Chapter - 1

INTRODUCTION,
REVIEW OF LITERATURE
AND METHODOLOGY
INTRODUCTION

"Observation of Social Behavior is usually of little value if it does not include an adequate description of the character of the social atmosphere or the larger unit of activity within which the specific social act occurs."

-Kurt Lewin

Development may be defined as a function of economic, social, educational and cultural betterment of people. In Indian context, not only various programmes and policies have been initiated for women's betterment but their share has also been ensured as members and chairpersons in rural and urban local governments, so that they can take part in decision making process for the development of their own and fellow citizens. It will not be out of context to say that women empowerment in these days has become a buzz word. For women empowerment, the concept of women's component plan which was mooted as far back as in the seventh plan was put in to practice in the Ninth Plan as one of the important strategies to earmark not less than 30 per cent of funds to all the women related sectors by the Centre and the State Governments. But, if we see women empowerment from the perspective of their social development, we find that women are still at the margin even after more than six decades of planning and development. In spite of their differential access and opportunities, women play a vital role in the social and economic transformation of a country. The contribution of woman is essential for socio-economic development.

Now, a woman is the builder and moulders of a nation's destiny. She has a heart far stronger and bolder than that of man. She is the supreme inspiration for man's onward march and embodiment of peace, love, pity and compassion. The progress of women is a barometer by which one can measure the progress of a nation. Women power is a greater reality. It's the force behind all movements and activities in society. The sociologists and social activities are bound to recognize the vitality and significance of women power. Today in our country, the women folk have emerged as a powerful class in their own right.
SOCIAL DEVELOPMENT OF WOMEN

Equal access to education for women and girls will be ensured. Special measures are being taken to eliminate discrimination, universalize education, eradicate illiteracy, create a gender-sensitive educational system, increase enrolment and retention rates of girls and improve the quality of education to facilitate life-long learning as well as development of occupation/vocation/technical skills by women. Reducing the gender gap in secondary and higher education would be a focus area. Sectoral time targets in existing policies are achieved, with a special focus on girls and women, particularly those belonging to weaker sections, including the Scheduled Castes/Scheduled Tribes/Other Backward Classes/Minorities. Gender sensitive curricula would be developed at all levels of educational system in order to address sex stereotyping as one of the causes of gender discrimination.

A holistic approach to women’s health which includes both nutrition and health services is adopted and special attention will be given to the needs of women and the girl at all stages of the life cycle. In accordance with the commitment of the National Population Policy (2000) to population stabilization, this Policy recognizes the critical need of men and women to have access to safe, effective and affordable methods of family planning of their choice and the need to suitably address the issues of early marriages and spacing of children. Interventions such as spread of education, compulsory registration of marriage and special programmes like BSY should impact on delaying the age of marriage so that by 2010 child marriages are eliminated. Women’s traditional knowledge about health care and nutrition are recognized through proper documentation and its use will be encouraged. The use of Indian and alternative systems of medicine will be enhanced within the framework of overall health infrastructure available for women.

In view of the high risk of malnutrition and disease that women face at all the three critical stages viz., childhood, adolescent and reproductive phases, focused attention would be paid to meeting the nutritional needs of women at all stages of the life cycle. This is also important in view of the critical link between the health of adolescent girls and pregnant and lactating women and the health of infants and young children. Special efforts are made to tackle the problem of macro and micro nutrient deficiencies, especially amongst pregnant and lactating women, as it leads to
various diseases and disabilities. Intra-household discrimination in nutritional matters vis-à-vis girls and women will be sought to be ended through appropriate strategies. Widespread use of nutrition education would be made to address the issues of intra-household imbalances in nutrition and the special needs of pregnant and lactating women. Women's participation will also be ensured in the planning, superintendence and delivery of the system.

Special attention is given to the needs of women in the provision of safe drinking water, sewage disposal, toilet facilities and sanitation within accessible reach of households, especially in rural areas and urban slums. Women's participation will be ensured in the planning, delivery and maintenance of such services.

Women's perspectives are included in housing policies, planning of housing colonies and provision of shelter both in rural and urban areas. Special attention is given for providing adequate and safe housing and accommodation for women including single women, heads of households, working women, students, apprentices and trainees.

Women are involved and their perspectives reflected in the policies and programmes for environment, conservation and restoration. Considering the impact of environmental factors on their livelihoods, women's participation is ensured in the conservation of the environment and control of environmental degradation. The vast majority of rural women still depends on the locally available non-commercial sources of energy such as animal dung, crop waste and fuel wood. Women are involved in spreading the use of solar energy, biogas, smokeless chulahs and other rural applications so as to have a visible impact of these measures in influencing eco system and in changing the life styles of rural women.

**ECONOMIC DEVELOPMENT OF WOMEN**

Economic development is a very important component of women's social and economic development. Economic empowerment is one of the most effective means for organizing women who can be brought together only on the basis of felt needs. Economic empowerment refers to earning power, collective bargaining for economic gains, control over means of production, involvement in decision making regarding economic aspects and development of skills in management and it implies a process
of redistribution of resources and power between different groups. It helps in building confidence, self-assertion and courage.

Today women can actively contribute to the promotion of economic development in different capacities, namely, house-wife, mother, labourer, officer, and scientist, executive. With the spread of education, training and technology, their mobility has been increased and they are coming out of their shells to do different works to raise the living standards of their families.

As a nation, India is committed to the empowerment of women. Though woman is regarded as "the unsung heroine who works from dawn to dusk", yet it is unfortunate that even the ignorant and worthless men had been enjoying superiority over women which they do not deserve and ought not to have. So, since Independence, Government has made concerted efforts towards removing various biases. As the majority of women lack assets that help contribute to their empowerment and well-being, economic independence through self-employment and entrepreneurial development must be paid attention to. So, the Government of India has provided for Self-Help Groups (SHGs) for the economic development of women.

CONCEPT OF SHG

It is a voluntarily formed group. The size of group members is 10-20. The groups are to be basically homogeneous in nature. They come together for addressing their common problem. They are encouraged to save in a regular basis. The amount of saving is within the range of Rs.20-Rs.100 per month. They rotated this common pooled resource with a small rate of interest. Each group has a leader who is called as the president and secretary. They are usually maintaining records of transactions on a daily basis in a written format, and that is kept with the president or the secretary. The members get loans not only from the internal resources but also from mainstream banks, different governmental and non-governmental organizations. The amount thus generated will be invested in various economic activities like petty shops, poultry, dairy, fruit vending, flower vending, tailoring and bangle shops to better their socio-economic life.
ORIGIN OF SELF-HELP GROUP MOVEMENT

The concept of SHG services is governed by the principle "by the women, of the women and for the women". The origin of SHG is from the brain child of Gramin Bank of Bangladesh, which was found by the economist, Prof. Mohammed Yunus of Chittagong University in the year 1975. This was exclusively established for the poor.

Self-Help is a small economically homogeneous and affinity group of rural poor which is voluntarily ready to contribute to a common fund to be lent to its members as per group decision, which works for group’s solidarity, awareness, social and economic empowerment in the way of democratic functioning. The Self-Help Group movement became a silent revolution within a short span in the rural credit delivery system in many parts of the world. It has been documented that nearly 153 developing countries including India, have taken this up on a large scale. In 1997, world micro credit summit at Washington converged the developed and the developing countries to tackle the serious problem of poverty by using micro credit as a tool to empower the poorest sections. A global movement has been launched to reach 100 million of the world's poorest families by the year 2005.

Meaning of Self-Help

Self-Help is one of the most fascinating yet frustrating aspects of development. It is a dynamic that transcends the narrow boundaries of any given aspects of development. The purported benefits from self-help are multifarious. Self-Help is a fundamental tenant of recent expounded strategies of basic needs and self-reliance.

Self-Help is both means and a goal within the strategy of basic needs. It is a means with which to achieve goals of minimum requirements of private consumption i.e., adequate food, shelter and clothing and community services, i.e., safe drinking water, sanitation, public transport, health and education. It is also identified as a tool that helps people participate in groups and make the decisions which affect them. SHGs pool resources amongst the members and thus meet the credit needs of the poor. SHGs have emerged from the felt needs of the people and they have evolved their own methods of working. SHGs help in creating a platform for sharing of experiences collective knowledge, building problem, solving and resource
mobilization. In SHGs the autonomy of the women groups in never undermined and all decision making is entirely in their hands. This group helps women to build confidence in them as decision makers, planners and to work collectively in a democratic manner. Tremendous amount goes into these groups; it may be worth mentioning of that most developmental groups tend to spend 4-10 hours a month in the early stages. The SHG activity is thus a win-win situation, wherein the poor women get access to credit as well as make profit.

Persons/Institutions Help in the Formation of SHGs

Society for elimination of rural poverty (SERP), District rural development agency (DRDA), Indira kranti patham (IKP), Governmental, Non Governmental organizations (NGO’S) social workers, Banks and NABARD play an important role in the formation of SHGs.

Self-Help Group

“All for all” is the principle behind the concept of Self-Help Groups (SHGs). It is mainly concerned with the poor and it is for the people, by the people and of the people. SHG, a mini voluntary agency for self-help at the micro level, focuses on the weaker sections particularly women for their social defense. SHGs has got great potential in creating awareness of day-to-day affairs, promoting savings habit, developing self and community assets, increasing the income level, increasing the social power etc., The concept of SHGs generates confidence, self-scrutiny and self-reliance.

Objectives of Self-Help Groups

The following are the main objectives of Self-Help Groups:

✓ To help the rural women cultivate the savings habit and banking habit.
✓ To build trust and confidence between the rural women and the bankers.
✓ To develop group activity so that various welfare and developmental programmes can be implemented in a better way with the participation of these women’s groups.
To achieve women and child welfare programme goals by actively involving these women's groups in universal immunization programme, small family norm and universal elementary education.

Characteristics of SHGs

The following are the chief characteristic features of SHGs:

- Small size
- Identical interest/social heritage/common occupation, homogeneity, affinity.
- Intimate knowledge of members' intrinsic strength, needs and problems.
- Flexible and responsive.
- Democratic in operations.
- Collective leadership, mutual discussions.
- Group solidarity, self-help, awareness of the need for social and economic development.

REVIEW OF LITERATURE

The present study is designed with a view to examining the Socio-Economic development of women. A comprehensive review of literature is essential for any good research endeavour as it provides background information to aid the researcher in designing and analyzing the research work. An attempt is made in this chapter to give a brief account of literature related to Socio-Economic development of women.

Kabeer (1991)⁶: Stresses that women's empowerment is about the process by which those who have been denied the ability to make strategic life choices acquire such ability. According to her, it is important to understand empowerment as a process and not as an instrumentalist form of advocacy, which requires measurement and quantification of empowerment. Kabeer emphasizes that the ability to exercise choice incorporates three interrelated dimensions: resources (defined broadly to include not only access, but also future claims, to both material and human and social resources); agency (including processes of decision-making, as well as less measurable manifestations of agency such as negotiation, deception and manipulation) and achievements (well-being outcomes).
Battelawa (1994)⁷: Identified three approaches to women's empowerment: the integrated development approach which focuses on women's survival and livelihood needs; the economic position and the consciousness approach which organized women in to collectives that address the sources of oppression.

Karl, M.(1995)⁸: Studied the role of empowerment of women on decision making and concluded that empowerment as a multifaceted process, involving the pooling of resources to achieve collective strength and countervailing power and entailing the improvement technical skill, administrative, managerial and planning capacities and analytical reflective abilities of local women.

According to Pillai. J.K (1995)⁹: Empowerment is an active, multi dimensional process, which enables women to realize their full identity and powers in all spheres of life. Power has to be acquired and once acquired it needs to be exercised, sustained and preserved.

Bhargava (1996)¹⁰: Wrote that it was to improve women's representation that the policy of reservation was introduced. According to him, reserving seats for women in the political institutions will provide them an opportunity to focus attention on raise their grievances and other related social and economic problems in a formal forum. A political process is necessary to ensure the improvement for all women in all spheres of life.

Usha Narayana (1996)¹¹: Confirms that the main position of 73rd Constitutional Amendment involves the participation of women as voters, women as members of political parties and women as candidates. Women elected members of panchayat Raj institutions. She has stressed that resignation provisions are a guarantee for their empowerment.

Sudir Krishna (1997)¹²: Mentioning the aim behind 73rd Constitutional Amendment, states that 73rd amendment is made to provide not less than one third seats including the offices of Chairpersons for women in Panchayat Raj institutions at all levels and to stress the importance of role of women in development programmes.
Swetha Mishra (1997)\textsuperscript{13}: In her study on "Women and 73\textsuperscript{rd} Constitutional Amendment Acts", examined the participation of women. Political participation of women was severely limited due to various traditional factors such as caste and religion. Feudal attitudes have brought rural women to the forefront of village politics. This research study was conducted in the states of Karnataka, Maharashtra, Orissa, West Bengal, Haryana, Punjab and Madhya Pradesh. She concludes that, women are getting more opportunities to play a vital role at all levels, including village level politics and that women have to utilize these opportunities to change the decision making process.

Manimekalai (1998)\textsuperscript{14}: Attempted a study of rural women beneficiaries of DWCRA scheme, which is basically a self-employment oriented scheme for rural poor that has succeeded in improving the economic status of the women of Pudukottai district of Tamilnadu. The credit for this achievement goes to a unique scheme in which quarry lease to the DWCRA group has been found to be higher than the other groups. This group not only earns more than the private contractor and co-operative groups but also enjoys the facility of being the masters. The members felt that thanks to economic independence obtained through DWCRA, they could spend more on nutritious food, clothing and on children's health and education.

K. Annapurna (2000)\textsuperscript{15}: In her book, "Women in Economic Development", discussed the role of women in economic development. The world of women is no longer confined to periphery of household, activities like cooking, caring and tending the family needs. But today women are actively contributing to the promotion of economic development in different capacities, namely, as housewife, mother, labourer, officer, scientist, executive and technocrat. With the spread of education, training and technology, their mobility has been increased and they are coming out of their shells to do different works to raise the living standards of their families.

D. Nagayya (2000)\textsuperscript{16}: In his article, "Micro finance for SHGs", said that an informal arrangement for credit supply to the poor through SHGs is fast emerging as a promising tool for promoting income-generating enterprises. The initiatives taken at the national level with a few institutional arrangements to support this programme for alleviation of poverty among the poor with focus on women are reviewed in this article. Apart from NABARD (National Bank for Agriculture and Rural
Development) and SIDBI (Small Industries Development Bank of India), playing a prominent role at various stages of implementation of this programme are other national level bodies, Non-Governmental Organizations and Voluntary Agencies like Rashtriya Mahila Kosh and Rashtriya Grameen Vikas Nidhi SIDBI has established a foundation for Micro Credit and NABARD has set up a Micro finance Development Fund.

_Manimekalai and Rajeswri (2000)_\(^7\) Examined the empowerment of women through rural micro enterprises in Tiruchinapalli district of Tamilnadu. The majority of the women are married and engaged in petty business with the rest distributed across processing, production and service units. Most of them had primary education, while a few engaged in production units and services, and the majority of them engaged in petty business are illiterates. The dominant problem reported by them was shortage of capital, because the sample groups received loans only under SHG through banks. Further, the service units performed better and helped to repay the loan on time, whereas the production units not only failed to generate their own capital but also affected loan repayment.

_Muragan and Dharmalingam (2000)_\(^8\) Argue that empowerment of women through SHGs would lead to benefits not only to the individual women and women groups, but also for the family and community as a whole through collective action for development. Empowering is not just for meeting their economic needs, but also for holistic social development.

_Osman (2000)_\(^9\): In his article remarked that micro-finance schemes alone cannot alleviate poverty. The battle for total eradication of poverty requires combining micro-finance schemes with parallel, complementary programmes addressing the social and cultural dimensions of want, privation, impoverishment and dispossession.

_The World Bank (2001)_\(^10\): Defines empowerment as “the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. Central to this process is actions which both build individual and collective assets, and improves the efficiency and fairness of the organizational and institutional context which governs the use of these assets.” Thus,
as the World Bank (2001) report confirms, societies that discriminate on the basis of gender pay the cost of greater poverty, slower economic growth, weaker governance and a lower living standard of their people. The World Bank also identifies four key elements of empowerment to draft institutional reforms: access to information; inclusion and participation; accountability; and local organizational capacity.

Kapur (2001)\textsuperscript{21}: In his study tried to discuss, analyze and answer the challenging questions as to why despite all the efforts and progress made, still there continues to be so much of gender discrimination and what strategies, actions and measures are to be undertaken to achieve the expected goal of empowerment. He opined that women’s empowerment is much more likely to be achieved if women have total control over their own organizations, which they can sustain both financially and managerially without direct dependence on others.

S.K.Panda (2001)\textsuperscript{22}: Conducted the micro level study in the Mumbai city and other parts of Maharashtra, Karnataka and Goa. Among the major achievements in the field of micro finance is the assistance extended by NMDFC to Annapurna mahila mandal. This organization is assisting over 1-lakh women, living in the Mumbai city and other parts of Maharashtra, Karnataka and Goa. The organization is mobilizing women’s groups and providing them training as well as financial assistance for participation in food for office and factory goers programme. Under micro finance, assistance has been provided for purchase of equipments like utensils, gas stoves, pressure cookers, tiffin carriers and working capital. The corporation provided over Rs.44 lakh for assisting 900 women beneficiaries in the first phase.

Gautham and Singh (2001)\textsuperscript{23}: Reported the impact of DWCRA in four districts of Himachal Pradesh. A total of 23 types of different economic activities were being pursued under this scheme, with maximum number of group (126) pursuing milk production activity. In spite of 91 per cent achievement of the target in organizing units of groups under DWCRA, the functional units accounted for only 67.17 per cent. The reasons for this were improper selection of group activities, lack of co-operation among group members, non-availability of raw materials, high cost of raw materials compared to finished product and the lack of local demand and marketing facilities.
**Datta and Raman (2001)**: Studied SHGs under Rashtriya Seva Samithi (RASS) at Tirupati in Andhra Pradesh. The primary data were collected from a random sample of 30 SHGs from eight clusters during December 2000 to January 2001. The authors concluded that the success of SHGs in terms of high repayment was mostly related to social cohesion found among the members, springing not only from their diverse background of knowledge base, skills, occupations and income levels, but also the successful completion of loan repayment. The regression estimates of SHG net income indicated that lesser dependence of SHGs on external resources, highest loan provided in the current year and lower SHG expenditures contributed to higher net income per member.

**Devaki Jain (2002)**: has conducted studies on “changing patterns of rural women’s participation in decision-making”. She has found that women’s participation in formal political organization has been increasing in rural areas since 1995. The study focused on the state of Karnataka which passed a law in 1986, providing 25% of reserved seats for women in local councils. The elections to these councils were held in 1987. It was a wonderful sight to see 14000 women in the audience, shining, bright, eighty percent of whom were participating in politics for the first time, thrilled with their victory at hosting. Even those who passed the law and advocated for positive discrimination in the interests of gender equity were stunned.

**Arunachalam (2002)**: Stated that micro-finance programmes divert the attention of women from other more effective strategies for empowerment (Ebdon, 1995), and the attention and the resources of donors from alternative, and possibly more effective means of alleviating poverty (Rogaly, 1996). In some cases women’s increased autonomy has been temporary. It only benefits women who are already better off. But in most cases, the poorest women are least able to benefit because of their low initial resources base, lack of skill and market contact.

**Suneetha (2002)**: Attempted a study of rural poor covered by DWCRA scheme in A.P. making a particular reference to Kodumur mandal in Kurnool district. The study revealed that DWCRA members obtained an incremental income ranging from Rs.568- to 780. With regard to matters like sending girl children to school, immunization of children, and acceptance of small family norms and preventing social evils like manufacture of illicit liquor, DWCRA members were better off than
non-DWCRA members. The members felt that thanks to economic independence obtained through DWCRA, they could spend more on nutritious food, clothing and on children's health and education.

_Yelue and Sahoo (2002)_: conducted a study on SHG and tribal women empowerment in Nanded District of Maharashtra. The study was carried out in five SHGs, comprising 20 members each, belonging to Dhangur, Wangani and Golla tribal communities in Nanded, Loha and Kandhar blocks. Most of the SHG members were involved in economic activities like goat-keeping, rearing poultry, collecting forest products, maintaining live-stock. The study found an increased awareness among the SHG women on literacy and continuing education, sanitation and health care, more freedom in mobility inside and outside village, financial and service support for self employment, adoption of small family norm etc. Some of them have started working as Sanghatika and Saga Sanghatika which showed their leadership qualities, improvement in communication skill and building self-confidence.

_Karmakar and Ghosh (2002)_: Reviewed SHG programme in Orissa and opined that SHGs provide opportunities for economic empowerment of rural women and the possibility of taking up income generating activities that supplement their family incomes, which proved a powerful incentive. However, both banks and NGOs are yet to see this as an alternative channel for rural credit delivery in Orissa, despite the extensive efforts made for popularizing the scheme. The success stories of a large number of rural women who have formed SHGs have given a spur to the movement and banks need to explore the possibility of linking up more SHGs as part of their legitimate business activity. The operational problems in the SHG-bank linkage model need to be sorted out for wider replication.

_Narayana Reddy. G(2002)_: In this study on “Empowering Women through Self-Help Groups and Micro-Credit: the case of NIRD Action Research Projects made an attempt on how Self-Help Groups promoted among women as a part of action Research leads to women empowerment. The study describes that thrift and credit was strategic entry point for the action research intervention in Ranga Reddy District of Andhra Pradesh. The study concluded that organization of Self-Help Groups and development of their institutional and managerial capacity is an imperative element in the empowerment process of women. The formal financial institutions such as bank,
DRDA had come forward to extend loans for income-generating activities. Women interacted with external agencies and professionals with confidence, which was evidence of improvement of most social skills and approachability.

*Sarada Devi. M and Rayalu T.R (2002)*: Their study focused on factors functioning in women empowerment in urban areas. It identifies various aspects related to the empowerment of women and assesses the difference between working and non-working women in terms of women's empowerment. The study shows that working women perceived more problems and non-working women faced problems due to powerlessness. Working and non-working women felt that their personal freedom and self interest were their first priority in power persuasion. Power ratio was better for the working women and non-working women used different strategies to get power.

*Bhattacharya and Gayatri (2002)*: Attempted a study on empowerment of women in the urban situation. The study was titled "Empowerment of women: A Case study in Kolkata". The study assesses the extent of empowerment of a group of women officers in central government organizations in Kolkata. The study found that women respondents believed that women should actively participate in trade union activities and speak favorably for reservation of seats for women in the parliament; all the women covered under the study claimed independence so far as their freedom to buy articles of the house-hold is concerned. Empowerment should help them first become conscious of the barriers they are subjected to in social, economic and cultural life and then assist in overcoming or transcending such difficulties. The micro-situation has to be taken into consideration. The study clearly indicates that urban women are in better situation at micro level when compared with women in rural areas. The micro level situations need to be taken care of while attempting to empower women through development oriented programmes.

*Pattanaik (2003)*: In his study reveals that SHGs are continuously striving for a better future for tribal women as participants, decision-makers and beneficiaries in the domestic, economic, social and cultural spheres of life. But due to certain constraints like gender inequality and exploitation, various Self Help Groups are not organized properly and effectively.
Singh (2003)\textsuperscript{34}: Examined the experience of Mysore Resettlement and Development Agency (MYRADÀ) in fostering self-help groups. The rural poor, with the intermediation of voluntary organizations, join together for formation of self-help groups to secure better economic growth. This has resulted in the formation of a large number of SHGs in the country, which mobilize savings and recycle the resources generated among members. Most SHGs have come up due to the dynamic leadership of certain individuals within a group or through the catalytic role played by the NGOs in developing such groups. One such NGO is MYRADA whose mission is building of people's institutions to ensure access and control over resources for sustainable development and self-reliance. MYRADA has over 1006 groups of women which focus on women's rights and access to and control of resources, which they require to ensure a sustainable livelihood.

Rama Krishna and Krishna Murthy (2003)\textsuperscript{35}: Analyzed the role of SHGs in empowering rural poor in Parvada village of Visakhapatnam in Andhra Pradesh. The study revealed that SHG concept was successful to some extent in achieving social empowerment, economic progress through ensuring improved access to institutional credit. The results obtained from the study also corroborate the theory of peer monitoring but to other factors such as rotation of savings by group members, lending for consumption. SHGs have a positive impact on beneficiaries especially in respect of social and economic empowerment such as improvement in participation in the development programmes, ability to meet government officials, awareness of property rights, improving decision-making, improving marketing, communication skills and building self-confidence which have a positive impact on the living standards of beneficiaries.

Sarangi (2003)\textsuperscript{36}: Opined that women-led SHGs in many parts of the country succeeded in bringing the women to the mainstream of decision-making. SHG is also a viable set-up to disburse micro-credit to the rural women and encourage them to enter into entrepreneurial activities. The women-led SHGs in the village of Purushothampur block of Ganjam district of Orissa State have successfully demonstrated how to mobilize and manage thrift, appraise credit needs, maintain linkage with the banks and enforce financial self-discipline. SHGs in this block are
extending a helping hand to the district administration in different rural development projects ranging from construction of roads to sanitation programmes.

Ritzana (2003): Examined the economic empowerment of women through her study on “Economic empowerment of women through women development corporations: A study of Maharashtra Women Development Corporation”. The study made a detailed examination of the process of women empowerment by examining the working of Mahila Artik Vikas Mahamandal Limited, (MAVIM), the activities undertaken by it and the benefits derived by the women’s beneficiaries. The study was carried out in Amravati District of the State of Maharashtra. To facilitate implementation of the activities of the programme for the development of the women in Maharashtra, MAVIM, was established. Under its aegis, various schemes were introduced such as Kerosene Scheme, offering dealership to sell kerosene; setting up of canteens for selling eatables; provision of accommodation for working women by setting up working women’s hostel, and assistance in the sale of stationery articles. Also assistance was extended by way of supply of nutritious food (snacks) to primary school students. Apart from MAVIM, Maharashtra Rural Credit Programme (MRCP) assisted by International Fund for Agriculture Development, was also implemented in the State which has helped the population by way of grant of loans for various rural development activities. In spite of the various schemes implemented under MAVIM and MPDP, it was noticed that due to rapid change in the requirements and expectations of the rural population, the effectiveness of the scheme was not satisfactory and there were shortcomings in their implementations. Further, MAVIM implemented Maharashtra Emergency Earth Quake Rehabilitation Programme to help the latur earth-quake victims, which resulted in the diversion of the resources of MAVIM.

Kantor, Paula (2003): Made a detailed study on “Women empowerment through Household work in Ahmadabad”, Gujarat. The empirical results of the study showed that increased income alone is not sufficient to directly facilitate women’s empowerment within the household in urban India. Home-based producers were involved in important household decisions but it was true mainly in the case of women who were able to control their income. So, development planners must focus on improving women’s income earning potential in home-based production in
combination with implementing strategies to increase women's ability to control that income. The study concludes that to promote women's micro-enterprise development and economic empowerment, programmes must pay attention to both the market and the households.

**Boraian (2003)**: Made an attempt to assess the process of empowerment of women through SHGs, promoted by eight NGOs, which received funds from a donor agency in Andhra Pradesh and Tamilnadu. The study observed that cash flow to the group and their families had increased, members had greater access to credit and their urgent as well as other needs were met with ease. The gatherings of women in SHG meeting are not merely meant for collection of savings, distribution of credit, and recovery of loan. It is much beyond all these; Self-Help Groups serve as a forum for human resource and social relations development too. This increased their exposure, awareness and knowledge about the external world. SHGs were seen to contribute to their overall personality development too. Alcoholism among the husbands is treated as their arch rival by the members of SHGs. The groups take active part in the proceedings of the Gram Sabha. An impact study of an NGO in Andhra Pradesh observed that it was men who wielded control over the resources of villages and other services. On the other hand, the SHG villages witnessed the curtailment of male monopoly. It is concluded that there is a steady reversal from subservience to self-dependence, from secondary citizenship to partnership, resulting in greater equity and gender balance.

**Malhotra (2004)**: In his book, has examined how women entrepreneurs affect the global economy, why women start business, how women's business associations promote entrepreneurs, and to what extent women contribute to international trade. It explores potential of micro-finance programmes for empowering and employing women and also discusses the opportunities and challenges of using micro-finance to tackle the feminization of poverty. According to him, the micro-finance programmes are aimed at increasing women's income levels and control over income leading to greater levels of economic independence. They enable women's access to networks and markets, access to information and possibilities for development of other social and political roles. They also enhance perceptions of women's contribution to household income and family welfare,
increasing women’s participation in household decisions about expenditure and other issues leading to greater expenditure on women’s welfare.

_Narasaih (2004)²⁴_: In his study mentioned that the change in women’s contribution to society is one of the striking phenomena of the late twentieth century. According to him micro-credit plays an important role in empowering women. Giving women the opportunity to realize their potential in all spheres of society has become increasingly important.

_Cheston & Kuhn (2004)²⁵_: In their study concluded that micro-finance programmes have been very successful in reaching women. This gives micro-finance institutions an extraordinary opportunity to act intentionally to empower poor women and to minimize the potentially negative impacts some women experience.

_Manimekalai (2004)²⁶_: In her article commented that to run the income generating activities successfully, the SHGs must get the help of NGOs. The bank officials should counsel and guide the women in selecting and implementing profitable income generating activities. He remarked that the formation of SHGs have boosted the self-image and confidence of rural women.

_M.Indira Devi (2004)²⁷_: The book “Strategies for the Sustainability of Self Help Groups” (2004), edited by M.Indira Devi, examines the concept of sustainability of SHGs and various related issues. It also throws light on the experiences of SHGs in Southern India, the various problems faced by them, finally suggesting suitable strategies for their sustainability. The book is divided into four segments. The first segment deals with the concept and sustainability of SHGs and related issues. The second segment covers the experiments and experiences of SHGs in various districts of Andhra Pradesh. The third segment focuses on the obstacles encountered by SHGs on the way to sustainability. The final segment deals with strategies for sustainability.

_Rizwana. A (2004)²⁸_: The study was conducted on “Economic Empowerment of Women through women development corporations: A study of Maharashtra Women Development corporations”. The study made a detailed examination of the process of women empowerment by examining the working of Mahila Arthik Vikas Mahamandal Limited (MAVIM), the activities undertaken by it and the benefits derived by the ‘women beneficiaries’. The study was carried out in Amravati district
of Maharashtra. MAVIM was established to facilitate implementation of the programme activities for the development of women in Maharashtra. Under it various schemes and activities were introduced and assistance was provided for income generating activities such as kerosene scheme, setting up of canteens, sale of stationary articles and supply of snacks to schools.

_Rangi P.S (2004)_: Titled Economic Empowerment of rural women through Self-Help Groups: A Case study of Fatehgarh Sahib District in Punjab, which was conducted with the following objectives: To study the socio-economic profile of members of the Self-Help Groups (SHGs), to examine the credit availed by the members of the SHGs and to study the impact of SHGs on income generation for its members. The Fatehgarh Sahib District was randomly selected out of five development blocks, two blocks, namely, Khamano 26 SHGs and 39 SHGs from Khera blocks were selected. Twenty five members each were randomly selected from various SHGs in both the blocks. Information was collected through personal interview method. Secondary information was collected through published sources. The study revealed that the majority of the respondents of the SHGs was in the young and educated though the level of education was not very high. Two-thirds of them had their own land, but majority of them belonged to the small and marginal farmer’s families. The study found that about 18, 62 and 20 per cent of the respondents of three districts became members of the SHGs in the years 1998, 1999 and 2000, respectively. Before 1998, no SHG was set up in the Fatehgarh Sahib District. All the respondents saved a sum of Rs.100 per month with their respective SHGs. 44 per cent of the respondents borrowed from the internal sources of the SHGs during the year 2000-01 and 62 per cent had taken loans from the banks with the help of the SHGs. The amount of loans taken from the banks was high as compared to the internal borrowing from the SHGs, but the rate of interest was high in the latter category. The internal external loans to the members of the SHGs have benefited them for their economic empowerment. The additional income generated with the help of the SHGs provided them big moral support and the will to bring new changes in the rural economy of the state as well as that of the country in future.
B. Sambasiva Rao and Y. Indira Kumari (2005)⁴⁷: Conducted a study on "Empowerment of Women and Rural Development": The study primarily focused on the impact of women Self-Help Groups on the social and economic empowerment of rural women in Andhra Pradesh. The primary data in the selected mandals of Krishna District is analyzed. The study highlighted the positive influence of women Self-Help Groups on incremental income of the poor families and their increased awareness and participation levels. The study also delineated the factors and reasons which are impinging on the healthy growth of the movement.

Chitra Ramachandran (2005)⁴⁸: Conducted a study on 202 SHG leaders of Madurai district in Tamilnadu with a view to understanding the impact of micro-enterprises on the quality of life of the women which was measured in terms of their living standards. She observed that most of the women in micro-enterprises wanted to reduce poverty and to share their family responsibilities. The survey demonstrated that quality of life of the rural women had substantially increased the objective of the establishment of the micro-enterprises successfully.

Sahu and Tripathy (2005)⁴⁹: In their edited book have stated that 70 per cent of world's poor are women. Access of the poor to banking services is important not only for poverty alleviation but also for optimizing their contribution to the growth of regional as well as the national economy. Self-Help Groups (SHGs) have emerged as the most vital instrument in the process of participatory development and women empowerment. The rural women are the marginalized groups in the society because of socio-economic constraints. They remain backward and occupy the lower rungs of the social ladder. They can lift themselves from the morass of poverty and stagnation through micro finance and formation of Self-Help Groups.

Das Gupta (2005)⁵⁰: In his article commented that a paradigm shift is required from "financial sector reform" to "micro-finance reform". While the priority sector needs to be made lean, mandatory micro credit must be monitored rigorously. Simultaneously space and scope have to be properly designed for providing competitive environment to micro-finance services. Extensive database needs to be created by the RBI for understanding micro-finance.
Sinha (2003): In his study he observed that micro-finance is making a significant contribution to both the savings and borrowing of the poor in the country. According to him the main use of micro-credit is for direct investment. There is of course some fungibility, depending on household credit requirements at the time of loan disbursement. Some studies reveal that micro-finance programmes have had positive as well as negative impacts on women. Some researchers have questioned how far micro-finance benefits women (Goetz and Sen Gupta, 1996).

Keshav Chandra Jha (2006): Analyzed ORMAS, an autonomous body under panchayat Raj Department. Government of Orissa, Bhubaneswar, launched one special SGHY project in Boudh district for improving the livelihood and income generation pattern of rural producers through formation of self-help groups (SHGs). The project in Boudh district is being implemented and monitored by DRDA. A total of 200 SHGs are being promoted in different clusters and are tagged to four key activities. One such key activity is dal processing in which 20 SHGs belonging to various villages in Ramgosh, Tileswar and Dhalpur GPs under Harbhangla block are engaged. Marketing arrangement has also been done by DSMS by having tie up with DSWO office for supply to Harbhangla block under MDM besides DSMS facilitates, sale of their product in state and national level exhibition (SARAS), organized by ORMAS and MORD. A part from this activity groups are also involved in cultivation of water melon which they fetch very good income last year. The total income of groups was Rs. 32400/-. This dal is now being sold in the market with a brand name. The Ramgarh experiment is now considered to be one of the success stories in the district.

B. Suguna (2006): Conducted a study on “Empowerment of Rural Women through Self-Help Groups-An in-depth study of Self-Help Groups in Chittoor district of Andhra Pradesh”. A total sample of 300 beneficiaries had been selected for the study. The objectives of the study are to analyze the role of Self-Help Groups in the social, Economic and political empowerment of women, to assess the extent of awareness regarding the governmental programme, nature of participation of women in SHGs, and to examine and evaluate the specific problems of the beneficiaries with regard to saving, revolving fund productivity, marketing.
Indira Kumari and Sambasiva Rao (2006): Evaluated the performance of DWCRA, with special reference to Krishna district of Andhra Pradesh, a premier district in the promotion of self-help groups. The author noted that SHGs were encouraged to come together as co-operative societies at the village and mandal levels by federating them under mutually aided co-operative societies Act 1995. The authorities rightly feel that the subsidy culture is responsible for promoting and strengthening the dependency syndrome. The net result is “people wait for the government schemes or grants for years rather than doing the things for themselves”. Further, it was found that difficulties arose in marketing DWCRA products as the products were not uniform in quality and it was difficult to retain profitability because of competition. It was suggested that DWCRA is to be continued as an independent programme rather than a sub-programme of SGSY. They concluded that training is an important aspect of formation and sustainability of SHGs and monitoring the performance of SHGs is needed and immediate attention must be focused on marketing of SHG products.

The Hindu has surveyed (2007) the success stories of many SHGs operating in the districts of Andhra Pradesh. A study conducted in the Guntur district of Andhra Pradesh indicated that 26,086 self help groups were organized in the district with the total membership of 2,80,860 lakh women. Out of them, 10,122 groups were absorbed in to DWCRA; they could save up to Rs.9 crore. Both group leader and members were provided with training in education, health, and family-welfare. They were also imparted training to produce items, which are in demand in the district.

Ariz Ahemad (2007): has undertaken a study of self-help groups in Kokrajhar district of Assam with a view to study the women empowerment. He studied Self- Help Groups to identify strengths of the scheme. Further, given the poor lifting of AP LLPDS rice by the GPSS co-operative societies, the sub divisional administration offered this uplifted APL rice to these thrift groups to help their villages. This idea simply clicked. Many mahila sanities started lifting this APL rice at government rates. They are also commanding respect among the poor and the widows of the village by selling APL rice at the rate of Rs. 8 kg, against market price of Rs. 10. The study revealed that the low price of their products, compared with market price, helped them market it easily. Thus involvement of women groups is not
only empowering them but also enabling to shape themselves as social activists by trying to check the malpractices and injustices in the implementation of different schemes in the system.

Shibalal Mehar (2007)\textsuperscript{57}: Attempted a study of the impact of micro-finance on SHGs. This study analyzed Micro-Finance through Self-Help Groups (SHG) has the potential to fight against poverty and can be an important weapon for poverty alleviation. The findings in Orrissa show that SHG based micro-finance has better outreach and positive impact on poverty. However, the process of empowerment is found to be poor. The success of this programme depends on both better outreach and the ability to empower the poor, particularly women Self-Help Groups.

Ganesamurthy V.S. (2007)\textsuperscript{58}: Expained the process of women empowerment in India. He stated that “although women constitute half of world’s population, yet they are the largest group which is excluded from the benefits of social and economic development. Women constitute a strong labour force, which needs to be mobilized and encouraged to make an effective contribution to the development process. In India, the work participation rate of women is less than half of that of men. Despite efforts made toward economic empowerment of women, majority of the active female population continues to be confined to micro, small-scale enterprises and the informal sector. The Ninth Five Year Plan (1997-2002) adopted the strategy of Women’s Component Plan under which not less than 30 percent of funds/benefits were earmarked for all the women-related sectors and women-specific programmes. The Tenth Five Year Plan (2002-07) also undertook steps to further strengthen the policy of Women’s Component Plan. The working group on empowerment of women for the Eleventh Five Year Plan (2007-12), constituted by the Planning Commission in 2006, has emphasized the strengthening of Self-Help Groups (SHGs) and community-based organizations for the empowerment of women.

Chitra Ramachandran (2008)\textsuperscript{59}: Stated that “Women will be involved and their perspectives reflected in the policies and programmes for environment, conservation and restoration. Considering the impact of environmental degradation, the vast majority of rural women still depends on the locally available non-commercial sources of energy such as animal dung, crop waste and fuel wood. In order to ensure the efficient use of these energy resources in an environmentally
friendly manner, the policy will aim at promoting the programmes of non-conventional energy resource. Women will be involved in spreading the use of solar energy, biogas, smokeless chulahs and other rural applications so as to have a visible impact of these measures on the eco-system and in changing the life styles of rural women. In recognition of the diversity of women’s situations and in acknowledgement of the needs of specially disadvantaged groups, measures and programmes will be undertaken to provide them with special assistance. These groups include women in extreme poverty, destitute women, women in conflict situations, women affected by natural calamities, women in less developed regions, the disabled widows, elderly women, single women in difficult circumstances, women heading households, those displaced from employment, migrants, women who are victims of marital violence, deserted women and prostitutes.

**K.Baby Sarojini (2009)**: Attempted a study on “Women Development- role of Self-Help Groups: An analytical study on women SHG members in East Godavari District of Andhra Pradesh”. The objectives of the study are, the process of women participation in SHGs, to understand the factors responsible for facilitating sustainable interest of women to engage themselves with the SHGs, the impact of SHGs movement on socio-economic aspects pertaining to women, to derive important policy issues pertaining to SHGs movement and to facilitate sustainable development of women.

**Malhotra (2010)**: In his primary study on “Measuring Women’s Empowerment: Participation and Rights in Civil, Political, Social, Economic, and Cultural Domains”, found that there have been many attempts to measure women’s empowerment in the development field, but these have had various shortcomings. In this paper, empowerment is defined as a multi-dimensional process of civil, political, social, economic, and cultural participation and rights. To analyze these, framework using six key domains is presented. These are used to assess women’s (referring to an active social, condition) capabilities (preconditions for the enjoyment of rights and enhancement of participation). The domains are: social-demographic indicators, bodily integrity and health, literacy and educational attainment, economic participation and rights, political participation and rights, cultural participation and rights. Indicators include: life expectancy at birth, sexual and physical abuse against women, literacy
rates, amount of maternity leave, and number of feminist publications in the print and electronic media. The above said literature provides much information on women Self-Help Groups at macro level in India.

THE PRESENT STUDY

The foregoing review of literature, covering the studies at international, national and regional levels, provides some insight into their methodological aspects. It also reveals that the micro level studies are scanty and no firm generalizations are established. In fact, it is not possible to arrive at such generalizations due to diversity of circumstances. In a vast country like India with varied resource base and socio-economic conditions, such micro level studies may not throw much light on the problems of all regions. Thus, more micro level studies for each region are necessary for understanding the socio-economic problems and development of women in different regions of our country. The present study conducted in Prakasam district of Andhra Pradesh is a modest attempt in this direction which throws much light on the socio-economic and development problems at the district level.

SIGNIFICANCE OF THE STUDY

The empowerment of women depends on socio-economic development of women. The concept of development is defined as the process by which women take control and ownership of their choice. The inferior status of women in the development process and the immediate need for appropriate attention to be paid to women to enable them to attain their requisite position in the society has been emphasized. Ever since Independence, India has been facing severe socio-economic problems and poverty has become a major threat to the economic development of the country. Therefore, the planners and policy makers thought of identifying certain avenues and measures to check the widespread poverty. One such solution is the formation of self-help groups (SHGs).

The role of Self-Help Groups is very significant in the present day context both in motivating women to save at least some money regularly and to use that amount as investment in income generating activities. Thus, it may be rated as the most successful anti-poverty programme. Since so much is being said about the programme and contribution to women's empowerment and the expectation continues
to be high, the need for a glance at the present status of women has been felt. Thus, women empowered by economic independence can contribute to society and, at the same time, improve their standard of living.

An attempt is made in this study i.e., "Socio-Economic Development of Women through Self-Help Groups- A Case Study of Prakasam District in Andhra Pradesh", to understand and analyze the significance of income and employment generation as important aspects of rural poor in Prakasam district especially the weaker sections of the society.

The comprehensive socio-economic profile and the impact of success of women Self-Help Groups which has been presented in the study will go a long way in trying to understand the phenomenon of socio-economic development of women through Self-Help Groups. In this era of economic reforms more and more women would be entering different types of employment and self-employment avenues. The study assumes an even greater significance in view of the current rapid changes in the society.

OBJECTIVES

The objectives of the study are:

1) To analyze the operating system of the SHGs in the study area.

2) To compare the active involvement of various categories of rural women in various economic activities under SHGs in the sample mandals.

3) To estimate the income and employment generation by the SHG members in the study area.

4) To suggest suitable measures for effective implementation of SHG programme for the socio-economic development of the women through SHGs.

HYPOTHESES

Following are the Null Hypotheses of the study:

1) There is no significant change in the socio-economic status of the sample beneficiary groups before and after joining the Self-Help Groups.
2) There is a significant change in the performance of SHGs in Prakasam district in terms of saving, income generation, employment, asset creation and occupational status of members of Self-Help Groups.

3) There is no significant change in the level of self-confidence and development of leadership qualities in each member before and after joining the Self-Help Groups.

METHODOLOGY

Data Collection

Both primary and secondary data have been collected for the present study. The secondary data have been collected from the annual reports of Society for Elimination of Rural Poverty (SERP), Statistical Abstracts of District Chief Planning Office, DRDA office, Prakasam district, Ongole. Various journals, Weeklies, publication of the World Bank (World Development Report), Government of India (Economic Survey), Human Development Report (UNDP), Census Reports, various books on Self-Help Groups and Micro-Finance and official SHGs website form http://www.rd.ap.gov.in.

SAMPLE DESIGN

The Multi-stage random sampling method is adopted in the selection of sample respondents in the study area. The primary data have been collected in selected mandals of Prakasam district out of 56 mandals in Prakasam district, where the concentration of women Self-Help Groups is more in number as compared to other mandals in Prakasam district. So, the study is limited to three mandals i.e. Addanki, Singarayakonda and Cumbum. District is the first stage of sampling. In the second stage revenue divisions, there are three revenue divisions viz., Ongole, Kandukur and Markapur in Prakasam district that have been selected and three mandals i.e. Addanki, Singarayakonda and Cumbum (three mandals cover all the three revenue divisions of Prakasam district) have been selected for the present study. Eight revenue villages have been selected in each mandal in the third stage of sampling (under these revenue villages panchayats and hamlets are also covered). In the last stage of sampling, around 120 sample beneficiary groups (40 sample beneficiary groups from each mandal are chosen). From each group 10 members will
be selected and thus a total 1200 beneficiaries will be covered. In addition to this 30 non-beneficiaries (10 sample non-beneficiaries from each mandal) have been selected to have comparison between beneficiary groups and non-beneficiary groups by using random sampling procedure, thus the total sample size is 1230 members. The primary data have been collected from the sample of women self-help groups through a schedule constructed for the purpose. Proper care has been taken in choosing the sample and in the collection of data.

Table 1.1. Distribution of Sample units by Village

<table>
<thead>
<tr>
<th>Name of the Sample Mandal</th>
<th>Name of the Sample Village</th>
<th>No.of Sample Beneficiary Groups</th>
<th>No.of Non-Beneficiaries</th>
<th>No.of SHGs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Addanki</td>
<td>Gopalapuram</td>
<td>6</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Dharmavaram</td>
<td>4</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Jarlapalem</td>
<td>7</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Bommanapadu</td>
<td>3</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Nagulapadu</td>
<td>5</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Uppalapadu</td>
<td>5</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Addanki</td>
<td>8</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Manikeswaram</td>
<td>2</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td><strong>Total Groups</strong></td>
<td></td>
<td><strong>40</strong></td>
<td><strong>10</strong></td>
<td><strong>40 x 10 = 400</strong></td>
</tr>
<tr>
<td>S.Konda</td>
<td>Binginapalli</td>
<td>3</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Woollapalem</td>
<td>7</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Paakala</td>
<td>4</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Kalikivaya</td>
<td>6</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Mulaguntapadu</td>
<td>3</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Kanamalla</td>
<td>7</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Sanampudi</td>
<td>2</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Old.S.Konda</td>
<td>8</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td><strong>Total Groups</strong></td>
<td></td>
<td><strong>40</strong></td>
<td><strong>10</strong></td>
<td><strong>40 x 10 = 400</strong></td>
</tr>
<tr>
<td>Cumbum</td>
<td>Kandulapuram</td>
<td>2</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Cumbum</td>
<td>8</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Lingapuram</td>
<td>7</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Narasirreddypalli</td>
<td>3</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Turimella</td>
<td>4</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Yerrabalem</td>
<td>6</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Jangamgunta</td>
<td>5</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Peddanalla Kaluva</td>
<td>5</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td><strong>Total Groups</strong></td>
<td></td>
<td><strong>40 + 40 + 40 = 120</strong></td>
<td><strong>10 + 10 + 10 = 30</strong></td>
<td><strong>1230</strong></td>
</tr>
</tbody>
</table>

**Source:** Field Survey data.
TOOLS OF ANALYSIS

In addition to usual statistical measures such as ratios, averages, percentages, ANOVA, paired 't' and "t" tests are also used in the present study.

PERIOD OF STUDY

Primary data were collected for the year 2009-10 to assess the performance of Self-Help Groups and socio-economic conditions of Self-Help Groups in the study area.

SCOPE AND LIMITATIONS OF THE STUDY

The study was carried out to observe the socio-economic and development conditions of the self-help groups in Prakasam district of Andhra Pradesh.

1) The focus of the study is confined to 1230 sample respondents of self-help groups it is not an area wise analysis.

2) The researcher has mainly concentrated on the development of socio-economic problems of sample respondents.

3) It is a micro-level study and a specific study pertaining to the Prakasam district of Andhra Pradesh during the year 2009-10.

4) The study is confined to certain principal characteristics of sample respondents. So, it is a limiting factor as these respondents are limiting factor as these respondents do not maintain any records. Due to this reason, field data could not be secured to study the trends over a period of time.

5) Due to these limitations the conclusions arrived at in the present study may not be readily extended to other parts of the country as India is a vast country with regional variations in resource endowments, infrastructural facilities and socio-economic conditions.

Therefore, the study is essentially a case of cross sectional analysis.
However, the findings and conclusions have implications for future policy and guidance and relevant to the districts. Which have similar socio-economic, agronomic, political and infrastructural profile; hence, it may be of relevance for policy formulation.

PLAN OF THE THESIS

The thesis is divided into six chapters.

1. **First Chapter**: It is introductory in nature, wherein the significance of the study, review of literature and Methodology are presented.

2. **Second Chapter**: Attempts to discuss the Status of Women and Policies and Programmes for the Development of Women in India.

3. **Third Chapter**: Contains the profile of the Prakasam district.

4. **Fourth Chapter**: Deals with the socio-economic conditions of the sample respondents of Prakasam district.

5. **Fifth chapter**: Evaluates Income and Employment Generation and Asset creation of Self-Help Groups in the Prakasam district.

6. **The last chapter**: Presents the conclusions and the major Findings and Suggestions.
REFERENCES


