues and problems themselves, and to fulfill their needs was strongly advocated. In fact, experience shows that some of the successful ‘group-based participatory programmes’ have made significant improvement in the living conditions of poor women. The concept of Self-Help Groups gained significance, especially after 1976 when Prof. Mohammed Yunus of Bangladesh began experimenting with micro-credit and women SHGs. The strategy made a quiet revolution in Bangladesh in poverty eradication ‘by empowering the poor women’.

SHGs are small informal associations created for the purpose of enabling members to reap economic benefit out of mutual help, solidarity, and joint responsibility. The benefits include mobilization of savings and credit facilities and pursuit of group enterprise activities. The group-based approach not only enables the poor to accumulate capital by way of small savings but also helps them to get access to formal credit facilities (Shylendra, 1998). These groups by way of joint liability enable the poor to overcome the problem of collateral security and thus free them from the clutches of moneylenders. The joint liability not only improves group member’s accessibility to credit, but also creates mechanisms like peer
monitoring (leading to better loan recoveries Stiglitz, 1993). Besides, some of the basic characteristics of SHGs like small size of membership and homogeneity of consumption bring about cohesiveness and effective participation of members in the functioning of the group (Fernandez, 1994). In general, SHGs created on the above lines of functioning have been able to reach the poor effectively, especially women and help them obtain easy access to facilities like savings and credit and empower them (National Bank, 1995).

The concept of ‘Self Help Group’ moulds women as responsible citizens of the country achieving social and economic status for them. In all stages of economic and social activities, involvement of women has been identified significant as a development. Women-led SHGs in many parts of the country have achieved success in bringing the women to the main stream of decision making in the country which has become a source of inspiration for women welfare. Now-a-days, formation of SHGs is a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes. An SHG is also a viable organized set up to disburse micro credit to the rural women and encouraging them to enter into entrepreneurial activities.

**Meaning and Definitions of SHGs**

“Self Help Groups are small informal associations created for the purpose of enabling members to reap economic benefits out of mutual help, solidarity and joint responsibility. The benefits include mobilization of Savings and Credit facilities and pursuit of group enterprise activities. The
group based approach not only enables the poor to accumulate capital by way of small savings but also helps them to get access to formal credit facilities" (Shylendra, 1998).

An SHG has been defined as “any group of people who recognized their common needs and come together to address them collectively”. “Such groups are formed at the village and community levels (Ramana Rao, D.V.V. 1997).

“Self-Help Group is a small voluntary association of poor people, preferably from the same socio-economic background. They came together for the purpose of solving their common problems through self-help and mutual help. The SHG promotes small savings among its members. The savings are kept with a bank. This common fund is the name of the Self-Help Group and usually, the number of members in one SHG does not exceed twenty” (Shylendra, H.S. 2008).

“A self-Help Group is a small economically homogenous and affinity group of rural poor generally not exceeding 20 members voluntarily coming together

- To save small amounts regularly.
- To mutually agree to contribute to a common fund.
- To meet their emergency needs.
- To have collective decision making.
• To solve conflicts through collective leadership and mutual discussion.
• To provide collateral free loans on the terms decided by the group at market driven rate (Joel Edwinraj, D. 2007)

"Self-Help Group is a spontaneous group of 15 to 20 persons of homogeneous background of the same locality voluntarily coming forward with a particular objective and form a group. The members should essentially belong to the same social strata and should share a common technology". (NABARD)

"A Self-Help Group is an informal association of 10-15 women, who voluntarily come together for the business of Saving and Credit and to enhance the member's financial security as primary focus and other common interests of members such as area development, awareness, motivation, leadership, training and associating in other social intermediation programmes for the benefit of the entire community" (DWACRA)

According to another definition "A SHG is a group of about 20 people from a homogeneous class, who come together for addressing their common problems. They are encouraged to make voluntary thrift on a regular basis. They use this pooled resource to make small interest bearing loans to their members. The process helps them imbibe the essentials of financial intermediation including prioritization of needs, setting terms and conditions and accounts keeping". (MYRADA, 2002)
"Self-Help Groups or Thrift and Credit groups are mostly informal groups whose members pool savings and re-lend within the group on rotational or needs basis. These groups have a common perception of need and impulse towards collective action. Many of these groups got forward with specific production activity, promoting savings among members and uses the pooled resources to meet emergent needs of members, including consumption needs (APMAS).

"Self-Help Groups are mostly informal groups where members pool savings and relent in the group on a rotational basis. The groups have a common perception of need and improvise towards collective action" (National Bank, 1995).

Basic Purposes of Self- Help Groups: (NABARD , 1999-2005)

SHGs are emerging as alternative systems to provide financial services to the poor. The basic purposes for which these groups are promoted are:

❖ To create a separate line of credit for consumption and emergencies

This would help the poor families to get out of the debt trap bid by exploitative financial systems. This would also help to insulate their investment credit from diversions.

❖ To establish a sound mechanism to regulate the household cash flow

Incomes of the poor fluctuate with the seasons. SHGs would help manage this seasonality by providing loans in times of need. This can be repaid, when there is a cash surplus.
❖ To internalize external funds as own funds

The rural poor have inculcated the habit to perceive loans from the formal systems like banks, as “external” money, which need not be repaid. SHGs remove this perception since the external money is routed through a channel, which is perceived as “owned” by them.

❖ To formalize/legitimize indigenous systems of savings and credit

SHGs retain the strengths of the indigenous systems, while attempting to eliminate the weaknesses.

❖ To localize financial institutions

This would establish a good culture of micro banking.

❖ To reduce the costs of lending for the formal banking systems

And the costs of borrowing for the rural poor. (transaction costs).

SHG and its Objectives (www.serp.ap.gov.in/SHG)

Self-Help Group is a homogenous group of rural poor, voluntarily formed to save whatever amount the rural women can conveniently save out of their earnings and mutually agree to contribute to a common fund of the group to be lent to the members for meeting their production and emergent credit needs. To have this, the group must follow the following objectives.

Objectives

➢ To inculcate the habit of savings among rural women and to provide a working capital base of rural development activities.
➢ To ensure that the savings, consequent to the ban on sale of arrack, are properly canalized.

➢ To build a trust and confidence between bankers and rural poor and to encourage banking activity in a segment of population, which generally finds it difficult, to secure loans.

➢ To develop group dynamics so that various welfare and developmental programmes can be implemented in a better way with the participation of these women groups.

➢ To achieve women and child welfare programme goals by actively involving these women groups in universal immunization programmes, universal elementary education, small family norms and the like.

➢ Freedom from the clutches of moneylender.

➢ Developing strength and self reliance among poor women.

➢ Economic independence.

➢ Use of SHG in village development.

➢ Undertaking big works with small savings of the members.

➢ Income generation and gradually becoming self reliant.

➢ Internal and external lending.

➢ Discussions on common problems.

➢ Social development.

➢ To include the savings and banking habits among members.

➢ To secure them from financial, technical and moral strengths.

➢ To enable availing of loan for productive purposes.

➢ To gain economic prosperity through loan/credit.
➢ To gain from collective wisdom in organizing and managing their own finance and distributing the benefits among themselves.

➢ Create a common fund by the members though their regular savings.

➢ Flexible working system and pool the resources in a democratic way.

➢ Periodical meetings and decision making though group meeting.

➢ The Loan amount is small and reasonable and easy to repay in time.

➢ The rate of interest is affordable. Varying group to group and loan to loan. It is the little higher than the banks but lower than the moneylenders.

➢ The SHG comprise very poor people who do not have access to formal financial institutions.

➢ They act as the forum for the members to provide space and support to each other.

➢ It also enables the members to learn to cooperate and work in a group environment.

➢ The SHGs provide savings mechanism, which suits the needs of the members.

➢ It also provides a delivery mechanism for small credit to its members.

➢ The SHGs significantly contribute to the empowerment of poor women.

**Functioning of Self-Help Group:** *(NABARD 2005)*

- The groups usually create a common fund by contributing their small savings on a regular basis.
Most of the groups themselves, or with help of NGOs, evolve flexible systems of working and managing their pooled resources in a democratic way, with participation of every member in decision-making.

Request for loans are considered by the group in their periodic meetings and competing claims on limited resources are settled by consensus.

Loaning is done mainly on trust with a bare minimum documentation and without any security.

The amounts loaned are small, frequent and for short duration.

The loans cover a variety of purposes, some of which are non-traditional and rather un-conventional.

Rate of interest differs from group to group and even with purpose. Interest charged is generally higher than that charged by banks and lower than that charged by moneylenders.

Periodic meetings of members also serve as a forum for collecting dues from members.

Defaults are rare mainly due to group pressure and intimate knowledge of end use of credit.

It should be homogeneous and members should be of similar socio-economic status. Well off people in the village could join with the consent of all in advisory capacity.
SHG Membership Criteria and Rules (www.apmas.org)

- A group should be homogeneous with regard to the members' place of residence, sex, ethnic, composition and income.
- A member should have attained 18 years of age.
- One person can be a member of one group only. She should not be a member of other SHGs.
- A member who has withdrawn her membership should not be given further chances to be a member of the group.
- If a person is interested to join the group, she has to pay an entrance fee paying the amount of money saved by an individual who has been there since the inception of the group.
- More than one person from one household of the same group.
- Membership is accepted irrespective of marital status.
- The group has a maximum ceiling of 20 members in order to have better group cohesiveness and good relation among members.

Rules

The SHG members follow simple rules relating to the following aspects such as:

- The place, date and time of meetings.
- The amount of savings of each member.
- Priorities of purpose of loan.
- The rate of interest to be charged on loan given.
- The number of installments and amount to be repaid in each installment.
• The number of members should be a minimum of 5 to 10 not exceeding 20.
• Criteria and procedure for approving individual members loan applications.
• Procedure for electing group officers and length of term.
• Attendance at meeting.
• Criteria and procedure for expulsion from the group.
• Meetings should be held on a fixed day and time every week, fortnight or month. All members should understand the issues and programmes to be discussed at the meetings. All should participate without the tending of domination. There should be all round encouragement to the weaker people.
• Each member should save some amount regularly every week or month to be decided by the group.
• The group leader should be elected and rotated once or twice in a year.
• Working of the group should be regularly reviewed by all members and there should be a proper analysis of the failures if any. Each group should develop its own mission, have a clear vision and feasible action programme. Social and Community action programmes could be taken up in a limited manner if acceptable to all.
• Members should be discouraged from drinking, smoking, and other socially undesirable practices like dowry, large spending on social or religious ceremonies. Regular weekly/fortnightly/monthly meetings should be held in which attendance is to be compulsory. The time and
place of the meeting should be fixed and any member coming late or remaining absent should be fined.

- All transactions need to be approved in the group meeting through a resolution.
- Each member must be willing to accept the objectives of the Group.
- A household should be a unit of the group. In other words, only one person from one household should be a member of the group.

**Self-Help Groups believe in two things: (NABARD)**

- The poor can transit from dependency to self reliance much faster through social mobilization and awareness creation than through economic intervention.
- Women form the basis of social mobilization and therefore aiming for women’s empowerment is the most cost effective measure available even for economic development.

A typical rural women’s SHG performs a number of functions such as enabling members to become self dependent and self-reliant, providing a forum for members of discussing their socio-economic problems, developing decision making capacity and leadership qualities among members: and equipping women with the basic skills required for understanding monetary transactions.
Formation of SHGs (www.nabard.org)

Membership of the Group

Self-Help Group is a small group of poor villagers who are homogenous in nature both economically and socially. It consists of only male or female members or both. It should not consist of more than twenty or less than ten members in the group.

From among the group members one management committee is formed which consists of President, Secretary and Treasurer, each
possessing some peculiar responsibilities to carry out the functioning of the group smoothly. These management members are elected by the 'say' of every member.

Group Size

SHGs are formed on the basis of the homogeneous character of group members-economic status, sex and profession and at times, place of residence or even caste. A large number of SHGs were found to have more than 20 members. A few banks have issued instructions that informal groups consisting of more than 20 members cannot be financed unless they are registered.

Security Norms

The RBI has relaxed security norms for lending to SHGs and accordingly group savings are the only security, which can be offered by the SHG. It is thus, envisaged that the credit worthiness of an SHG need not be judged on the basis of the security it can offer. On the contrary, the cohesiveness, vibrancy, group discipline, level of awareness, collective decision-making, etc. should be assessed and given more importance than any tangible security.

Repayment Period

According to RBI/NABARD guidelines on SHGs, banks are required to sanction a term loan for lending SHGs or NGOs repayable over a period of 3 to 10 years. Flexibility has been provided in collection of interest by the bank (at shorter intervals with quarterly or half-yearly) and in fixation of
appropriate installments of the capital depending on the rolling over of funds. Similarly the bank negotiates about appropriate repayment period with SHG.

Rate of Interest

RBI directives govern the rate of interest. The rate of interest provides some margin to the bank as well as to the NGO when the credit linkage is established through an NGO.

Indicators of Good SHGs (www.apmas.org)

1. Homogeneous Membership

As far as possible, the membership of an SHG may comprise people from comparable socio-economic background. Though difficult to define in clear terms, a major indicator of homogeneity in membership is absence of conflicting interests among members.

2. No Discrimination

There should not be any discrimination among members based on caste, religion or political affiliations.

3. Small Membership

Ideally, the group size may be between 15 and 20, so that the members are participative in all activities of the SHG. In a smaller group, members get opportunity to speak openly and freely. However, the membership may not be too small that its financial transactions turn out to be insignificant.
4. Regular Attendance

Total participation in regular group meetings lends strength to the effectiveness of the SHGs. To achieve this, the SHGs should place strong emphasis on regular attendance in the group meetings.

5. Transparency in functioning

It is important that all financial and non-financial transactions are transparent in an SHG. This promotes trust, mutual faith and confidence among its members. Maintenance of books of accounts as also other records like the minutes book, attendance register, etc., are important.

6. Set of Byelaws

The SHG may discuss and finalize a set of byelaws, indicating rules and regulations for the SHG's functioning and also roles and responsibilities of members. It is better to have a written set of byelaws. The Self Help Promoting Institution (SHPI) and bank may guide the SHGs in this.

7. Thrift

The habit of thrift (small Savings) is fundamental to the SHG and helps in building up a strong common fund.

8. Utilizing Savings for Loaning

Once an SHG has accumulated sizeable amount in the form of savings say for a period of about 3-6 months, the members may be allowed to avail loans against their savings for emergent consumption and supplementary income generating credit needs.
Self-Help Groups as a Financial Institution

Each Self-help group acts as a localized financial institution owned and managed by the poor—all the basic principles of financial management are applicable to the group.

Book Keeping and Accounting System

Maintaining proper Book-Keeping and accounting system is an essential part of SHG systems. The following books are usually maintained in each group.

- Minutes book.
- Receipts
- Vouchers
- Cash book
- General ledger
- Members passbook and sub ledger for members

All the financial transactions are captured in these books. Individual pass books are given to each member while other books can be retained at a common place, normally in a box kept at the leader’s house. Each Self-help group should have an accountant to maintain the books of accounts and the proceedings of the meetings. The accountant has to be appointed and paid by the group.

Financial Transactions

The following transactions are undertaken during the regular meetings where all the members are present.
Collection of savings
Collection of loan repayment (Principal and Interest)
Collection of penalties, fee etc.
Issue of loans
Payment of expenses

Normally the meeting is conducted on a fixed date and continues for three to four hours. All the financial transactions take place during the regular meetings.

Sources and Applications of Funds

SHGs can mobilize funds both from internal and external sources. The following table lists the major sources and application of funds.

<table>
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<tr>
<th>Internal Sources</th>
<th>External Sources</th>
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<tbody>
<tr>
<td>• Regular savings by members.</td>
<td>• Loans from Banks/other sources. NGO/Cluster/federation.</td>
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<tr>
<td>• Interest earned on loans.</td>
<td>• Grants and subsidies from NGO/Government.</td>
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<tr>
<td>• Common Fund of the Group</td>
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<tr>
<td>• Loan repayments from members</td>
<td></td>
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<tr>
<td>• Penalties, fees, etc.</td>
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Applications

Most of the funds available with the Self-help group are issued as loans to its own members. The major items on which the SHG funds are applied are listed below.

1. Loans to members.
2. Interest on savings by members.
3. Expenses for salary, stationery and travel.
4. Loans repayments from banks.
5. Deposits with banks, and other agencies

Usually the funds collected at each meeting are immediately disbursed. Most of the times, the Self-help group has very little cash balance left unspent.

**Advantages of SHGs: (www.apmas.org)**

In general, promoting savings and credit self-help groups for the rural poor is likely to have the following advantages:

**Better Access to Institutional Credit**

The SHGs help rural poor in gaining better access to institutional credit by overcoming the problem of collateral security. Since the group as a whole is expected to stand as a guarantee for loans, the need for insisting on any tangible collateral security by the lenders does not generally arise. The group through joint liability thus helps the members cross the major hurdle in gaining access to credit. Further, better loan repayment due to peer monitoring also helps in sustaining the access once gained.

**Cost Efficiency**

The second major benefit arising out of group lending is the reduction in transaction costs both for the borrowers and lenders. Under the group based approach, the lender, instead of dealing with a large number of widely spread small individual borrowers, has to deal only with a few
groups. To that extent the transaction cost associated with serving large number of small borrower accounts comes down.

**Improved Loan Recoveries**

The peer pressure arising out of the need to bear joint liability brings about remarkable improvement in the loan recoveries as compared to individual based lending. The increased loan recoveries besides leading to improved loan recycling and turnover for the lender also enable the borrowers to have continued access to borrowing.

**Promotion of Thrifts and Savings**

Most group based lending programmes insist on regular savings by the members. Members have to contribute, however small amount they can, to the group fund. Savings being the basis of borrowing, such stipulation would work towards gradual accumulation of biggest funds. The availability of a convenient small saving facility in their vicinity is likely to promote more and more of voluntary savings among the poor. ([www.apmas.org](http://www.apmas.org))
Section II

REVIEW OF LITERATURE

The concept of Self-Help Groups gained significance, especially after 1976 when Prof. Mohammed Yunus of Bangladesh began experimenting with micro-credit and women SHGs. As the SHGs made perceptible impact on poverty eradication by empowering the poor women a plethora of studies were made to analyse the performance and problems of Self Help Groups. In this section an attempt is made to review the research studies on the impact of Self Help Groups. Special efforts were made to study indicators for measuring the socio economic impact and correlation of various performance indicators on the overall quality life of the poor, empowerment and poverty alleviation.

Hussain, M. (1984): made study entitled “Impact of Micro-Credit programme on productive activities by women” in 1984. In the study involving the women loan of Grameena Bank of Bangladesh, it was observed the more than 80% of the women had no productive occupation before joining the Grameena Bank. Thus, the Bank had generated new employment for women that increased the labor force participation rate in the area of its operation. The women loans were found to denote about 28 hours per week for income earning activities compared to about 44 hours for the male workers. The labor was employed mostly in activities financed by the Bank.

Pria (1988) A study on, “Self Help Group (With special emphasis on Jamtara)”, Jharkhand in 1988. Backgrounds since the 1950’s, various governments in India have experimented with a large number of grant and
subsidy based poverty alleviation programmes. Studies show that these mandatory and dedicated subsidized financial programmes, implemented through banking institutions, have not been fully successful in meeting their social and economic objectives. The basic objective of self Help Groups is to develop saving capability among the poorest sections of the society, which is turn will reduce dependency on financial institutions and develop self-reliance. It was also observed, in earlier, every poverty alleviation programme initiated by the state had failed in capacity building of the rural mass. Then in the above context, the concept of Self Help Groups (SHG) is the most existing discovery in the context micro-finance. SHGs have also organizational set up to disburse micro-credit to rural women and encourage them to enter into entrepreneurial activities. The women groups working under DWCRA and SGSY in Andhra Pradesh have successfully demonstrated how to mobilize and manage thrift, appraise credit needs to maintain linkage with the banks and enforce financial self discipline. Women’s development is an emerging area on the development agenda. “Banking the un bankable” through SHGs is a valuable contribution to development planning it present an alternative way of development. Rural women already have set examples of good credit-mobilization, so the myth that the rural women are not credit worthy; · now has become a meaningless statement. It proves that if development programmes are properly designed and sensitively implemented, they can become a key in unlocking the creative and productive potential of rural women. SHGs which create a silent revolution, are to be viewed as “Change agents in rural areas and
bank should accept them as per system. Self help Groups could go all out for all round economic development. They also can play pivotal role in.”

**Basu, Aparna and Ray Bharti (1990):** Conducted a study on “Women’s struggle” A history of all India women’s conference (1917-1990). In this study they found about women’s struggle since ancient period like sati scarifies, widow condition, child marriage and present insecure condition like infanticides, avoiding of proper nutrition, duel work and rapes.

Taking the poverty alleviation function of microfinance programmes **Evans et.al (1991)**, analyzed the impact of these programmes on the poorer and the poorest in Bangladesh, taking the heterogeneous nature of the population. The study revealed that compared to the poorer, the poorest were not able to participate in collective action due to lack of continuous supply of credit from these programmes, lack of registration fees, high opportunity cost of lost working fame, lack of registration fees of the importance of group action rather than dividable action. Therefore, the article states that for collective action, in addition to awareness among the members, the external factors supporting them should also be appreciable. The same idea was supported by **Satish (2001)** through comparative analysis of the working of SHGs Karnataka, Maharastra and U.P. India. He brought out the ideas that the poorest did not participate in these programmes, since they were not confident about their capacity to save confidently.
Gaonkar, Rekha R. (1992) In their study, “Role of Self Help Groups in Empowerment of women” in 1992. Major findings of this study are that they could develop their skills and abilities in various productive activities. There is an increase in their income, savings and consumption expenditure and increased self-reliance and self-confidence have improved the ability of women to mobilize various public services for their benefit. They have become bold and can speak freely in front of a big crowd. They can carry out any type of official work without any fear.

The illiterate and semi literate women have got a sense of satisfaction and wish fulfillment. They got high Self-esteem which enhances their capacity to work.

Self Help groups by way of joint liability, enable the poor to overcome the problems of collateral security and thus free them from the clutches of money lenders. The joint liability not only improves group members accessibility to credit, but also creates mechanisms like peer monitoring leading to better loan recoveries (Stiglitz, 1993).

Besides, some of the basic characteristics of SHGs like small size of membership and homogeneity of composition bring about cohesiveness and effective participation of members in the functioning of the group (Fernandez., 1994). In general, SHGs evolved on the above lines of functioning have been able to reach out to the poor effectively, especially women and help them obtain easy access to facilities like savings and credit and thereby empowering them (National Bank, 1995).
According to Holcombe (1995), there is a broad consensus in the development community about the priority of poverty alleviation and also about the importance of women’s participation and empowerment. The subordination in the rights and roles of women over men calls for Empowerment of Women not for domination over men but to exercise equal control over resources on par with men. This was the spirit of the contents of India’s National Policy for the Empowerment of Women (2001), which states that the goal of this policy is to bring about the advancement, development and empowerment of women by creating an environment through positive economic and social policies for full development of women to make them realize their potential.”

Parthasarathy and Kalyani (1995) studied the economic impact of women’s thrift and credit societies in Kadapa district of Andhra Pradesh. The study was focused on the economic impact of the thrift societies to study the access to credit, cost of credit, savings, production and quality of life. These credit associations can serve the interest of the people as they are playing an important role in poverty alleviation in rural areas on democratic lines.

The study conducted by Karakar (1995) revealed that as the programme was effectively implemented, the monthly income of the beneficiaries had increased substantially. A large number of groups had become mini-banks reducing the dependence on moneylenders. It had also resulted in improving their standards of hygiene and nutrition. The major findings were that the urge for literacy especially for the girl child and
adoption of family planning measures had increased. The process of group
dynamics strengthened the networking, homogeneity, and self-esteem of
women. The "We can do it" syndrome is part of their psyche to day. The
scheme had also provided women the opportunity to sit together, discuss
and share their long-pending problems, and seek joint solution through
sympathetic co-operation and advice. The group thus acts both as a pillar of
strength and an information window.

An article Graminavikas (1995) highlights the role of an innovative
saving/credit programme called Podupu Lakshmi that had been successfully
launched and carried out in the Nellore district of Andhra Pradesh. Podupu
Lakshmi is based on a very simple principle of saving a rupee per day / per
member. The erstwhile submissive, docile, silent and week women changed
their psyche into assertive, confident, mobile, articulate, questioning and
demanding pressure lobby groups. The aspirations of women for economic
prosperity went up and they started climbing up the social ladder through
the programme. The other factor for the success was the timely
intervention of the government machinery. The careful identification of key
government functionaries also led to the success of the programme.

Kotaiah, the Chairman NABARD (1995) in his foreword to "Linking
SHGs with Banks Indian Experience" says that the self-help groups (SHGs)
have been the social innovations of the poor particularly in the under-
developed regions. They have a long history and universality. "The savings
and credit functions of SHGs have a great appeal to the rural financial
institutions. They offer an outstanding market opportunity as the poor are
concerned with the opportunities for earnings than the cost of capital. I am sure that the SHGs with their unique strengths of autonomy, discipline, flexibility and an inherent bias for poor women will attract greater attention from the developmental financial institutions and commercial banks. I also foresee the SHGs building up their own federal structure which then can offer a package of financial and non-financial services to the poor”.

Saunderajay Borbora and Aatul Mahanta (1995) In their study, “Micro finance through self-Help Groups and Its impact: A case of Rashtriya Gramina Vikas Nidhi Credit and saving programme in Assam” in 1995. The study tries to evaluate the RGVN’s credit and saving programme (CSP) in Assam over the years. The specific objectives of the study are to examine the role of micro-credit in the generation of income of the poor, to assess the role of SHGs in promoting the saving habits among the poor and the contribution of the programme in social and economic empowerment of the poor in general and of women in particular. The analysis of survey data revealed that 80% of the members in the selected SHGs were from poor families. The members of the groups were women who were engaged in gainful economic activity of the 45 members selected for study, only 7 had saving bank account with the post office or bank joining SHG. The programme has succeeded in inculcating the habit of saving among the members. As many as 57.8% of the members could save Rs. 200 to Rs. 500 and 42.2 % saved Rs. 501 to Rs. 1,000 each. It also helped them to free themselves from the clutches of non-formal sources of credit. Forty-three of
the sample beneficiaries could expand their income generating activities. The SHGs have helped to set up a number of micro enterprises for income generation. The CSP is found to be successful as its focus is exclusively on the rural poor; it adopted a credit delivery system designed specially for them with the support of a specially trained staff and a supportive policy with no political intervention at any stage in the implementation of the programme.

Jain and Satish (1996) in their paper described the factors affecting group dynamics and group functioning such as feeling of solidarity and pervasive benefits from group formation, increased awareness of group members, self reliance, and transparency.

Vata and Singh (1996) have studied in detail three Self Help Groups by comparing with non members who are above poverty line. They include that the self-help belonging to the people below poverty line generated more savings than that of above poverty line group. They opine that, above poverty line groups are getting credit by banks due to good contact with officials and politicians compiled with better repaying capacity. Rao and Padmaja (1998) point out that in recent times most of the women are contributing to their family income by participating in activities like agriculture and allied sectors, business, small industries, crafts services and many other callings. They also find that the women were very active in participating in the group and saving money. Most of the women have expressed that the programme staff are kind enough and they are co-
operating very well to run their groups. All the women are highly satisfied being the members of the group.

Ramana Rao, D.V.V. (1997) In their case study of “Self Help Groups, A case study of voluntary organizations”, in 1997. The study found that: (1) Most of the groups are homogeneous from the same caste and tribes and same social status. Some of the groups are given revolving fond of Rs. 25,000/- from DWCRA. All the leaders are trained by the SAKTI and Treasurer is trained in maintaining accounts. Once the groups is formed very rarely the members discontinued their membership. While government supplies the Self Help Groups with by laws, passbooks, cashbooks and accounting forms, DRDA has sanctioned them DWCRA funds. Being voluntary organizations, the groups are sustained by their members. The success of the group depends on mutual trust and discipline of the members. To sustain these groups women leaders should be trained in management of the thrift and credit activities and other income generating activities. (2) The main successful factors for mobilizing SHG’s are distribution of books to school children, freedom from the clutches of money lenders, easy availability of loans without collateral security and the recognition of SHG in the village and by the government officials. (3) change in the status of women in the Ramanagaram project area is evident. Women are now active and participative. The organization of women’s groups has enabled a collective strength and solidarity in the women. (4) The programmes, for legal aid and counseling aims to provide support to women,
in distress. The gender sensitization programmes are directed to address discrimination against women on gender lines.

Many studies have analysed the impact of micro credit programmes on women’s empowerment in Bangladesh. Osmani (1998) studied the relative well being of women in terms of the degrees of autonomy within the household, ability to take decisions and relative access to household resources. The study revealed that the Grameena Bank (GB) credit has an indirect impact on women’s well being Ahmed et. al (2001) have analyzed the emotional well being of rural women resulting from micro credit programmes. Hashemi, et.al., (1996) studied the implications of rural credit programmes organized by two agencies such a SGB and Bangladesh Rural Advancement Committee (BRAC), in terms of mobility, economic security, Ability to make purchases, involvement in major household decision making, relative freedom within the family, political and legal awareness and involvement in political campaigning and protests. The study brought out the ideas that women who are empowered are more likely to join credit programmes.

SHGs are small informal associations created for the purpose of enabling members to recap economic benefits through mutual help solidarity, and joint responsibility. The benefit includes mobilization of savings and credit facilities and pursuit of group enterprise activities. The group based approach not only enables the poor to accumulate capital by way of small savings but also helps them access formal credit facilities (Shylendra, 1998).
Shylendra, H.S., (1998) of the Institute of Rural Management, Anand (IRMA), attempted to evaluate the performance of eight women SHGs promoted in the vidaj village in Gujarat. Here the SHGs failed to enable members to realize their potential benefits the reasons identified for the failure were the wrong approach followed in the SHG formation by the team, misconceptions about SHG goals both among the team and the members, and lack of clarity about the concept. The main lessons drawn from the project are the need for creating SHGs based on clear assessment of the needs of different sections of the society, ensuring clear understanding of the concept of SHG among team members involved in promoting SHGs, and enhancing the relevance of SHGs to their members by enabling them to meet effectively their requirements, be it savings or credit or income-generating activities.

An attempt is made by Hemalatha Prasad, C, (1998) to understand the aptitude of members of DWCRA Groups towards economic enterprises. For this purpose 60 women DWCRA Groups belonging to DWCRA Groups were interviewed. Based on the study results the author was of the view that age, ability, aptitude and awareness were crucial for lunching skill based unit, the author was of the view that. Arbitrary selection of unit is against the spirit of the group activities. The author also found that women were not independent in participating the SHG activities. In the absence of proper mechanism for monitoring and guidance of the SHGs desired success cannot be achieved.
An analytical study by Khandker (1998) shows that benefit from the programme should be at least as great as the cost of lost working time of households to participate in micro credit programmes. These programmes enabled women to take up only home based market production on a part time basis along with their usual home based non market production. Group based credit has both responsibilities and benefits. The responsibilities were in terms of meeting, attendance, forced savings, shared default risk whereas benefits are in terms of training, insurance and consciousness raising. The close monitoring of the programmes make the participants programmed are not relevant for the poorest and the most illiterate because of their poor ability to bear risks.

The networking among the banks, NGOs and women borrowers can open new vistas building a new micro credit structure leading to sustainable development. Lalitha (1998) made an attempt to study in details net work of micro-finance and rural NGOs, The effective partnership between reputed NGOs and Banks for promotion of self-help base for credit plus approach to micro enterprises of women would help in their emancipation

Dr. Baseer A Dabla (1998-99): Conducted a survey which was sponsored by Ministry of planning and programme implementation of New Delhi. The findings of the survey are as follows. The survey revealed that, dominant majority of respondents had given dowry to the boy's family before or at the time of marriage, mainly on the insistence of girl. All women in the valley are active in all economic sectors/fields. They worked in the field of agriculture (36.00%) handicrafts (18.06%), small business
(07.77%), household occupations (07.66%) and other economic activities (21.06%). The survey conveyed that 29.50% were literate in the valley the investigation revealed that while 58.43% children had undergone immunization fully, 9.79% children had taken it partly. The major/ common disease found among children were cough, cold, dysentery, fever and jaundice.

Dodkey (1999) observed that the self-help groups of the thrift and credit groups are mostly informal groups, whose members pool savings and re-lend within the group on rotations or need basis. SHGs are organized for poor in general and women in particular. SHGs have been formed around specific production activities and they promoted savings among their members and used the pooled resources to meet the emergent needs of the members including the consumption and economic means of ensuring access of credit to the poor and vulnerable sections of the society. Having found SHGs as an effective and economical approach for disbursement of credit to the poor banking sector in India has accepted the SHGs as eligible entities for deployment of credit. The study concluded that the SHGs are the solution to accelerate the socioeconomic development of the rural poor in India.

Krakar Singh and Jain, (1999) in their working paper ‘Evaluation and survival of SHGs: Some theoretical and empirical evidences’ explained that there are four stages of group formation: forming, storming, norming, and performing. They identified factors, which have an impact on group formation as full participation of all members, quality in leadership, some
short homogeneity among the members, and transparency in operations and functioning of the groups.

Karmakar, K.G.,(1999) has studied among other things the performance of women SHGs (formed with the financial support of MYRADA, a NGO) in Tamil Nadu. He found that SHGs have been formed with the agricultural laborers and marginal farmers and found that rotation of leadership has been followed. Further, the group accounts have been prepared by an educated member of the SHG, and the same member was in charge for documenting the proceedings of the weekly meetings of the group. Further, the same member was being appointed as animator by MYRADA. Own savings the amount contributed by MYRADA and the interest occurred forms the main financial sources of the SHG which have been rotated by the members. Group decides the members to whom the loan is to be sanctioned and other terms and conditions. However the purpose wise borrowings show that of the total 24 loans only 2 were utilized for productive purposes and other loans were utilized to meet urgent family requirements viz. Health, consumption, marriage.

R. Das, R.N. Barman and P.K. Baruah (1999) in their study, “Performance of Self Help Groups in sonitpur district of Assam” in 1999. The study found that, the idea of self help group (SHG) flourished in the nineties at a time when formation of the non-governmental organizations has become a trend with the objective of improving the socio-economic conditions of both the urban and the rural poor.
A study by Finn (1999) suggested than an online self help group dealing with issues of disability can provide many of the conditions thought to be therapeutic in traditional groups. He found that the majority of the discussion in the group he studied consisted of members expressing feelings and providing support and information, with the most frequent topic of discussion being related to health issues and interpersonal, relationship in addition the online to increase rather than decrease social participation, for those who were already isolated because of a disability.

S.N. Tilekar, N.J. Naikade, B.J. Deshmukh and A.A. Patil (1999): In their study, “Women Self Help Groups affiliated to “Chaitanya” : A case study in Pune District” in 1999. The study had two hypothesis, first role of no governmental organizations (NGOs) in mobilizing savings and in disbarring rural areas is well known. Second many of them have done commendable work in t!6) rural areas compared to other formal ‘institutions. It reveals that the loans are sanctioned especially for all types of form works, for education purpose, towards meeting the medical expenses; for carrying out the social functions, purchase of livestock and even non productive works.

V. Puhazhendhi and K.J.S. Satyasai (1999) In their study, “Economic and social empowerment of Rural poor through Self-Help Groups” in 1999. The study attempted to evaluate the performance of self- Help Groups (SHGs) with special reference to social and economic empowerment. Primary data collected with the help of a structured questionnaire from 560 sample households in 223 SHGs functioning in 11 states representing four different regions across the country formed the basis for the study. For
assessing the impact of the programme, a comparison of pre SHG before and post SHG (after) situations was followed in this study. The reference years of the study was 1999-2000. With a view to quantify the economic and social empowerment of SHG members, Economic and Social Empowerment (ESE) Index was computed for each household combining the social and economic parameters using the scoring technique. The empirical findings of the study revealed that the SHG as institutional arrangement could positively contribute to the economic and social empowerment of rural poor and the impact on the letter was more pronounced than in the former. Though there was no specific pattern in the performance of SHGs among different regions, the southern region had an edge over other regions. Confirming to this situation, the SHG programme has been found more popular in the southern region and its progress in other regions is quite slow, thus there is an uneven achievement among the regions, older groups had relatively ore positive features indicating their better performance than younger groups thus confirming the stability of the SHGs at the ground level. The involvement in the group significantly contributed to improving the self confidence of the members. The feeling self worth and communication with others improved after association with the SHGs. Further the model where NGOs acted as non financial intermediary could perform better than the other models. Hence, efforts must be made to encourage the’ NGOs in different regions and motivate them to actively participate in this programme. An effective networking of NGOs would be a step forward in this regard. An efficient rating system of
NGOs must be developed that would help in eliminating the ineffective NGOs in the system.

Rajasekhar (2000, 2001, and 2002) has studied the empowerment, poverty alleviation and sustainability of micro finance programme. The studied revealed that the impact of the programme on poverty alleviation and empowerment was not achieved. The activities promoted through the SHG along with what loans had enabled the women to take part in income generation activity, save money, in SHGs and to take loans in times of need and activity linked to credit had enabled a risk bearing capacity to repay the loan. All the three studies revealed that collective action among the women was higher in SHGs where women discussed not only savings and credit dealings, but social issues also. The studies show that instead of sustainability, the impact of the programme should be considered because it can represent the effectiveness of the programme in terms of poverty alleviation and empowerment. Therefore the above studies dealt with impact of the programme on poverty alleviation and empowerment. They have studies the importance of collective action, its incentives and mechanisms in bringing poverty alleviation and empowerment.

Mohan (2000), in his research paper has emphasized the role of thrift and micro credit activities in women empowerment. Manimekalai and Rajeswari (2001) examined the socio-economic background of self-help women groups in rural micro enterprises, the factors that motivated the women to become self-help group members and eventually entrepreneurs. The study analyzed nature of economic activities and performance in terms...
of growth indicators such as supplementary finance, marketing and to other related aspects and identified the problems faced by self-help group women in running the enterprises and suggested policy measures. The study concluded that the provision of micro finance by NGOs to women SHGs has helped the groups to achieve a measure of economic and social empowerment.

An evaluation study conducted by Satya Sai and Puhazhendi (2000) has primarily examined the Socio-economic background of SHG members and its impact on income and assets. The study results show that after becoming the member of SHG three-fifths of the sample SHG members could acquire assets on one-hand and consumer durables on the other.

Satya Sai (2000) has examined the saving pattern among the SHG members. The study results show that it was only after becoming the members of SHG they have been habituated to save compulsorily and as a result the per capita saving showed an increase compared to the pre formation stage of SHG.

Dwarkanath, Dr. H.D. (2000): According to them “Rural credit and women Self Help Groups A profile of Ranga Reddy District in Andhra Pradesh” in 2000. The major research project study of Self Help Groups under DWCRA in Ranga Reddy district reveals that due to lack of skills and non-availability of infrastructure facilities, a viable project become unmanageable. It is also observed that nearly 30% of the Self Help Groups in Ranga Reddy are not functioning effectively due to lack of encouragement.
from the mandal and village level officials. The research study of self Help women Groups reveals the effectiveness of these group with linkage programme and awareness among the rural folk about the . significance of women empowerment and rural credit.

K. JayaJakshmi (2000) : A study on, “Deepam Scheme in Andhra Pradesh” in 2000. The study found that: in each of the mandals (SHG and DW ACRA) together there were more than 400 groups. Each of them was saving Rs. 20-30 per month with 10-15 in a group. It was not very homogeneous in nature with Women from different social and economic status coming together and forming a group - although there were more than 400 groups in a mandal, almost 500% were dormant. Deposits with the banks enable us to assess the scenario pertaining to the dormant groups. This assessed by the savings deposited in the banks, regular meetings, internal lending etc. From among them, the groups, which where regularly saving for more than a year and also those who have received government matching grants, were selected under the scheme. The enthusiasm for the LPG from the group was good. The study also made efforts to see whether the SHG as a movement has gained any momentum after’ the launching of Deepam Scheme. Retention of the Asset. In both the districts it was found that 40-42% of the beneficiaries had retained the asset. The reasons for disposing the stove was hardly of any use, free wood, crop residues available around for cooking, escalation in the price of the LPG from Rs. 167.50 to 240.15, gas dealers were not supplying the cylinder at the door steps as . Promised by them. Some stated that there was no plat from for
the gas stove and thatched house dwellers decided to dispose it off. Apart from that all the beneficiaries had worked out the cost incurred for various fuels like kerosene and gas. The former seems to be cheaper than the Some of the houses also utilized electric stones. They were far and few in between.

**Kallur, M.S. (2000)**: In their study, “Empowerment of women through NGOs: A case study of MYRADA Self-Help Groups of Chincholi project, Gulbarga District, Karnataka State” in 2000. The study indicated that, women in India are not only poor but also are victims of a multiple socio-economic and cultural factors. Formal arrangements made through banks and cooperative institutions have failed to provide resources to them and this has prompted the non governmental organizations (NGOs) to organize women Self Help Groups (SHGs) to provide them credit and to encourage thrift habit among them. Finally it found that the group approach has brought to the surface many operative latent traditional values like group support thrift, group action and sustainability of women SHGs.

**Kamal Vatta and Parminder Singh (2000)**: In their study, “The performance of Self Help Groups in Punjab: A study of Hoshiarpur District” in 2000. It revealed that about 83% of BPL groups were eligible to get bank loan but only 5% of them could get it. This problem was also faced by the APL groups. The provision of even very little credit helps the rural poor to improve their income levels as illustrated by the case study of an APV-SHG which availed of bank loan. Undue delays in the sanctioning of loans need to be eliminated to achieve the objective of economic up-liftment of the poor
An extensive awareness campaign is needed to convince the bankers that the poor are bankable and advancing credit to them is more profitable and secure in terms of recovery. The undue delay in the advancement of loan raises apprehensions among the group members regarding the benefits of group formation, which needs to be checked.

M. Anjugam and T. Alagumani (2000): In their study, “Impact of Micro finance through self help Groups-A case study” in 2000. The study revealed that the SHG helped them to use the loan properly and repayment was 100%. It has increased the awareness of members for girl’s education, improved outside contact and decision-making, skill. This case study has clearly indicated that if the group formation is correct, then definitely there will be a positive impact on all aspects.

M. Manimekalai and G. Rajeswari (2000): In their study, “Nature and performance of informal self-help groups- A case from Tamil Nadu” in 2000. To study the socio-economic background of SHG women in rural micro-enterprises, to examine the factors which have motivated the women to become SHG members and eventually as entrepreneurs, analyze the nature of economic activities and the performance in terms of growth indicators such as investment turnover, employment, capacity utilization, sources of finance and supplementary finance; marketing and other related aspects and identify the problems faced by SHG women in running the enterprises and suggested policy measures. The study found that women SHGs earned the highest profit from agriculture followed by trade related activities and catering service. A majority of the sample units did not
market their products outside the district but sold their products directly to the consumers. The income of the SHG women almost doubled after taking up micro enterprise. The study reported a significant difference between the mean performance of entrepreneurs based on their age, community, education and previous experience. Among these the majority of respondents faced serious problems, in addition to non-availability of raw material, lack of infrastructure facilities including marketing, lack of support from family members in running the enterprises, etc. The provision of microfinance by the NGO to women SHGs has helped the groups to achieve a measure of economic and social empowerment. It has developed a sense of leadership, organizational skill, management of various activities of a business, right from acquiring finance, identifying raw material, market and suitable diversification and modernization.

P.K. Awasthi, Deepak Rathi and Vimla Sahu (2000) : In their study, “Working and Impact of Self Help groups on economic status of women in watershed Area of Madhya Pradesh” in 2000. The impact of Self Help Groups (SHGs) on socio-economic status of rural women watershed areas. Four efficient women SHGs, namely, Khiruwa, Ballhari, Madera and Karondi and 70 group members were selected purposively from Karondi mill watershed area of Katni district in Madhya Pradesh. The study revealed that after the formation of SHGs women took up saving credit activities and participated in the development process’, which are important towards the upgradation of their socio-economic status. The very backbone of SHG is saving, mutual support and cooperation of the members to attain their
objectives. Together with monthly saving of Rs. 10 to 20 on an average by each member and benefits from other group. IS activities, they have deposited Rs. 24,046 in the state Bank of India. The SHG women members had started income generating activities, viz., mahua collection, mushroom production, aamchur papad making, pasciculture nursery, etc. Traced that, the SHGs have made a positive impact in creating leadership improving liberally consciousness about health and hygiene and skill formation among the group members. The members of SHG suffered from lack of motivation, backward and forward linkages, inadequacy of infrastructure, insufficient loan, inadequate provision for marketing and availability inputs, lack of systematic monitoring and follow-up of the activities, etc. Thus there is need to evaluate the SHGs annually to assess the progress of different income and employment generating schemes under self-help group.

Prem, Singh Dahiya, N.K. Pandey and Abshuman Karol (2000): In their study, “Socio-Economic Evaluation of Self-Help Groups in Salon District of Himachal Pradesh: Impact, issues and policy implications” in 2000. To trace a socio economic evaluation of the working of self-help groups (SHG) in Solan district of Himachal Pradesh in terms of their impact, issues and policy implications. Thus the study found that the social impact was deep in empowering women folk, educational development of children and emancipation from social evils like drunkenness by male household members.

study found a significant change in the participation of group members in diversifying income generating economic activities in rural areas. Though the credit needs of members are not effectively met, the study suggests that the programme is financially sustainable. Further, the resource constraint is a major detrimental factor to expand economic activities by these two groups. The level of education of the groups is another factor obstructing structural changes, however, the group approach in becoming more and more significant in alleviating poverty and promoting income generating activities in the rural areas. It also reduced transaction cost of lending to the rural poor and emphasized the predominance and effectiveness of group approach in rural credit delivery system. The case study, clearly shows that there is a greater potential for SHGs in implementing various programmes for the rural poor in future.

Rayavarapu Ramakrishna (2000) : In their study “Credit Needs of the Rural Poor and the Role of Self-Help Groups” in 2000. The study aims to assess empirically the role of Self Help Groups (SHGs) in improving the access, to formal credit institutions in meeting the credit needs of the rural poor in Thumpala village of Visakhapatnam district, Andhra Pradesh. It is based on both secondary and primary data. The primary data were collected for the year 1999-2000. A total of 50 SHG beneficiaries and 25 individual integrated Rural Development programme (IRDP) beneficiaries were selected for the study, the latter group of beneficiaries forming the control group. The main findings of the study are: Firstly, the progress of SHG Bank linkage in India is remarkable. The number of SHGs linked to banks
increased from 225 in 1992-93 to 9,620 in 1997-98. Another feature is that there is wide diversity in the regional spread of the programme. Besides, there existed wide diversity in the relative significance of various institutions in the linkage. At the national level, Regional Rural Bank (RRBs) are the major partners (66% in 1997), followed by commercial banks (24% in 1997) with the role of cooperatives being rather minimum in the linkage programme. Secondly, as compared to IRDP beneficiaries, those covered under SHGs fared better in respect of social empowerment and economic progress. Thirdly, access to institutional credit has been of a higher order for SHG beneficiaries compared to IRDP beneficiaries. If the SHGs are allowed to develop links with bank branches, the credit needs of the poor are met and their small savings tapped recoveries and profitability would improve. The linkage of the SHGs with the bank will enable them to become operationally viable units.

Rekha R. Gaonkar (2000) : In their study, “Working and Impact of Self Help Groups in Goa” in 2000. The study highlights that individual loans are mostly used for productive purposes. The rate of recovery is cent percent. Monthly interest rate charged on individual loans in high, varying from 2 to 3%. The group takes decision only after free and frank discussion and all the groups maintain the records such as membership register, minutes book, cash book, savings ledger and the loan ledger. Thus the SHGs have made a lasting impact on the lives of the poor, particularly women, whose quality of life has improved to a great extent. The members gave the following responses relating to social and economic aspects leading to
improvement in their quality of life in terms of increase in the family income, increase in savings, increase in consumption expenditure, gaining self confidence, productive use of free time getting opportunity to improve the hidden talent and gaining greater importance in the family. It also opined that the movement of SHGs can significantly contribute towards the reduction of poverty and unemployment in the rural sector of the economy. The SHGs can lead to social transformation in terms of economic development and social change.

S. Lakshmanan (2000): In their study, “Working of self Help Group with particular reference to Malli Palayam Self - Help Group Gobichettipalayam Block, Erode District, Tamil Nadu” in 2000. The study reveals that the members are engaged in the making of mats which are of high quality. Husbands of the women members support them in the proper functioning of the group. In fact they support women entrepreneurship in the rural areas. However one of the problems faced by the group is the procurement of raw material for making the mats, besides its high cost. The study reveals that this type of SHG is really a born in the rural areas. Which gives financial autonomy to the rural women and make than economically independent.

S. Nedumaran, K. Palanisami and L.P. Swaminathan (2000): In their study, “Self-Help Groups in Karnataka- Trends and implications” in 2000. The study found that the success story of “Srinidhi Women Self Help Group” in Dharwad (Karnataka) showed an encouraging trend, on an average, over the years, the group has been able to earn a rate of return of...
21% per annum on their savings. The women members expressed that there has been an overall increase in the purchasing power and petty business income, besides their own empowerment.

V.B. Singh, Himmat Singh and Gurnam Singh (2000): In their study “Role of Self-Help Groups in the Shiwalik foothills of Haryana” is 2000. The study indicated that the SHG even with the heterogeneous socioeconomic groups can operate successfully provided the intention of all the members is good. The president, secretary and cashier with reasonably good literacy level functioned with better results. The loan for purchasing buffaloes (dairying) should also have provision for building animal sheds, as the members below the poverty line group hardly have one pucca room for their living. The working of these SHGs has shown that this new concept of micro financing can do wonders to the ruralities living in remote villages in improving their economic condition and protecting them from the clutches of the village money lenders.

V.K. Singh, R.K. Khatkar and S.K. Kharinta (2000): In their study, on the working and impact of Rural Self-Help Group in Hisar District of Haryana in 2000. The working and impact of rural self-help groups of the seven SHGs operating in the three villagers of Hisar district in Haryana State, it was observed that micro financing through SHGs is a better system for inculcating the habit of self-help among the rural poor. The beneficiaries are involved in every aspect of financing from the very beginning.
V.M Rao (2000): In their study, “Dairy women and Self-Help Groups: A study in Andhra Pradesh and Karnataka” in 2000. The study attempt to present the genesis and development of self help group (SHGs) w India and to document the working of women managed SHGs in the study area. The data were collected from 48 women dairy co-operative societies (WDCSs) spread over six districts of Andhra Pradesh and Karnataka during April 2000 to February 2001. The study indicated that the existing formal financial institutions failed to provide finances to landless, marginalized, and disadvantaged groups. The origin of the SHGs could be traced only to mutual cooperation in India village community. Co-operatives are formal bodies, whereas the SHGs are informal. The SHGs encourage savings- and promote income generating activities through. The experiences available in the country and elsewhere suggested that the SHGs are sustainable, have replicability, stimulate savings, and in the process helped borrowers to come out of the vicious circle of poverty. A number of research studies carried out to find out the impact of SHGs revealed that they helped in improving the socio-economic conditions of members.

Y. Indira Kumari and B. Sambasiva Rao (2000): In their study, “Emergence of women self-help Groups and its impact on Rural development: A case study in Krishna District of Andhra Pradesh” in 2000. The objectives were to examine the origine, concept and strategy of women self-help groups (SHGs) and the functioning of groups formed under the programme of Development of women and children in Rural areas (DWCRA) in Nuzvidu division of Krishna district in Andhra-Pradesh. The primary thrust
is the formation of groups of 10 to 15 women from poor households for delivery of services like credit, skill development and infrastructure support for self-employment through the strategy of group formation. The case study taken up in Nuzvidu division highlighted how the 194 DWCRA groups composed of 2512 women supported themselves for their up-liftment as a part of the remedy for alleviation of poverty. Surf making, candle making, purse making, leaf plates and basket making, internal lending, etc., are some of the activities taken up by the DWCRA groups which helped them to derive DWCRA assistance and the rest of the groups functioned with their own savings. Hence, the Government should provide more assistance to the SHGs of Nuzvidu to generate additional incomes. Along with increase in incomes, savings and their expenditure would rise which in turn would cause a rise in the standard of living of women. Despite the bottlenecks that arose in the functioning of the DWCRA scheme, it helped the majority of women of Nuzvidu to cross the poverty line.

**Barbara and Mahanta (2001)**, stress on the role of Self Help Groups in promoting savings habit and contribution of Self Help Groups in providing micro credit in the generation of income of the poor. The study revealed that more than 80 percent of the members were from poor families and women who were engaged in gainful economic activities. They opined that Self Help Groups will help the poor people by promoting savings habits. Keep free themselves from the clutches of non formal sources of credit and influence them to engage enlarge income generating activities. Dwarkanath (2002) asserts out that the women led self-help groups have successfully
demonstrated their ability to mobilize and manage thrift, appraise credit needs and enforce financial self discipline.

A study by Dadhich (2001) was on the evaluation of the performance of Oriental Bank Group project (OBGP) SHG linkages programme. The SHGs were homogenous in gender, economic status, religion, and social background. The programme has reduced the borrowers transaction costs compared to the bank loans under subsidized programme sponsored by the government. Repayment pattern of the people was as high as cent percent because of the positive incentive for higher loans in future.

Samar, Datta and Raman (2001) have conducted an empirical study covering 355 SHG members at 30 randomly selected women SHGs from 8 clusters in the Tirupati area of A.P. The study results shows that in all three-fifths of the members belong to backward classes, 6 per cent to Scheduled caste (S.C) category and the remaining represents the other castes. As nearly one-third of the SHG members have no formal education, the authors felt that absence of formal education doesn’t come in the way of working SHGs. Further, it was found that there was no homogeneity as far as occupation is concerned. The data and income distribution reveals that nearly two-thirds of the SHG members have income of less than Rs 500 per month each. The empirical data has also shown that SHG members known each other even before they could become the members of SHGs, which resulted in timely repayment by each member. More over they help each other even in case of repayment. Due to close proximity members could convene SHG meetings at any time of their convenience. Through the
empirical study it was found that credit is being extended to SHG members various purposes viz. Consumption, repayment of old debts, business, and other loans, and as a result the dependence of SHG have control over members on external finances has been considerably reduced and also due to higher loan and lower expenditure contributed the higher SHG net income per member. All this clearly shows that SHGs have shown positive impact, which led in realizing the primary objectives for which SHGs have been formed. Similar exercises needs to be carried-out periodically to examine the functioning of SHGs.

**Navadkar, Birari and Kasar (2001)** suggest that the self-help group bank linkage should be strengthen to provide micro credit to the rural poor. The study of self-help women groups in Andhra Pradesh reveals the effectiveness of these groups among the rural folk about the significance of women empowerment and rural credit. The credit needs if the rural women are fulfilled totally though women groups. They could indeed bring in socio-economic development of Self Help Groups.

**Datta and Raman (2001)** empirically studied the heterogeneity and social cohesion existing in SHGs of Andhra Pradesh. Occupation-wise classification shows that there is no homogeneity among and within those SHGs. The study points out those social ties among the members assured timely repayment and avoided adverse selection and certification of funds by borrowers. Dynamic incentives built into the groups ensured a high repayment since only those groups. Which rapid the loan with in stipulated period, were made eligible for subsequent loans Rajasekhar (1996) provided
the same argument. He stated that SHGs are designed to be small in size and homogeneous in its actives. Even in heterogeneous and large groups, SHGs can perform very well through credit linked to savings and innovative collateral arrangements. But the poor may not be able to access credit but the NGOs can improve the mobilization of savings of the poor provide support to the poor in their income generation programmes ad scaling on the programmes of groups.

Namboodri and Shiyani (2001) in their study have examined the impact of SHGs linkage with Banks in promotion of thrift and purveying credit to the weaker sections belonging to the rural areas. Their study revealed that majority of the SHGs is women based and exhibited homogeneity in their economic and social status. The study results have revealed the fact that SHGs Promoted by NGOs have shown better results in terms of savings, credit etc. The analysis has shown that due to predominance of consumption loans scope for undertaking income generating (IG) activities has been reduced. The formation of SHGs has led to women participation in development activities.

Ashe and Parrot (2001) : The women's Empowerment programme in Nepal conducted study that showed that an average of 68% of women in its programme experienced an increase in their decision making roles in the areas of family planning, children's marriage, buying and selling property, and sending their daughters to school all areas of decision making traditionally dominated by men. It was also reported that women were able to make small purchases of necessary items like groceries independently.
But larger purchases and personal purchases, like, Jewelry, always needed the consent of the husband, representing incomplete progress toward empowerment in this area. World Education, which provides literacy and other education to savings and credit groups, found that the combination of education and credit put women in a stronger position to ensure more equal access for female children to food, schooling and medical care.

Ramana Rao, D.V.V. (2001) in their study, "Impact of institutional credit on the socio-economic condition of Rural women in Self-Help Groups - A case study in Bidar District of Karnataka" in 2001. The major findings of the study are: (1) Average membership in SHGs as around 19.1 women. The main occupation of SHG members includes agriculture/labor, non farm labor and petty business. Membership in SHGs was heterogeneous in character. The amount of savings per SHG were to the tune of Rs. 7699.8. The average savings mobilized by the groups sponsored by the cooperative banks is Rs. 39984 and the average savings of SHG groups sponsored by the NGOs is Rs. 37014. This trend indicated that the groups mobilized by the cooperative banks have mobilized more savings than the group sponsored by the NGO organizations. The amount of membership savings in SHGs was found to be positively linked to their period of operation (2). The average number of loans per SHG was 23.6 persons out of a total membership of 19 persons. This trend indicates that a few members have raised loans more than once and shows increased awareness in the credit linkage programmes with the Banks. The loans disbursed per SHG during 1998-99 amounted to Rs. 1,63,800 which has increased to Rs. 1,82,400. The average amount of loans
disbursed per SHG during 1995-96 (Rs. 26,150) has increased to Rs. 1,09,613 during 2000-01. That means the average amount of loan disbursed has increased four times during the five years. The cumulative amount of loans disbursed by the SHGs in the past years has been estimated to be Rs. 3,83,812. (3) Borrowings from SHGs by members indicate a linear trend over the years. It is seen that both in terms of number of borrowers and total amount of loan disbursed by SHGs, a leap frogging tendency are clearly in evidence. While the number of borrowers from SHGs rose from 23-242, the amount of loan disbursed by SHGs showed a manifold increase from Rs. 26,150 in 1995-96 to Rs. 8,76,900 in 2000-01. A similar trend could be noted in terms of per member borrowing. Which increased from Rs. 1.137 to Rs. 4.766 during the above period.

Ranjani K. Murthy. K. Raju and Amitha Kamath with SAP AP Research team (2001): According to them “Towards women’s Empowerment and poverty Reduction: Lessons from the participatory impact assessment of south Asian Poverty Alleviation programmes in Andhra Pradesh, India in 2001. Findings of this study is that a high 69% of the members reported that their poverty had reduced since the time of Joining the group. A majority attributed the same to the activities initiated through the group loan 19%, however, reported a decline in their condition. Half of those who reported a decline attributed the same of the failure of activities taken by the groups (in particularly women from landless households, women above 45 years), and the rest to other reasons such as death of husband, death of animal, migration of an earning members,
expenses incurred for marriage of daughters and sickness in the family. 12% reported no change in their poverty status. Significantly, while 48% of the members were very poor before group formation now the proportion was only 18%.

Ranjani, K. Murthy (2001) : In their study “Abstracts of some’ Research findings from south Asia on Impact on Micro credit on women’s empowerment” in 2001. Empowerment is a multidimensional process of change and impact relates to the situation prior to the loan in terms of personal achievement, intra-household, relations, community standing and financial control qualitative outputs showed that the stress women placed on their own sense of enhanced self worth was under played in previous evaluations while the point of individualized control over resources was overplayed indicators of empowerment should be contextualized to local goals an automatic assumption of a direct correlation between empowerment and women’s access to credit has to be ruled out Empowerment should be seen as an expansion in the range of potential choices available to women. The ten year membership had worked a fundamental change in the family relationships of most of the members. Twenty-seven of the women played an active role in all of the aspects of household management and budgeting. Their husbands discussed their economic activities with them including cultivation of land some of the women typified the mix of traditional power and the new kind of power which was the power of refuse. This kind of power was the product of a process over a decade of loan use Grameena bank Women were notably
more, mobile than the other village women. These women had the capital to invest in activities from which they will get the full return concludes that Grameena bank women members effectively used capital from the bank to pull their families out of poverty and to invest in assets to secure this progress.

Rao, V.M. (2001) : According to them “Women Self Help Groups profiles from Andhra Pradesh and Karnataka” in 2001. The study reveals that credit for consumption is the major purpose in Andhra Pradesh while it is ‘Social functions’ and ‘purchase of inputs for agriculture’ in Karnataka. Petty trade is another reason for which loans are borrowed among all the respondents. These groups are also linked with banks to undertake income generating activities through which women could achieve economic independence and self confidence to some extent.

A comparative study conducted by Rao (2002) deals with SHG member’s involvement and their perception about SHGs. For this purpose 120 SHG members belonging to 23 SHGs spread over 6 districts of 2 states have been selected. The study results shows that majority of the women have joined SHGs from low income groups but have a strong willingness to improve there economic status. Against this background the sample self-help group member in A.P. have obtained credit mostly for meetings consumption purposes, while the finance available by the sample SHG members of Karnataka was for meeting the expenditure of social functions and purchase of agriculture inputs. It only means that the SHG members have borrowed mostly for unproductive purposes. Further, the study
indicated that certain SHGs have already involved in creating social awareness among the SHG members.

**Kumaran (2002)** has studied the structure and function of SHGs in terms of savings, delivery of credit and recovery of loan and also examined the role of self-help group promoting agencies. For the purpose of the field study 90 SHG members belonging to 15 SHGs of Pune district were randomly selected. Based on the empirical study the author has found that monthly meetings were regularly conducted by the chosen SHGs. Further, members participation in the meetings was found to be very high.

**Vijayanthi (2002)** in her research paper analyzed awareness levels of women after joining the SHGs. The study also focused on the impact of SHGs on individual and group empowerment. For this purpose, a sample survey (covering 102 members) was conducted with the help of a structured interview Schedule. The study results have shown positive changes. The resource base of the SHGs has been strengthened which led to self-reliance. The women members have benefited through savings and acquired management skills as the SHGs have allowed women to plan and execute their ideas. More over the women have come in contact with the government departments and the financial institutions. The SHGs also have facilitated the women in acquiring leadership skills leading to community skills leading to community and self-development programmes.

Some Indian studies analyzed the performance and the approaches of credit programme in India. **Shetty S.L. (2002)** while summarizing the
Working and impact of rural Self Help Groups has stated that micro finance institutions have improved the asset base and also brought a sea change on the levels of the living of the beneficiaries. Further the women participation has also improved in thrift and credit operations. Moreover the author stressed the need for micro level field studies to examine the working of SHGs.

Jasin Kushwala and Srivastav (2002) state that the Self Help Groups provide economic benefits in certain areas of production by widespread common action programmes like cost effective credit delivery system, self help group enhance the equality of status of women as they participate as decision makers and beneficiaries in the democratic, economic, social and cultural spheres of like. The SHGs have inculcated a great confidence in the minds of rural women to succeed in their day to day life.

T. Ponnarasi and M.P. Saravanan (2002) : In their study “Performance of Self Help Group, in a case study of Agaranaleur village in cuddalore District, Tamil Nadu” in 2000. The study asserts that, all the five SHGs in the village have actively involved themselves in various developmental activities that have greatly influenced the socioeconomic well-being of the villagers.

Ajay Tankha (2002) : In their study, “Self-Help Group as financial intermediaries in India: Cost of Promotion, sustainability and impact” A study prepared for ICCO and cordaid. The Netherlands in August 2002. In this study main findings are that the NABARD impact evaluation of SHGs
covered by the bank linkage programme is virtually the only one of its kind. The study covers the changes of socio-economical conditions of 560 members of 223 SHG in 11 states before and after (Spanning a three year period) the association with the SHG. In terms of economic impact Average value of assets per household (including livestock and consumer durables) rose be 72.3% to Rs. 11,793 during the three year period. Average net income per household from income generating activities where loan amount were deployed increased from Rs. 20) 77 prior to group formation to Rs. 26,889. Employment increased by 170/0 and average saving per member was about 1,000 in 1988-99. Borrowing for income generation activities increased from 50% to 70%. It was estimated that 112 household or 47.8010 of the poor had crossed the poverty line. In these results were to hold true for the programme as a whole, it would be a spectacular achievement The only unexpected feature is that 326 household out of the sample of 560 covered by the study (58.2%) -were already above the poverty line in the pre SHG situation. This raises the serious question as to whether SHGs really cover mainly poor families. Another significant finding was that standard of living index of sample household comprising of socio-economic parameters rose for both economic and social parameters. However, the impact was more pronounced on social aspects rather than economic aspects. Further, social impact was found to be stronger in the case of groups promoted by NGOs than in groups promoted by banks.

Cheston, Susy and Lisa Kuhn (2002) : In their study, “Empowering women through Microfinance” in 2002. UNCDF study of 29 MFIS: 60% of
clients are women (Six serve exclusively women; the 23 mixed sex programs serve 52% women) programs with only individual loans or high minimum loans have fewer women. Financial autonomy brings self confidence and dignity, allowing women to break out of traditional roles. Studies show women are happy to assume the extra burden due to the respect, satisfaction and improved standard of living they experience women’s labour contributes to development of their communities. WEP / Nepal showed 68% (of 130,000) women, experienced increase in decision-making roles in family planning, children’s marriages, buying and selling property, and sending daughters to school. World Education showed women able to provide female children equal access to food, schooling and health care. WEP/ Nepal found top two changes were increased self-confidence and enlarged sphere of influence. DRWE GO/ Rawanda found 69% increased self-esteem. World Education found women’s work load increases. CSD found women restricted to managing loans and meeting household expenses with no significant change in gender relations. Women strengthened their relative position within an interdependent marital, relationship unless they were in difficult or abusive relationships. CSD found greater resistance to wife beatings and alcoholism. WWF /India found 41% of members who had experience domestic violence stopped it due to personal empowerment; 29% were able to stop it through group action. CSD / Nepal own their own center houses but still experience a social stigma on mobility. Trust Banks organize to solve community problems. Women clients elected to office. WWF / India has a union and advocacy branch and finds 89% of clients involved in civic action. HDI / Nigeria helped widows to reclaim their husbands property.
Concern about domestic violence, male appropriation of loans, overwork and exhaustion, children being taken out of school to work in the family business.

*Myrada (2002):* In their study “Impact of Self Help Groups, (Group process) on the social empowerment status of women members in southern India” in 2002. In this study main findings are that most of the SHG members were younger (26-35 years of Age) married women in. both the types of SHGs. Over 45% of the husbands, however, are in the age group of 36-45 years. Also, most of these members were illiterate (over 45% in the new groups and over 47% in the old groups). 53% of the respondents were non earning members of their families, whereas in the old groups, 66% of the respondents were either chief wage earners or other earning member of the family. Overall, 87% of the non earning SHG members were housewives. In 90% of the (cases where the SHG member herself was not the CWE, that position was occupied by the husband.

*Ramakrishna and Krishnamurthy (2003)* have examined the impact of SHGs on the social and economic empowerment of the sample households and studied the role of SHG in obtaining formal credit and found that the SHGs have a positive impact on women beneficiaries. The study results have also shown positive impact on the economic conditions of the beneficiaries. Further, the living standards of the beneficiaries in terms of food intake, children education, health status, and financial independence have also been improved.
Gupta, M.L. and Namita Gupta (2003) : According to them, “Economic Empowerment of women through SHGs” in 2003. A project of SHG was started at Chandigarh in the year 2003 by Punjab Engineering college for economic empowerment of women. Three SHGs namely Shakti, Pragati and Prerna were formed. Janata colony located in Punjab was chosen to start this project. Successful working of these three SHGs has given enormous benefits. Organised working of the women through these SHGs has increased the income of the families involved. Most of them are now able to repay their old debts and started asset building. The exiting enterprises of beneficiaries are better managed now. Success of these SHGs not only improved the economic status of the women concerned but there is also a drastic change in their social status. Now these women have better say in their family matters. Success of these SHGs has given an amazing confidence in the women concerned. Many of them are now coming forward to help other Women of that area. The overall change in the Janata colony due to these SHGs again substantiates the saying educating a women means educating a family.

Rekha, R. Gaonkar (2003): In their study, “Role of self Help Groups in empowerment of women” in 2003. The SHGs, voluntarily formed by women save whatever amount they can save every month and mutually agree to contribute to a common fund to be lent to the members for meeting their productive and emergent credit needs. These groups are linked to the banks once their activities are stabilized. Besides focusing on entrepreneurial development of the beneficiaries, the SHGs undertake the
responsibility of delivering non-credit services such as literacy, health and environmental issues.” Each Self-Help Group consists of 10-20 members. The members of SHGs meet three to four times a week. There is a president, a secretary and a treasurer in each SHG. All the groups maintain the records such as a membership register, minute book, cash book, savings ledger and the loan ledger. They prepare action plans after a detailed discussion of their proposed activities. Every member of the group gets an opportunity to put forth her views. Thus the SHGs have achieved success in bringing women to the main stream of decision making. The study has found a remarkable change in the personality of women after joining the SHGs. To conclude, the SHGs have made a lasting impact on the lives of the women particularly in the rural areas of Goa. Their quality of life has improved a lot. There is an increase in their income, savings and consumption expenditure. This shows an improvement in their standard of living. The women have gained self confidence. They got an opportunity to improve their hidden talents after joining the SHGs. They can speak freely in front of large groups of People. They got recognition in the family and society. SHGs have also given women a greater role in household decision making.

Rao V.M. (2004), in his research made an attempt to examine the working of SHGs. Thrift and micro-credit was said to be the reason for joining the SHG. Further it was revealed that nearly, two thirds of the borrowing have been used for productive purposes. The study results show positive results in Girijan areas where exploitation and backwardness of the
peoples is more. The efforts of NGOs, Government department and social workers have facilitated the effective functioning of SHGs in the study area.

Vasudevarao, D. (2004), in his study examined the impact of the SHGs of DWACRA on the status and the quality of the poor women in rural areas and also examined the extent of women participation in the group activities of the self help and mutual help. The author was of the view that the earlier anti poverty programs has mainly followed individual approach and have not given serious thought on the need for sustainable development of women. The author was of the view that the group approach is only way to meet the financial needs through thrift and inter loaning on rotation basis and in taking up group activities. If SHGs are guided by external agencies the results will be encouraging.

Adeole, Ayanwale and Taiwo Alini (2004) have examined the impact of micro-credit on poverty alleviation and in reducing gender disparities. The study results shows that the monitoring and evaluation by the NGO ensured a very high repayment rate. NGO efforts have also resulted in higher savings, after joining the NGO. The analysis has also revealed that both men and women could obtain higher incomes when compared to the situation prior to availing the micro-credit. Further, the NGO namely FADU (Farmers Development Union) has provided women an easy access to farm finance. One important conclusion that emerged from the study was that the micro-credit has enabled the beneficiaries to cross the poverty line.
Rao (2004) in his research paper made an attempt to examine the working of SHGs in the tribal areas of Andhra Pradesh. The study results show that two-thirds of the respondents were participating in the group activities. Saving was said to be the reason for joining the SHG. About two thirds of the respondents have availed the loans after joining the SHG. Further, it was revealed that nearly two thirds of the borrowings have been used for productive purposes. The results show positive results in Girijan areas where exploitation and backwardness of the people is more. The efforts of NGOs, Government departments and social workers have facilitated the effective functioning of SHGs in the study area.

Amal Mandal (2005) research paper examines the importance of SHGs in Poverty Alleviation as the groups are organized on the basis of self help and mutual help. The author was of the view that the earlier anti-poverty programmes (Prior to SGSY) have mainly followed individual approach and have not given serious thought on the need for sustainable income generation. In the light of the past experiences the author believed that the group approach based on self help and mutual help may facilitate the sustainable development of women. The author was the view that the group approach is only the way to meet the financial needs through thrift and inter-loaning (on rotation basis) and in taking up IG activities. If SHGs are guided by external agencies the results will be encouraging.

Bong-ho Mulk, 2005: In their study “organizing self help Groups for empowerment and social change: findings and insights from an empirical study in Hong Kong in 2005. In this study main findings are that empirical
research has shows that self-Help groups are not purely about individual change and intra personal empowerment, but also about policy changes and collective empowerment. In North America and Europe, such groups have been in the forefront of social change, and self help represents a new political potential. However, findings of this study of Self Help Groups in Hong Kong indicate that social change has never been their common objective. In addition, members of the Hong Kong groups feel unable to impact social policies that often their lives, despite wanting to do so. It is commended in this paper that this paper than this feeling of powerlessness among members might be related to the nature, size and length of existence of the Self Help Groups. It is further argues that Self Help Groups should form conditions and seek professional assistance in order to effect social change and to strengthen and broaden their powerbase.”

Gangaiah, B. Nagaraja and C. Vasudevulu Naidu 2005: According to them, “Impact of self groups on income and Employment: A Case study” in 2005. The opinions of sample respondents revealed that they productivity made use of the income generated after receiving the loans. 39.11% of the respondents reinvested their income on agriculture, 20.30% of them revealed that a part of the income generated was utilized for educating their children, and 15,84010 of them spent if on health care. 11.38% of the respondents told that income generated was spent for meeting the household expenditure and 13.37% reported that they have spent it on purchase of productive assets for them.
In their study, “Performance and impact of Self Help groups in Tamil Nadu” in 2000, The objective of examine empirically the performance and socio-economic impact of SHG on the members. The study on SHGs was undertaken in two districts of Tamil Nadu, (Viz MYRADA and LEAD) and 150 members from the selected SHGs. Further, the study indicated that social condition of the members considerably improved after joining the group activities. Promotion of SHGs in the rural areas, training to members and involvement of local NGOs inn building the SHGs are recommended for the overall improvement of the households.

In general, the field experience reveal that the micro- finance provided by SHGs is productivity enough and had a favorable effect on employment and income generation. It is also observed that the credit extended to rural women also had a quality improving effect on the families of sample respondents, because majority of the women beneficiaries utilized the income generated either for investing or improving the educational and health requirements. These expenditures, as we know resulted in qualitative improvement of human resources.

Many studies have shown that the groups of infested with inherent deficiencies from formation to functioning. This is because of lack of awareness among women members, lack of strategic vision, managerial skills and probably lack of networking among the SHG members. Some of these problems are addressed by Ramani (2007), Stephan and Selein (2005), Vinayagamorthy (2007), Lalitha (2008), Jain (2010), Singh Srjit (2009) and Eade D and Williams (1997).
Sarangapani and Mamata (2008) in their article pointed out that the SHG-Bank Linkage Model is more appropriate and best suited to Indian rural conditions. Concerted and directives can make the SHG movement a mass movement and can succeed not only in the eradication of poverty but also in the social and economic empowerment of women.

Anil Kumar (2008) examines the awareness, utilization and level of satisfaction of supporting among women entrepreneurs in North India, found the level of awareness is low especially in the case of various sources of finance available. This is one of the main causes for under utilization of services available to them. Karmakar (2008) pointed out the major issues in micro finance as capacity building sustainability of SHG and graduation of microfinance to micro enterprises. He also suggested that even though women prefer traditional livelihoods initially, it is necessary to integrate livelihood skills with market related training but upgraded skills.

A study by Sheena (2008) explained that the success of the SHG depends on the selection of the economic activity and hence it must be taken up with the full involvement of experts and members.

Gadanayak (2008) according to findings of his doctoral study it is realized that participation of the people in Rural Development although crucial but, has not given due importance. SHGs plays vital and integral role in organizing the rural poor into homogeneous group through Social Mobilization. Any good programme may not be successful unless the people participate at different levels of programme implementation. However to
ensure participation of the people, they must be made aware of the programme and well informed about their goals, purposes and the roles they have to play. During his study it is observed that many beneficiaries neither have clear understanding of various schemes nor do they have any relationship with implementing agencies at different levels. Thus, steps should be taken to minimize the communication gap and the local agencies should try to create awareness among the village people and explain the objectives of government programmes to them. Functioning of Panchayati Raj Institutions particularly after 73rd constitutional amendment has created a favorable climate for mass public participation in the process of planning and implementation of rural development programmes “through pallisabha”. However, it is worth mentioning that the government should take steps in a manner that people really enjoy the power and participate in decision-making. In addition to the above general observations in the study area, we also observed many contradictions, paradoxes and missing links in each of the poverty eradication programmes selected for study.

Trivedi, V and Bhargava, Deepti (2009) discusses about the Self Help Group as informal institution for rural empowerment. He highlighted Swarnajayanti Gram Swarojgar Yojna and SHG - bank linkage programme in it.

Pati, AP (2009) revealed that the removal of subsidy bring down the sustainability of SHGs. This signifies a negative impact of subsidy on the sustainability of SHGs. Without subsidy the sustainability is found to be less attractive.
CGAP (2009) in its brief described Graduation Model and stated that the Graduation programme need long term soft funding from a donate or a government, Morduch, Jonathan (2010) concluded that by providing the necessary social services, ultra poor programmes can expand the client base of the sponsoring MFIs and break the cycle of poverty for the very poorest.

Apart from official studies, lot of individual researchers worked on the working of SHG model in India. In their studies Mahalakshmi (2009), Singh (2010) Vijayalakshmi and Shankar (2010), Gnanadas and Jegan (2010), Soundararajan and Boopathi (2010) and Velmurugan et al., (2010) have examined social and economic empowerment of members working under SHGs. Manoharan and Kavitha have analysed the training programmes and capacity building initiatives undertaken for SHG members. Ashokan and Hemalatha (2010) and Vasantha Kunan (2010) have examined entrepreneurial capabilities of SHGs. Similarly, Jorinubi (2006) has analyzed the Micro credit management capability of Self Help Groups.

To analyze the performance of SHGs, efforts were made by Paramasivan (2009), Padmaja and Nirmaladevi (2009), Raja Kumar (21009), Bakrag (2009), Hannappa and Ramakrishnan (2010), Natarajan and Balaji (2010) Neelaiah and Reddy (2010) and Bhanumathi (2010). So far as effectiveness of SHGs regarding poverty reduction, the studies were conducted by Devi and Sultana (2009) and Saravanan and Deo (2010).

Rao, G.V.Jagapathi (2010) revealed that SHGs is an alternative system of credit delivery for the poorest of the poor groups. Lokhande A.
Murlidhar (2010) has concluded that Women Self Help Groups have been instrumental in promoting women entrepreneurship.

Kotishwar, A and Khan, Mohd Akbar Ali (2010) suggested that SHG members having access to financial services of the rural poor had considerable positive impact on the socio economic condition. It has empowered the member substantially and contributed to increased self confidence and positive behavioral changes.

Subramanian, S (2010) concluded that SHGs have ushered a silent revolution of poverty alleviation and women’s empowerment. SHGs are to be viewed as change agents and the government and society should accept these as part of the system which can be effectively utilized for women empowerment.

Panigrahi, Sangram (2010) gave suggestions that there is the need for more research on which segment of the population the SHG are serving, the use to which credit put, interest rate spread, The class of assets created and these assets are owned by whom. It needs to be stressed that SHGs never intended to empower rural women but they have emerged as strong factor in empowerment of women.

Shilpa Tripathi (2010) viewed empowerment as a social action process, which promotes participation of people, and facilitates communities to gain control. It helps them to take decisions and control over one’s own life. It gives freedom from shackles imposed on them by
custom, belief and practice. It is ongoing process, providing greater access
to knowledge, and resources.

According to study conducted by APMAS (2010), titled ‘The Study of
SHG movement in Adilabad, Cuddapah and Visakhapatnam District of Andhra
Pradesh’, the flow of micro credit has not triggered substantial growth of
micro enterprises. The movement is at the phase where the SHGs require
effective bank linkages and training on developing micro enterprises and
business development services. 22% of the SHGs covered expressed specific
support in micro enterprise development, apart from SHG concept building.

The above review of Literature covers different spheres and facets
pertaining to Self Help Groups. However, there exists a research gap as to
how the Self Help Groups have helped the Scheduled Caste Women in rural
areas, who were neither to a picture of complete exclusion. The present
effort is a comprehensive study on Social Inclusive of Scheduled Castes
Women by making use of Self Help Groups.
Section III

Statement of the Problem

The Scheduled Caste Women suffered from twin disadvantage, one because of their caste and the other because of their gender; as a result their exclusion was complete and comprehensive. They were underprivileged among the under-privileged and discriminated among the discriminated. The Scheduled Caste woman was perceived to be essence of pollution and made to perform menial tasks that were considered to be impure and defiling. Caste, gender, poverty, illiteracy and habitat put together have made the life of the Scheduled Caste Women living in the rural area difficult and downgraded. The economic and social disabilities, disadvantages and dishonor afflicted on the Scheduled Caste women in the past excluded her from society main; continued to undermine her social status and position, until recently. The inclusive policy of the Government in the name of ‘protective discrimination’ was hardly of any use and could make little impact on her. The Scheduled Caste women living in poverty in the rural areas remained excluded despite the different policies and programmes.

The Government of Andhra Pradesh has been making efforts in the right earnest to encourage and assist the Self Help movement, as an inclusive policy. This is clearly evident with the massive scaling up in the number of the Groups in the State and at present 6,88,253 Self Help Groups accounting for 27% of the Self Help Groups in the country are present in Andhra Pradesh only. It is envisaged that the Self Help Groups would help to
improve socio economic status of the rural women in general and social inclusion of the Scheduled Caste women, the most downtrodden, in particular.

The Self Help Groups in Andhra Pradesh has been a revelation in bringing economic and social empowerment among the women in rural areas and a silent revolution towards the change for better. Impressed by the remarkable success of women Self-Help Groups in Andhra Pradesh, the World Bank said that the model could be replicated in other States in India and in other countries. Celebrities like Bill Clinton, George Bush, Bill Gates and Sonia Gandhi who have visited the State to interact with the women Self-Help Groups were impressed by their performance and achievements.

Majority of research studies on the performance of Self Help Groups have acknowledged the success of the Self Help Groups in the State, but conversely, is the success uniform for all the groups and members of all the castes? Do the rural areas, the hotbed for perpetuation of age old caste based exclusion and oppression, relent to allow amelioration of Scheduled Caste women through a new inclusive policy? Did the Scheduled Caste women who suffered centuries old discrimination have come out of their diffidence to participate in the group activities on an equal footing? Is the economic and social change of the members of Self Help Groups among the Scheduled Caste women noteworthy and different? Do the Scheduled Caste women prefer self help and sustainability over welfare? Do the State Government need to go that ‘extra mile’ to provide additional benefits; especially to the members of Self Help Groups from Scheduled Castes to
make them join the main stream of the society? Is there a need for separate research study on the impact of Self Help Groups on its members from Scheduled Castes for the sake of comparison to that of the other Self Help Groups? A complete and comprehensive study on the ways of Self Help Groups among the Scheduled Caste women would answer all the above questions; hence the present study.

**Methodology**

**Objectives of the Study**

The overall aim of the present study is to assess the impact of Self Help Groups as an inclusive policy on the economic and social life of the Scheduled Caste women. The above being the general objective; following specific objectives were set for the present study:

- To examine the profile of the selected Self Help Groups;
- To understand socio economic characteristics of the members of the Self Help Groups, who were the respondents;
- To ascertain micro finance procedures of selected Self Help Groups and their economic impact, and
- To analyze the social practices in the selected Self Help Groups and analyze their impact in terms of social empowerment

**Hypotheses of the study**

The present research study examines the following hypotheses:

- Self Help Groups pave way for economic inclusion of their members from Scheduled Castes.
Self Help Groups ensure social empowerment and better standards of life for their members from Scheduled Castes.

Research Design

The present study adopted descriptive research design. It describes the sociological issues pertaining to impact of the self-help groups, as an inclusive policy, on Scheduled Caste women. It also describes the concepts related to social exclusion and inclusive policy, the micro finance practices and their impact, social practices and empowerment that took place in the select Self Help Groups.

Area of the Study

The present study is conceived and designed to be a state wide study and Andhra Pradesh is the area of the study. Andhra Pradesh is the fifth largest state in India with a population of more than 76 millions. It is bounded by Madhya Pradesh and Orissa in the north, the Bay of Bengal in the east, Tamil Nadu and Karnataka in the south and Maharashtra in the west. There are three main regions in Andhra Pradesh namely Coastal Andhra, Rayalaseema, and Telangana.

Sample Selection

Andhra Pradesh state was purposively selected for conduct of the present study. The number of Self Help Groups and their members and also
the number of Scheduled Castes members and the other data available with
the Department of Rural Development, Government of Andhra Pradesh was
used to arrive at sample. From three different regions of the State, one
district each was selected randomly. Thereafter multi stage random
sampling was used to select district, mandal, village Self Help Groups, and
the individual members of the group. Only one respondent was selected
from each of the groups.

Pilot Study

A pilot study was undertaken to get firsthand information after
selection of the research topic. Pilot study was done to ascertain suitability
and adequacy of sample and quality of data. The interview Schedule for
the study was prepared after completion of the pilot study.

Tools and techniques

The data pertaining to the study was collected from both primary and
secondary sources, more so from primary source. In the present research
study ‘interview Schedule’ was used to collect primary data. Editing and
standardization of the Schedule was done after the pilot study. Every care
was taken to collect and record reliable data. Only personal observations
were also recorded. Successful groups were specially recognized for making
case study.

Analysis and interpretation of data

Both quantitative and qualitative data were collected and analyzed
by using the Statistical Package for the Social Sciences (SPSS). Frequency
and cross tables were generated and the results were interpreted through percentage analysis. While frequency tables were used to examine the profile of the Self Help Groups and socio economic particulars of the respondents, cross tables were used to analyze the micro credit procedures and social practices of the respondents of the study.

Limitations

Like any other research study, the present study has some limitations as outlined below:

- Andhra Pradesh has the highest number of Self Helps Groups in the country and among which almost 30% of the group members numbering to more than 25 lakhs are from Scheduled Castes. Studying all the groups of this magnitude is a formidable task. The present study is, therefore, confined to study of Self Help Groups among Scheduled Castes in three districts, one each from three regions of the State.

Organization of the study

The present study ‘Self Help-An inclusive Socio Economic Policy - A study on Self Help Groups among Scheduled Caste Women’ consists of the following five chapters:

Chapter I, The Theoretical Framework, explains different concepts and contexts pertaining to the present study which has significant influence on carrying out this study. This introduction also presents review of existing literature, methodology, objectives and limitations of study.
Chapter II, *The Setting* discusses locale of the study in terms of State and the districts under study. This chapter also presents the profile of the Self Help Groups and Socio-economic particulars of respondents of study with the help of lucid frequency tables.

Chapter III, *Self Help and Social Inclusion* presents the social development of the respondents in the study area. Various social issues taken up by the respondents, empowerment of the respondents are discussed in this chapter to capture whether there is any improvement in the standard of life of the respondents.

Chapter IV, *Self Help and Economic Inclusion* presents the thrift, credit and bank linkages and economic activities of the respondents. This chapter also presents the economic impact of the Self Help Groups on the respondents, the Scheduled Caste women.

Chapter V, *Summary and conclusions*, finally deals with summary, findings, conclusions and suggestions pertaining to the study and conclude the thesis.