Chapter - II

REVIEW OF RELATED LITERATURE
Studies on women, in general, and Self Help group and Micro-credit have been attempted in quite a large number. In this chapter an attempt has been made to understand the outcome of these studies and to develop a comprehensive picture on women and the process of their development. Since mere concentration on studies related to Self Help Groups and micro credit do not provide a comprehensive picture on women, an attempt has also been made to cover studies conducted on women in terms of coverage of other aspects like education, fertility, category of workers etc. Since the concept of Self Help Groups based on micro-credit is of recent phenomenon in Andhra Pradesh, in specific and in India in general, the studies covered in this chapter relates to most recent period as far studies on Self Help Groups and Micro-credit is concerned. As cited earlier, in order to capture contemporary and comprehensive picture on the process of women development other studies on women have also been covered and presented separately. Thus, in order to provide a lucid picture on coverage of studies on women and related issues, the chapter is divided into three sections on the following pattern:

Section A : Studies concentrated on Self Help Group and Micro Credit

Section B : Studies concentrated on economic and social development but covered the issues other than self-help groups and Micro Credit

Section C : Studies covering various general factors about women.

The studies reviewed as part of the present research study are thus placed in the following manner:
Section-A : Studies concentrated on Self Help Group and Micro Credit

Gupta, S.K (2002) made a study on “Formation and functioning of Self Help Group in Hoshangabad district of Madhya Pradesh” with the objective to examine the working of Self Help Group in the state of Madhya Pradesh. In general and in village Dandi Junkar, in particular. Dandi Junkar in kesla block of Hoshangabad district was selected for the study. The village is has self-help groups and the district has the largest number of self-help groups in the state. Data was collected from the branches of the State Bank of India, District Cooperative Bank Regional Rural Bank at suktawa and Cooperative Society in the same village, Which catered to the needs of self-help groups of the village. Discussions were also held with the members of self-help groups to get the information. The study observed that the self-help groups held meetings regularly. All the members work for a minimum period of 6 months as a saving and credit group. Self-help groups maintains record of meetings, member wise savings, common fund creation/maintenance, loans given from common fund and recoveries etc.

Narayana Reddy, G (2002). In his study on “Empowering Women through self-help group and Micro-Credit: The case of NIRD Action Research Projects” made an attempt on how self-help Group promoted among women as part of action research that 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 developments extend loans for income-generating activities for self-help groups members. Women interacted with external agencies and professionals with confidence, which was an evidence of improved social skills and approachability. They were able to articulate their needs and seek help from various schemes of development.
Thus, the observations of the study confirms the process that the concept of Self Help Group approach would certainly held women to overcome their difficulties and follow successful path of self-development. The study confirms that participation in Self Help Groups would certainly lead to development of certain social skills besides providing economic independence.

Karmakar, Ranjit and Ghosh, Bolanath (2002)³, critically examined the role of women in self-help groups formation and also the issue of cooperation in a detailed manner through their study entitled “Role of women in the self-help groups An emerging possibility to co-operatives at grass-root.”

The study examined the performance of the Self Help Groups and cooperatives societies in Midnapore district of West Bengal. Altogether 20 self-help groups emerged in the Sankrail area of the Midnapore district. Experiments of self-help groups comprise 10-20 members. Women meet together for the self-help groups meetings and at the same time they gain some knowledge of different problems of the village and their development also. Groups rotate the money to the needy members for various purposes at a specified interest rate. As the repayment is cent and the recycling is very fast, the savings amount increases faster. The saving habit paves the way for the empowerment of women and builds up confidence in them that they could stand on their own feet. Self-Help Groups are linked with the banks for the external credit under the projects of rural development. Banks provide financial assistance for various entrepreneurial activities such as setting up of petty shops, vegetables shops, tailoring units, charcoal making units and dairying etc. Self-Help Groups enhance the equality of status of women as participant decision makers and beneficiaries in the democratic, economic, and social and culture spheres of life. They encourage women to take active part in the socio-economic progress. The self-help groups bring out the
supremacy of women in mounding the community in right perspective and explore the initiative of women in taking up entrepreneurial ventures. So far 14 self-help groups have sanctioned loan amounting to Rs. 24,850/- and in 10 self-help groups Rs.7, 700 had been repaid within a period of one year. Rate of recovery was more than 50 percent. The overall rate of recoveries among all the 18 self-help groups varied between 43.29 percent and 7.35 percent. In cases of self-help groups loan repayment has been 33.33 percent to 35.29 percent. Self-help groups had inculcated a great confidence in the minds of rural women to succeed in their day to day life.

Titus, A.P. Sebastian (2001), made a study on impact of micro-credit programmes operated by non-governmental originations on rural women and the title of the study was “Impact of micro-credit programme of non-governmental originations on Rural Women.” The study reviewed the micro-credit programs of three non-governmental originations Federations namely SWATE, Gram Vidiyal and Sangamam operating in central Tamil Nadu. Objectives of the study are (1) to study the models emerging in the implementation of micro-credit programme by non-governmental originations in the trifurcated Tiruchirapalli district, (2) to find out the outreach of the programme; (3) to whether the programme has covered the people for whom it is indented; (4) to evaluate the micro-credit programme by measuring its impact on the participants; (5) to study the operational viability of the programme; and (6) to offer suggestions to improve the effectiveness of the programme.

Study revealed that the outreach of the micro-credit programmes showed an increasing trend in the width and depth over the five years. Majority of the beneficiaries had taken the loans for productive purpose. Each of the programmes reviewed covered about 300 villages and had a membership of about 1000. The programmes focused on rural women and at
least a half of them belonged to scheduled caste. Study showed that non-
governmental originations had succeeded to a very large extent in reaching
out to the poor through the micro-credit programmes. The impact of the
programmes showed that more than 60 percent of the respondents reported a
monthly increase in income above Rs. 300/- arising out of income generating
activities. 81 percent of the respondents had participated in the programmes
for three years or more. Majority of respondents i.e., 87 percent attended
almost all the meetings without fail in a year. The members showed good
understanding of the issues immediately concerning them at the group level.
They were aware of issues such as dowry, voting rights, family planning.
Study concluded that the micro-credit programmes have contributed to the
growth of women entrepreneurs in the non-farm sector in a significant way
and succeeded in contributing to the women’s economic betterment which
would lead to taking up of the micro enterprises by them in the long run.
Recovery rate was very close to the cent percent mark in all five years in all
non-governmental originations. The annual joining rate ranges from 20 to 45
percent, which shows that the programmes was continuously expanding over
the years. The study also suggested strengthening the programmes.

Dubhadhi, Medha (2001)³, made a study similar to that of Sebastian,
but Medha also covered the self-help groups promoted by government
agencies in Maharashtra state. The title of the study was “Mobilizing women
through government and non-government organisations.” Which attempted to
focus that how various governmental organisations stepped forward to
empower women through Self Help Groups. Total 160 self-help groups were
selected from three talus viz., Bhor, Velha and Haveli of Maharashtra. The
study identified two major obstacles in the development of self-help groups
i.e. enterprise training and marketing. Various government and non-
government organizations were helping these women groups to become
sustainable and viable. Pune Zilla Parishad had established Saviors Centre for
marketing, products made by self-help groups and also given training to the manufacture of chalk, brooms, paper, bags etc. For the first time in Pune district, a market at the taluka level was being set up which would cater to the various requirements of the taluka. Self-help groups, managed by the Jijamata Research Centre of Gyantrabodhini at Shivpur, undertake various business activities. The center provides enterprise training to the members of the self-help groups and products manufactured by them had a market in California USA. There were 20 members who contribute Rs.25 per month and despite the amount in the Central Bank, Shikrapur by Shree Lakshmi Group at Jregan. This group has taken loan from Kanara Bank, Waghole Branch for goat rearing on which they had to pay 13 percent interest. A self-help group was formed by the non-governmental originsations, Gramin Mahila Va Balakvikas Mandal (GMVBM) funded by the Bank of Maharashtra. All the members were much more economically stable, active and successful today. The Bank of Maharashtra had taken the initiative for marketing the items like piped chilly and turmeric powder etc. Study concluded from the above four case studies that the self-help groups movement holds the key to sustainable banking with the poor. The good performance in loan repayment had motivated banks to facilitate the formation of self-help groups. Study suggested that the field staff should be well-equipped in nurturing the development of the self-help groups and should not succumb to pressure and hurry to meet the targets to attract subsidy.

Roy Burman, J.J. Das, Razib (2002)⁶, made a study in tribal area related to Self Help Groups and the title of the study was “A Glimpse into self-help in tribal areas.” The study analyzed the programme of Self-Help Groups in tribal areas in India. In most cases self-help groups are formed through active involvement of non-governmental organizations (NGOs) or voluntary organizations. It is observed that the element of self-help has been taken up at the expense of the state structures-weakening the sovereignty of
the state. The main importance of self-help groups is to link up the grass roots development process and financial transactions to the international monetary order. According to National Bank for Agricultural and Rural Development Bank data (1999-2000) self-help groups availing credit has increased from 3,841 in 1997 to 81,780 in 2000. The total number of self-help groups linked to banks stand at 1,14,755 in March, 2000. Eighty five percent of them are women groups. The number of financial institutions extending credit to the self-help groups has increased from 120 in 1997 to 266 in 2000. The self-help groups are operating in 362 districts of 24 states and union Territories. The number of non-governmental origination dealing with self-help groups has increased from 220 in 1997 to 718 in 2000. The recovery rate in some select villages of different states was 37.88% from non-self-help groups members and 92.30 percent from self-help groups beneficiaries. The poorest are generally nonmembers of any self-help groups and in some villages, they are not even aware of the efforts made by non-governmental organization /banks in forming groups in their village. This feature is common in the tribal areas of all the states covered in the study. Nearly 30 percent of the self-help groups covered under the study evolved from pre-existing groups (PEG) in rural areas. In the tribal areas covered, the self-help groups are successful more among the powerful and the richer groups. It is concluded that the system has only one point agenda- earning income. Self-help groups may often appear to be self-reliant, but in reality they are not. It should be realized self-help group’s formation and the associated activities reflect a posture of populism and there are inherent dangers which can withstand the onslaughts of neo-liberalism.

Study revealed that majority of the respondents of the self-help groups were young are group and educated, though; the level of education was not very high. Two-third of them had their own land but majority of them belonged to the small and marginal farmers’ families. Study found that about
18, 62 and 20 percent of the respondents of three districts became members of
the self-help groups in the years 1998, 99 and 2000 respectively. Before 1998,
no self-help groups were set up in the Fatehgarh Sahib district. All the
respondents saved a sum of Rs.100 per month with their respective self-help
groups. 44 percent of the respondents borrowed from the internal sources of
the self-help groups during the year 2000-01 and 62 percent had taken loans
from the banks with the help of self-help groups. The amount of loans taken
from the banks was high as compared to the internal borrowing from the self-
help groups but the rate of interest was high in the later category. The internal
and external loans to the members of the self-help groups have benefited them
for their economic empowerment. The additional income generated with the
help of self-help groups has provided them big moral support and will bring
new changes in the rural economy of the state as well as of the country in
future.

In another study, conducted by APITCO, Hyderabad, (2003) which
focused on self-help groups in Chittoor district of Andhra Pradesh made the
following observations:

- All the 255 groups covering of 2,399 women are (BPL) below poverty
  line.

- 93.96% of the group members are socially back warded classes.

- 65% groups are highly motivated.

- 61% of the groups selected activity of their own choice.

- 96.47% did not pay any bribe to anybody for availing loan/subsidy

- 181 groups 70.98% are performing and 162 groups are running on
  profits.
• 13.73% of groups among performing units are repaying loans in advance, 22% of them are going for expansions also.

• 97% of the groups are repaying loans regularly to the banks.

• 7.73% of the group's members are earning more than Rs. 2000/- per month and 48% between Rs. 500 to 2000/-.

• 15 group members are elected for local bodies.

• Within 1 year time 246 members are able to acquire convenient commercial assets and 19 of them are able to acquire production assets.

• Social status of the women increased.

• Suggestions made by the APITCO for improvement.

• Select all beneficiaries from the target group's especially backward families.

• Propagate marketable and sustainable economic activities.

• Strengthening the performing units by technological and market interventions by organizing technology marks savings orientation training programme.

• Capacity building of non-performing units to turn them in to profit activities by initiating cordial efforts with other departments, organizing achievement motivation training programme with accredited trainers to improve confidence level among the beneficiaries.

Another study focusing on Chittoor district in Andhra Pradesh along with other districts in the same state was titled "EMANCIPATION THROUGH PARTICIPATION: STUDY OF WOMEN GROUPS IN
ANDHRA PRADESH.” The study was conducted from out of the total 1.15 lakh DWCRA groups and 2.19 lakh self-help groups in Andhra Pradesh. 1.15 percent sample is taken for this study covering one district each from three regions of Andhra Pradesh, from Chittoor district (Lowest), 150 groups, from Kurnool (Moderate), 195 and from Kadapa (highest), 655 groups were selected for the study backward castes and other castes formed one-third each in the sample, while SCs and STs together formed the remaining one-third. Illiterates formed only 11 percent have gone to schools and attained up to secondary level. Majority of the respondents are pursuing (Non-agriculture and agriculture) lab our as occupation, while trade, business and services are pursued by 35 percent. The average annual income per month Rs.15000/-. 

Impact of groups on Social Development Aspects:

The impact of “group” on the member’s perceptions on some important social indicators between two points of time (before joining the group and the present status) has shown appreciable improvement on the following parameters: sending girl child to school, reduced family size, improvement in individual income, increased working days. But in the case of number of women emergence of natural women leaders, interface with government officials and membership in CBOs, the improvements are not much encouraging. On the aspects of self-management, skill development for IGAs, trainings and participation in capacity building exercises, the change between the two points of time is less than the desired.

Decision Making:

The increased role of women in decision making in their household affairs has relatively increased in some aspects while the male dominance continues in some areas. Women power has stepped up its involvement in solving community problems. Thanks to the availability of capital, nearly half
of the respondents are willing to pursue a new activity with the aims of increasing their income.

**Social Emancipation Index:**

To bring out the combined effects of more than five variables at a time, "social Emancipation Index" is calculated for each district for two sets of variables and the comparisons brought out interesting results. Further analysis has been done on the differentials in the perceptions and performance of comparable parameters between (a) tribal and non-tribal areas, and (b) mono caste groups, mixed caste groups.

Roy Burman, J.J.and Das, Rajit (2002), in their study on a glimpse into self-help in tribal areas, analysed the programme of Self- Help Groups in tribal areas in India. In most cases self-help groups are formed through active involvement of non-governmental organizations (NGOs) or voluntary organization.

It is observed that the element of self-help has been taken up at the expenses of the state structures- weakening the sovereignty of the state. The main importance of self-help groups is to link up the grass roots development process and financial transactions to the international monetary order. According to National Bank for Agricultural and Rural Development data (1999-2000) self-help groups availing credit has increased from 3,941 in 1997 to 81,780 in 2000. The total number of self-help groups linked to banks stand at 1,14,755 in March, 2000. Eighty five percent of them are women groups. The number of financial institutions extending credit to the self-help groups has increased from 120 in 1997 to 266 in 2000. The self-help groups are operating in 362 districts of 24 states and Union Territories. The number of non-governmental origination dealing with self-help groups has increased from 220 in 1997 to 718 in 2000. The recovery rate in some select villages of
different states was 37.88 from non-self-help group's members and 92.30 percent from self-help group's beneficiaries. The poorest are generally not members of any self-help groups and in some villages, they are not even aware of the efforts made by non-governmental origination/ Banks in forming groups in their village. This feature is common in the tribal areas of all the states covered in the study. In the tribal areas covered, the self-help groups are successful more among the powerful and the richer groups. It is concluded that the system has only one point agenda- earning income. Self-help groups may often appear to be self-reliant, but in reality they are not. It should be realized self-help group's formation and the associated activities reflect a posture of populism and there are inherent dangers in it. The authentic self-help activities in the tribal communities are possibly the ones, which can withstand the onslaughts of neo-liberalism.

In a similar study of Rangi, P.S. and others (2002)8, titled Economic Empowerment of Rural Women through self-help Groups: A case study of fatehgarh Sahib district (Punjab) which was conducted with the objectives of the study (1) to study the socio-economic profile of members of the self-help groups (2) to examine the credit availed by the members of the self-help groups and (3) to study the impact of self-help groups on income generation for its members. The Fatehgarh Sahib district was randomly selected. Out of five development blocks, two blocks namely, Khãocono and Khera were randomly selected. From Khamano 26 self-help groups and 39 self-help groups from Khere blocks were selected. Twenty five members each were randomly selected from various self-help groups in both the blocks. Information was collected through personal interview method. Secondary information was collected through published sources.

The study revealed that majority of the respondents of the self-help groups were in the young age group 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. Study found that about 18, 62 and 20 percent of the respondents of three districts became members of the self-help groups in the years 1998, 99 and 2000 respectively. Before 1998, no self-help group was set up in the Fatehgarh Sahib district. All the respondents saved a sum of Rs.100 per month with their respective self-help groups. 44 percent of the respondents borrowed from the internal sources of the self-help groups during the year 2000-01 and 62 percent had taken loans from the banks with the help of self-help groups. The amount of loans from the self-help groups but the rate of interest was high in the latter category. The internal and external loans to the members of the self-help groups have benefited them for their economic empowerment. The additional income generated with the help of self-help groups have provided them big normal support and will to bring new changes in the rural economy of the State as well as of the country in future.

Jyothi, (2002)⁹, and others made a study on self-help groups in Tamil Nadu titled "Self-help Groups under the Women’s Development programmes in Tamil Nadu: Achievements, Bottlenecks and Recommendations" and found that women development depends upon capacity building, awareness and health, education, environment, legal rights, functional literacy and numeracy, communication skills, leadership skills for self and mutual help. Economic empowerment of women is also vital and the study profiles self-help groups of Mahalir Thittam (Womens Development Programme) in Tamil Nadu and there are over 26,000 groups as on March 2000 in the state. The data on self-help groups reveals high degree of motivation and determination to succeed. On the basis of indicators, the growth of self-help groups and its members, percentage of SC and ST members, growth of savings and internal lending are discussed. The economic activities of self-help groups include production and marketing of agarbathis, candles and soaps, readymade
garments, pickles, pap ads, etc. The self-help groups also enable women to perform various self-sustained activities, such as proper functioning of the ration shops, maintain vigil to prevent brewing of illicit liquor, help the aged, deserted and widows, grow vegetables in their kitchen gardens and maintaining group unity and transcend barriers of caste, creed and religion. External credit linkages are essential to foster the financial sustainability of the self-help groups. The study recommends removal of bias against self-help groups by the bank officials, and each bank should have a special cell to assess the activities of self-help groups and clusters should also favorably dispose towards them to sustain the programme.

Puyalvannan, P. (2003)\textsuperscript{10}, made a study on self-help groups in Tamil Nadu. The study “Micro-credit Innovations: A study based on Micro Credit, Women empowerment and living of self-help groups with cooperative banks in two districts in Tamil Nadu”, was conducted in Tirchy and Pudukkotai districts of Tamil Nadu. The study revealed that, self-help groups has formed by fifteen approved non-governmental origination in the Pudukkottai and tirchy districts. The members have been granted loans for verities of purposes, both productive and unproductive. Results have shown that women are credit worthy and responsible users of credit. Recovery is monitored by the group members and they are discussed regularly in the group and group meetings. The recovery is reported to be 90 percent in the Pudukkottai districts. Social impact of self-help groups operation in the area shows that the women members have achieved political empowerment by winning elections in panchayat boards. Self-help groups have established effective networking with other government organizations, non-governmental originations etc. Many self-help groups were given micro entrepreneurship training and they have equipped the members to do varieties of activities. The study, thus, supports the view that as far as micro-credit is concerned women are at most advantageous stage and if, at initial stages, women are loaded properly
through awareness etc. they can cross all the hurdles and can take care of their own economic development.

Ramana Rao, DVV (1998)\textsuperscript{11} made a study titled "Self Help Groups-A Case Study of Voluntary Organizations" in Karnataka and Rajasthan with a broad aim of examining the organizational and managerial aspects of the voluntary agencies taken up for the study and to assess the impact of their activities and maintenance of accounts. The trust among the members was created because of regular group meetings, exposure to the members by visiting other groups and trained community organizers. Rules and regulations for the organizing the groups were made by the members. Most of the groups were homogenous in nature and the members belonged to the same caste, tribe and came from the same social status. The study further points out the following cardinal successful factors for mobilizing self-help groups being freed from the clutches of money-lenders, easy availability of loans without collateral security and the recognition of these self-help groups in the village and by government officials. Further the study identified a change in the status of women in self-help groups as evident from their active participation. The organization of women's groups has led to collective strength and solidarity in the women.

Kumaran KP (1998)\textsuperscript{12}, attempted a case study on several Self Help Groups in Tamil Nadu. The study titled "case studies on Self Help Groups" was conducted to study the role of non-governmental organizations in promoting socio-economic development of the poor through self-help groups and also to study the structure and functioning of the self-help groups. The study reveals that the group approach through self-help groups is one of the best approaches for the socio-economic development of the rural poor. As the poor do not form such group on their own, based on their common problem, it is the outside agencies like government and non-government
organizations that promote such groups. As the role of non-governmental origination in promoting such groups is limited due to several known factors, it is suggested that the government agencies also should take keen interest in promoting such groups among the poor. The study further found that the repayment of groups/bank loan among the self-help groups members is very high. But the amount received through these sources was not able to meet the credit requirements. Although several measures have been taken by the government, to link the self-help groups with financial institutions, the number of such groups is relatively few. Therefore, the study suggests that it is necessary to link the self-help groups with bank and other financial institutions by further streamlining the procedure. Thus, the study highlights the importance of the government agencies to apply them keenly to promote the development avenues through self-help groups. The collective nature of the self-help groups has once again provided to be the strongest point self-help groups.

Fahmeeda Rahman Wahab (1995)¹³, made a study on women’s loan repayment behavior in four Asian countries viz., Malaysia, Nepal, Pakistan and Philippines. While concluding the findings of the study the author observed that “a blanket approach to designing and implementing development strategies is unlikely to be successful. Identification of various sub-classes with in the poor and analyses of their behavior are increasingly being recognized as necessary preconditions for developing viable programmes of poverty alleviation. Although the study and which the present article based is not free from limitations, it does reveal some interesting findings which corporate the above contentions. These findings provide an empirical basics of arguing that gender differential in factors determining loan repayment behavior do exists, and that women and men belonging to different sub-strata within the poor are motivated by different factors in their actions.”
In other words, the study points out those local conditions matters most while observing the repayment trend among Credit groups across the countries.

Rajakutti, S and others (1994)\(^4\), conducted study in West Bengal regarding the DWCRA groups and the title of the study was “A DWCRA Odyssey in North 24 Paraganas - A Learning Experience.” The study observes that systematic planning (training, pre-group formation foundation) and slow but steady progress towards target fulfillment and frequent interaction with group are essential for the successful implementation of DWCRA scheme. Orientation of panchayat members towards DWCRA may keep away political interference in a substantial extent. The study also suggested that orientation programme should cover bankers too so that they appreciate the philosophy of the programme and can be mere forthcoming. The existing literature presented in this section point out the importance of Self Help Group approach as a successful means for developing women. These studies pointed out various success factors and also certain weaknesses hidden in the process. However, all the studies emphatically proved that Self Help Groups operating around micro-credit improves the status of women in the society and the process is a viable tool to empower women. Further, the participation of women in Self Help Groups with micro-credit as principal theme generates many a social advantages among women which in turn pave way for self-assessment among women leading to achieve better goals. The studies also revealed that participation in self-help groups also lead to enhancement status of women in the society in view of their better social achievements and successful economic endeavors. The studies presented also reveal that social and economic variables and also demographic features do play vital role in determining the success of Self Help Groups. Consequently, while presenting the analytical framework of the data collected for the present study, the observations made in existing studies have taken care of.
Section-B: Study concentrated on economic and social development but covered the issues other than self-help groups and Micro Credit.

In this section studies related to economic and social development of women through different agencies and other development approaches have been presented for a comprehensive understanding of contemporary issues related to development of women.

Jayalakshmi, K. (2000)\textsuperscript{15}, made a study on development of rural women and the titled of the study was "Rural women's Development: Corporation vis-à-vis local institutions in Karnataka." The study examines the working of Karnataka Mahila Abhivrudhi Yojana and the Karnataka state women's Development Corporation and analyses the interface between the Corporation and local institutions. The function of KSWDS is crucial; it interacts with local institutions at the various levels like the Zilla Parishad, Taluk Panchayat and Gram Panchayat. The study was carried out in the two talukas of Karnataka viz., Daddaballapur and Nelawangala. It was found from the study that the training programmes offered by the KSWDC helped several women to undertake self-employment. Apart from this, the Corporation granted loans to the poor women for starting small cottage industries in weaving, making handicrafts items and animal husbandry etc. Though the schemes extended help by way of grant of loans, short comings were found in the field of monitoring and overseeing the effectiveness of the activities. Added to the above, due to absence of adequate field staff the schemes assisted by the KSWDC could not be implemented effectively.

Sarada Devi, M. and Rayalu, T.R. (2000)\textsuperscript{16}, in their study on factors functioning in women empowerment in urban areas conducted in Hyderabad, identifies various aspects related to the empowerment of women and non-working women in the perception of women's empowerment. 75 working and 75 non-working women were selected randomly from the twin cities of
Hyderabad and Secunderabad of Andhra Pradesh. Data was collected through interview schedules. Study showed that working women perceived more problems due to more power in the family than non-working women. Non-working women faced problems due to powerlessness when compared to working women. Non-working women had more aspirations related to power as they were deprived of required power status in the family. Both working and non-working women felt that their personal freedom and self-interest were their first priority in power persuasion. The power ratio was better for the working women than non-working women and more number of non-working women used different strategies to get power. More number of non-working women perceived discomfort in performing their daily roles and experienced more restrictions on them as compared to the working women. Lack of freedom to spend money, inability to pursue self-interests, loss of personal mobility and authority of spouses on personal affairs were the problems experienced by the non-working women.

Rizwana, A. (2002)\textsuperscript{17}, examined the economic empowerment of women through her study on “Economic empowerment of women through women development corporations: A study of Maharastra Women Development Corporation.” The study made a detailed examinations of 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’s beneficiaries.

The study was carried out in Amravati district of Maharashtra. To facilitate implementation of the programmes/activities for the development of the women in Maharashtra, MAVIM, was established. Under its aegis various schemes/activities were introduced such as Kerosene Scheme i.e., 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 sale of stationery articles. 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 Agricultural Development was also implemented in the state which has helped the population by way of granting of loans for various rural development activities. In spite of the various schemes implemented under MAVIM and MRCP, it was noticed that due to rapid change in the requirements and expectations of the rural population the effect of the scheme was not satisfactory and there were shortcomings in their implementations. Further, MAVIM has implemented Maharashtra Emergency Earthquake Rehabilitation Programme to help the Latur earth quake victims which resulted in the diversion of the resources of MAVIM.

Basu, Purbi and Bera, Nabendu (2002)\textsuperscript{18}, made a similar study on empowerment of women and the title of the study was "Empowerment of women in the context of development: some issues and suggestions." The study examines the impact of development programmes on women in terms of their access and control over resources along with their standard of living so also the necessity for empowerment in the context of development and group awareness both at the individual as well as group/community level. Data were collected from 13 villages from three districts of West Bengal through interview method.

The study observed that the concept of post-natal checkup was almost absent among the low income and less educated section of the population. The un-dimensional development programme for improving maternal healthcare/status for pregnant and lactating women had so far failed to achieve the desired results. Khasjalaishi, a village of Panchala block, Howrah district, has been selected for the study of DWCRA group in operation. Two DWCRA groups had been organized from the two hamlets of the village by a
locally based non-governmental origination. Promoting self-employment scheme through DWCRA scheme was good enough for helping the socially deprived and poor women. The promotion of jari embroidery works by forming DWCRA group enlarges the scope for women of both religious groups of the area to become economically self-sufficient. About 55 self-help groups had managed to get loans from their own group within a period 1996-2000. Promotion of sustainable eco-friendly livelihood systems through animal husbandry, encouraging small entrepreneurship, promotion of savings habit and provisions of credits for self-help group's members through different financial institutions created good effect on village women. Even non-member women showed interest in savings. DWCRA project had made a significant contribution by providing financial assistance for self-employment of the village women. Study concludes that the women empowerment had been considered as a tool for community development which helps the women to accept a particular model of empowerment through income and awareness generation programmes designed by academicians/ politicians/ government/ administrator's development activities/ donor agencies and non-governmental origination.

Institute of social and Economic change made a study on "Micro Finance Poverty Alleviation and Empowerment of Women: A study of two non-governmental origination from Andhra Pradesh and Karnataka." The study attempted to find out the economic and social benefits of the micro-finance programmes on members of micro-finance groups. Primary data were collected from the protecting area of two non-governmental originations in Karnataka and Andhra Pradesh, namely, Gram Vikas and Sanghmitra Services Society respectively. These two protecting areas are located in Kolar and Krishna districts in Karnataka and Andhra Pradesh respectively. Data were collected through survey method, focus group discussions and semi-
structured discussion. Total 106 member’s households in six micro-finance group were collected for this study purpose.

The study showed that the micro-finance programmes do provide economic benefits to the people for whom the programmes were initiated. These economic benefits were mostly continued to avail of savings and credit facility, access to credit for consumption and production and use of credit for undertaking income generation activities. It was found that economic benefits which more pronounced in the project area of Gram Vikas suggest that there were factors other than the micro-finance to work here. There are availability of larger funds for income generation mostly due to National Bank for Agricultural and Rural Development Bank- self-help groups linkage programme and donor funds, and the existence of infrastructure (developed daring activity in terms of well spared out marketing outlets). The study concluded that the micro-finance programmes do provide access to credit for the poor, enable them to undertake income generation programmes and contribute to higher recovery rates. The responsibilities such as development of economic infrastructure and providing additional funds to micro-finance groups must be undertaken by the government as the micro-finance programmes cannot alone alleviate the poverty. Thus, ISEC’s study further proved that micro-finance through self-help groups network has been the best bet for forging a coordinated effort for development of women.

Kaur, DilBagh (2002)\textsuperscript{19}, made a study in Tamil Nadu on Women Entrepreneurs in rural areas. The title of the study was “Rural Women entrepreneurs: A Study in Rural Tami Nadu.” The objectives of the study were to identify the entrepreneurial talents of rural women and to find out the willingness of women entrepreneurs to learn new skills or improve their existing skills and their entrepreneurial interests. About 107 rural women were selected from three blocks of Dindigal district of Tamil Nadu. Data was
collected through structured interview schedule. The study observed that out of 107 respondents, only 19.6 percent were skilled and the percentage of semi-skilled women was much higher with 79.4 percent. About 50 percent of the respondents were ready to learn or improve their talents was more in backward block. About 49% of the rural women in the backward block was willing to start their own enterprise whereas in the developing block, only 25 percent of them were willing to set up such enterprises. Regarding the reasons for not starting their own enterprises, 4.5 percent of women expressed lack of interest, 10.5 percent of women did not have the motivation and energy. 46.2 percent respondents were already occupied in other economic activities, 28.3 percent expressed lack of confidence and awareness and 10.5 percent reported not having money required to start an enterprise. Prevailing conventional customs and way of living, norms of modesty, male dependence and male dominance, illiteracy etc. were the other factors which had negative impact on the rural women in starting their own enterprises. It is suggested that technical and financial assistance may be provided to rural women and efforts should be made to educate them and improve their entrepreneurial management and marketing skills.

Thus, the study elucidates the micro-level conditions which are hindering the promotion of women enterprises in rural Tamil Nadu. The spark within appears to be the prime factors in forging women empowerment as considerable of rural women in this context expressed certain motivational and awareness factors as prime reasons behind starting their own enterprises in rural Tamilnadu.

Patil (2002)\textsuperscript{20}, conducted a study on rural development programs and their impact on women beneficiaries of Dharwad district of Karnataka during 1999-2000. Selection of villages was done by random sampling technique and 120 beneficiaries from eight villages were selected purposively who had taken
self-employment as a venture. The information about various developmental programmers being implemented in the Dharwad district. Out of those different schemes TRYSEM and DWCRA programs were, age, education, occupation, caste, marital status, type of family, sizes, type of house, land holding, annual family income, social participation and mass media participation. Knowledge was the dependent variable. The data was collected by personal interview method by using pre-tested schedule.

The data revealed that education, social participation and mass media participation had positive and significant relationship with the level of knowledge of beneficiaries. However, no relationship existed between knowledge level and remaining independent variables like age, family type, family size, land holding, annual family income and extension contact. An educated woman would be in a better position to collect, interpret, utilize and related information in day to day life. Though their participation in social institutions was very low, their indirect participation either as member or office bearer might have contributed to gain knowledge. Mass media is important sources of information. Women who were exposed to mass media gained better knowledge.

The study reinforces the belief that inner-self of women should be strengthened first to make them on par with men in rural societies. Education has nevertheless played vital role in the study under reference. Further, women need to be exposed to mass awareness campaign to gear them for developing receptivity to participate in development activities.

Shishirkala et al (2001)\textsuperscript{21}, made an interesting study on tribal women headed dairy enterprise. The study was conducted in Ranchi district of Jharkhand state and title of the study was “Economic Viability of Tribal Women Headed Dairy Enterprise: A case study.”
The study was conducted with broad objective of estimating the fixed and variable costs of different dairy units and to calculate the cost-benefit ratio of different dairy units to know the economic viability of tribal women headed dairy enterprises. Study found that the fixed cost accounted for 22.49 percent of the total cost. Variable costs accounted for more than three fourth of the total costs. Out of this the cost of feed and fodder was found to be maximum. As part of the study, it was observed that the bigger entrepreneurs were spending the least amount for producing one liter of milk as compared to the entrepreneurs who had less than six cows. It shows that investment in dairy enterprise was economically viable and suitable for women particularly the tribal women in Bihar and Jharkand states. Study concluded that the average net return of dairy enterprise was Rs.6362/- per month. The study further emphasized that with the active cooperation from non-governmental origination and Government agencies the tribal women can prosper further in this regard.

A study conducted by Dangwal R.C. and Dungwal Surekha (2000), titled “Development of Women Entrepreneurship in South Asian Region”, conducted in hilly region of Uttar Pradesh concluded that:

Women entrepreneurs of a block under study in Uttar Pradesh had no confidence to bear the risk which acted as the inhibiting factors in the growth of entrepreneurship. The attitude of women towards entrepreneurial activities becomes passive due to their over involvement in household activities and lack of support of the menfolk of the family. An informal discussion with the survey respondents also indicated that the male superiority, ego complex and indifferent attitude create hurdles in the path of choosing, starting and running the enterprise activities. Attitude of women towards entrepreneurial option become regressive due to lack of information and experience which makes it very difficult for her to select the location, market, the product and tackle the
other related problems. The authors further argued that, based on the findings of the study, there is a need to realize the importance of women's participation in the economy of UP Hills which in turn could bring attitudinal change among the women and create a favorable climate for rapid development of women entrepreneurship. Socio-economic factors like income, age, and turnover produce wise classification of activities and their improvement on the performance of the enterprise. Specific occupation and family background could be of great help in ensuring better performance of entrepreneurial units.

In other words, the study established the fact behind the success of women development. There is an emphatic role for social and economic factors operating on women. Further, within a person the role of perception and at times need to be carved in an appropriate manner to ensure success in the process of women development.

Section – C: Studies covering various general factors about women

In this section studies related to various other factors concerned to women have been presented with an aim to understand the influence of factors while studying the group and collective approach for development of women as adopted under Self Help Group movement in Andhra Pradesh.

Vasudeva Rao, D (2003)\(^2^3\), concentrated on emerging leadership among women participation of women in local governance and the title of study was “Emerging leadership of women in institutions of local governance: A study in Andhra Pradesh.”

The study found participation of women in local bodies as Sarpanches and there by becoming effective natural leaders. 70 percent of the women in the past were not aware of such things happening in their community, but now such ignorant women’s proportion had come down drastically. Study

77
observed the changes as regards to improved skills to develop their own income generation activities, trainings, undergone and participation in capacity building exercises. In Khammam district nearly 80 percent of women group could solve their water problem while another 13 percent could get a school building in their village. Another 23 percent participated in Janmaboomi and could get lavatories and katcha roads to their villages. In Kurnool and East Godavari district also the women groups achieved many community related activities with varying degree of participation in solving wide ranging community problems as an off shoot off their coming together as a group. The change was very high in Kurnool whereas it was low in East Godavari and poor in Khammam district.

It was suggested that unless the traditional way of looking at things was changed and women were given equal opportunity to bring the tribal group in to the mainstream and concentrated efforts should be made by all concerned to emancipate tribal women groups also to match the performance of the group from the plains. There should be attempts to bring in attitudinal change in the tribal towards group approach/management.

Daniel W.C Rowell (2001), 24, made a well-defined study in Gujarat on famous non-governmental origination working for women -Self Employed women's Association (SEWA)-IN Gujarat. The study was title “The SEWA Movement and Rural development. The Banaskanth and Kutch Experience” The study describes the efforts of the SEWA's strategy was to fight poverty. SEWA has taken a different approach on women it is organized around water and work, SEWA's strategy was to fight against poverty. SWA has taken a different approach recognizing the legitimacy of the informal workers and endeavoring to build the capacity of the people working in this vulnerable sector. It is a part of the solution. By providing linkages in training,
technology, marketing, capital and social service, SEWA builds the capacity of its members to take control of their own lives.

The author further describes lucidly activity-specific operating principles that SEWA has pursued for various programmes and these methodologies serve as engines driving the programmes. SEWA has demonstrated that through a process of convergence, it possible to deliver a variety of recourses, from income generating activity, to health, education, and even old age pensions through DWCRA federation, SEWA has striven to complement and improve access to government resources.

Clearly the study points out that how an integrated action can be pursued and achieves better results if the similar efforts of different agencies were dovetailed for the benefit of target group.

Bhattacharyyaa, Gayatri (2002), attempted a study on empowerment of women in urban situation. The study titled "Empowerment of women: A case study in Kolkata. Data was collected through interview form small number of women officers working in the central Government organization in Kolkata.

The study found that the majority of the respondents age was between 50 and 53 years. All the respondents, were graduates and computer literate. The women respondents, with the exception of one, reported no gender-based discrimination in their workplace so far as allocation of duties and promotion were concerned. All the women irrespective of their marital status believed that women should actively participate in trade union activities and pointed out that they were actively related with the trade union in the their workplace. They were actively unable to take part in union activities as compared with their male counterparts. All the women spoke favorably for women's reservation of seats in the parliament i.e., Lok Sabha, Rajya Sabha, State
legislatures, and the panchayats. They observed that reservation would lead to the equality of women with men; thereby empowering women more and more. All the women covered under the study claimed independence so far as their freedom to buy articles of the household is concerned. The husband and or the male members rather consult the female members at the time of buying consumer goods and also decisions related to children’s studies and plan of a career for them.

The present study emphasizes that empowerment should come from within one’s own self. It is concluded that the women should first be conscious of the barriers they are subjected to in social, economic and cultural life and then attempt at overcoming or transcending such difficulties. In other words, the study clearly indicates that urban women are in better situation in terms of empowerment of women yet the situation at micro level appears to be the same as with women in rural areas. Whether in urban to be taken care of while attempting to empower women through development oriented programmes.

Pillai and others (2003) made a study on influence of female earners on the economics status of the family concerned in Kerala State. The title of the study was “Influence of Female Earners on the Economics State of the Family: Some Evidence from the Micro Level.”

The study was based on primary data collected from 400 households in Trissur district of Kerala State. Total households were divided into two categories i.e., households with female earner and household without female earner. From each category an equal number of 100 household were selected to compare the consumption behavior of the two categories. The household survey was conducted in 1998 from Kodakakra block of Mattathur Panchayat of Trissur Municipality.
The economic state of the family was examined in terms of monthly per capita income. The contribution of male and female for family sustenance was examined by estimating the ratio of contribution of earnings of both men and women. The ratio of female ratio for earning and contribution were examined separately for various income classes and both rural and urban areas. The general conclusion that emerged from that emerged from the study is that the economic state of households with female earner is better than those without female earner; the women spend differently than those without female earner; the women spend differently than the men for maintenance of the family in both rural and urban area and as the income disposition pattern with female earners differs the proportion of saving is clearly higher in household with female earners in both rural and urban area. Thus they are independent in society, while providing better living standards for the family with better savings. The study recommends that more income earning opportunities for women to make the development programme successful and sustainable.

The findings of the study further strengthen the basic issue that if they have favorable circumstance and opportunities women would excel better than men in terms of showing and practicing social and economic development endeavors at household level. In this context the concept of self-help groups at village level would indeed provide better and home in specific issues of women development.

Punam Kumari(2001) conducted a study entitled “Rural Women at work” with a broad objectives (I) to examine the patterns of decision making by rural women with reference to various farm and home aspects (ii) to explore the nature and type of physical participation of rural women in various farm and home activities (iii) to examine rural women's Knowledge level on modern crop production and home making practices (iv) to study the
adoption behavior of rural women with respect to new agricultural and home making technologies and to find out the reasons, if any for non-adoption (v) to study the utilization savings in the family. The study was conducted Samstipur District of Northern plain of Bihar.

The study showed male domination was there in agriculture related decisions and female domination in socio - religious decision. Women were participating in almost all the agricultural activities either independently or jointly except in three operations of ploughing, spading and puddling, precipitation of women was dominated in the areas like cooking, and food processing, miscellaneous household works children related tasks socio religious tasks and house hold manufacturing. Women’s maximum time was devoted to cooking. Rate of adoption of improved technology was increasing with increase in land holding and socio economic states of the respondents. Agricultural/kitchen gardening technologies were adapted by more than half the respondent families. Families placed more importance in investing their savings in bank deposits and house constructions. Study suggested that the rural women, particularly from low should made aware about their local resource, base, benefits of modern since and technology and various development/ welfare programmes being carried out for them through planed educational programmes and mass media. The male heads of families should also be given proper opportunities to participate in educational programmes so that they could bring about changes in their attitudes in enabling women to enhance their decision making power in farm home and economic sectors. Training programmes for women should be organized and village level they should be encouraged to participate in the field days organized at demonstration sites in the village or nearby villages Mahila Mandals should be farmed in the at villages show that the rural women can assemble and discuss their farm and home making problems and find solutions.
Tripathy, S.N. (2002), conducted a study on women working in the formal sector. The title of the study was "women in informal sector" and the objectives of the study are (1) to estimate the rate of participation of women labor in various sectors to identify the causes and consequences of such informal women labor in the rural as well as urban economics of Orissa; (2) to study the socio-economics profile of the Ganjam district and the study area; (3) to examine the socio-economic problems of women labor employed in the construction and service sector of the economy; and (4) to suggest policy implicating for amelioration the living conditions of the informal women labor. The study was undertaken in Berhampur Municipality (Ganjam District) of Orissa. A total of 50 construction women workers and 50 domestic maid servants were randomly selected for the study.

The study found that Ganjam district has 84 per cent of rural population whose main occupation was agriculture. 86 percent of migrant informal women labor households of Berhampur were employed in the informal sector. 56 per cent of women belonged to general castes and SC and ST women constituted 42 percent. 54 per cent of women were construction labor and 76 percent of women employed in domestic households were residing in a single room, while 48 per cent in rented houses whereas 32 percent had their own houses. 50 per cent of women labor households earned an income in the range Rs. 800. Study concluded that gender inequalities and discrimination was manifested in male and female earnings. Operations, which fetch higher wages were preserved for males whereas works of arduous nature fetching lower wages were done by women. Study suggested equal pay for all types of unskilled work and introduction of schemes for skill upgradation for women. Provision of housing and creche facilities must be ensured to make constraints on women laborers and hours of work should be restricted to six hours. Safety norms should be evolved and enacted as law.
The domestic informal women labors should organize themselves to raise a crusade against exploitation and form trade unions for legitimate demands.

Shobha,l (2002), made a study on women and their role in agriculture. The study was conducted in dry regions of Andhra Pradesh. The title of the study was “Women in Agriculture: Findings from a sample survey in the Rayalaseema Region of Andhra Pradesh.” The study was conducted with the objectives of gauging the role of women agricultural labors in decision making at the field level, to ascertain the extent of participation of women agricultural labors in decision making at home and to identify hindrances in women’s work and outline strategies to overcome them. Data were collected through random sampling technique and pre-tested interview schedules were used during the year 2001. A total of 276 respondent from Chandragiri and Srikalahasthi Mandals in Chittoor district in Rayalaseema region of Andhra Pradesh were selected for this study purpose.

The study observed that the women have often been excluded from training in the use of latest agricultural technology and implemented as also from the benefits of artisan reforms. A majority in Srikalahasti (38%) and Chandragiri (60%) were wage labors. Women were also operating as supervisors in the farm works and belonged to a relatively high income group. In Srikalahasti and Chandragiri mandals 48% of the respondents had between 4to6 family members. In fact there were even families having 6to8 members (27% of them). Among 80 percent of the respondents, husbands were favourably involved towards the respondents participation in farm work. Respondents in both mandals reported that in-law were favorable towards the respondents engaging in farm work (30%).

Further, a majority of respondents (53 percent) did not have in-laws residing with them. The proportion of women respondents participating in decision making was for adoption of new farm practices. The women
respondents in Srikalahasti and Chandragiri reportedly worked till an advanced state of Pregnancy and returned to work within 2 to 3 months after confinement. It is concluded that the training Programmes to be organized regularly at the field level to improve women’s knowledge and upgrade their skills, thereby enhancing their decision making capacity and allowing for effective participation at various levels in the agrarian sector.

Kantor, Paula (2003)\textsuperscript{30} made a detailed study on women empowerment through household work in Ahmedabad, Gujarat. The study was actually conducted in the year 1998 among 871 respondents, with coverage of 536 women and 335 men. The empirical results of the study support the conclusion 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 for women who were able to control their income, so development planners must focus on improving 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.

Yadava, Surender (2001)\textsuperscript{31}, made an important study on level of education and socio-economics condition of women, and impact on fertility levels in rural India. The study was conducted in Uttar Pradesh and the title of the study was “Education and socio-economic Condition of women and impact on fertility level in Rural India.”

The study specifically attempted to know the fertility levels of couples, to know the women status and also the level of female education in planning the family and managing the resources available to them. The study reveals that for the women in the low states group, the age specific fertility rate increased with age of mothers, and after attaining in the age group of 25-29
years. However, the decline in fertility after the age of 30 years is faster in the middle status than the low state group. In the high state group of females, about 200 of the 1000 females in the 15-19 years age group experienced birth within the last one year.

It is further observed that an inverse relationship between fertility and education status of the households and also futility and economic status of the households. It is further observed that in each economic status group of households the pattern in fertility with respect of women's statues is quite similar. Consequently, the study recommended that the level of females education be raised so that they may play a more active and effective role in planning the family and managing the resource available to them. It is concluded that good education and job opportunities should be available to females in order to boost the status of women and consequently reduce the fertility significantly. Thus, the finding, in the context of India crossing the population of one billion in the recent past, were of greater importance to raise the education level of rural women in specific.

The studies presented in the section covers a wide gamut of issues related to women and their development. Education has often been stressed by many a studies that it is one of the most crucial factor in facilitating development of women. Further, the capacity-building issues like leadership, attitudes and inner-self of women etc. also appear to be playing vital role in determining the successful intervention of developing programmers among women keeping the importance of observations made in these studies. These aspects have also been taken in to consideration wherever appropriate while presenting the data collected for the study. Thus, the review of related studies presented across three broad items present lucid understanding of issues related to approaches, states and implication of several initiatives aimed at development of women.
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