Chapter II

REVIEW OF LITERATURE
A brief review of past literature pertaining to the empowerment of women is presented in this Chapter. In 20th century, the terms ‘women empowerment’, ‘women is welfare’ and ‘gender justice’ have come in to lime light in the socio-economic and political development analysis of both developed and developing nations. The 20th century’s progress towards equality regardless of gender, race, religion, ethnicity or age was propelled by social movements. One of the most significant aspects has been the movement for women’s rights. The issue of empowerment of women became more significant as women constitute half of the population and unfortunately they been discriminated a lot.

World Bank (1978)\(^1\) in its study found that volume of migration of women has been increasing more rapidly than that of males of the last several decades. It is also observed that employment among women from the lower middle class and poor socio-economic groups is more common than it is among the elite. The women labourers engaged in the unorganized segment suffer from disabilities and exploitation of much higher magnitude than those employed in organized sector.

Manimekalai and Rajendran (1993)\(^2\) in their study found that the DWCRA was helping and promoting self-employment among the rural women who are below the poverty line. It helped them in organizing the beneficiaries in group activities and promotes economic and social self-reliance.
Sivasankaraiah and Ramappa (1993)\textsuperscript{3} in their study concluded that the marketing of product made by the members of the DWCRA group is very important. The interest of women in the programme can be sustained only when a proper market is arranged for their products.

Rajakutti and Prita Sarkar (1994)\textsuperscript{4} in their study opined that orientation of panchayat members and bankers towards the philosophy of DWCRA and than imaginative and committed role of NGO would be a contributing factor for the success of DWCRA programme.

Hemalatha Prasad (1995)\textsuperscript{5} in his study identified certain common factors, for success of self-help groups, like homogeneity of the group in terms of caste occupation and locality made the group more cohesive, assured and regular income from the scheme. Effective and dynamic leadership, awareness about the repayment procedures and consequences of the non-repayment influenced their repayment behaviour the study identified that systematic planning for skill training, raw material supply, quality control and marketing support from officials were the key factors for the effective management of the programme, thus.

Karl (1995)\textsuperscript{6} 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.
Usha Narayana (1996) 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 the provisions of resignation are a guarantee for their empowerment.

Swetha Misra (1997) 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.

Kumar (1997) made a case study of Self-Help Group in the Tirupathi block of Andhra Pradesh. A total of 21 SHGs were selected for this study after a detailed description of the profile of groups and group and members, the author came to the following conclusions: The groups were mostly homogeneous in terms of their socio-economic background. This homogeneity contributed to the cohesiveness and solidarity of the members. The saving level was reasonably satisfactory because of low interest rates charged by the banks and the revolving fund. However some groups become passive and defunct. The reasons for this were irregularity in
repayment of loan, non adherence to the norms set by the group and lack of mutual trust and confidence among group members.

Rama Lakshmi (1998)\textsuperscript{10} found that the DWCRA groups take up traditional income generating activities like dairy, agriculture related activities like sericulture. Silk worm rearing and silk weaning, grafting of fruit plants, managing orchards, fish rending, prawn processing crop production on leased lands managing tractors, litters and other agricultural equipment, sheep and goat rearing, small business, vending of agricultural production – flowers, fruits, vegetables, artisan activities like pottery, toy making, leather work, bakery products and she concluded that DWCRA groups evolve from consumption phase to income generation phase on a lower scale to income generation phase on a higher scale.

Manimekalai (1998)\textsuperscript{11} 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.
Ariz Ahmed (1999)\textsuperscript{12} found that most unique feature of this thrift activity is involvement of all communities he observed that the involvement of women groups not only empowering them but also enabling to shape themselves as social activities by different schemes and in the system.

Shylendra (1999)\textsuperscript{13} in his study identified the reasons for the failure of Self-Help Groups. Wrong approach followed in self-help groups formation by the team, misconceptions about SHGs goals both among the team and the members of SHGs and lack of clarify about the concept of SHG particularly by the team leading to failure in ensuring conditions necessary for their successful functioning.

Sivasubramanian (1999)\textsuperscript{14} studies empowerment of poor and felt that social mobilization is the possible process for eradicating poverty. Poverty can be effectively eradicated only when the poor start contributing to the growth process through their active involvement. Voluntary organizations community – based Self-Help Groups and local government organizations have a substantial to play in eradicating poverty.

Annapurna (2000)\textsuperscript{15} in her study analyzed 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.

Nagayya (2000)\textsuperscript{16} found that non-governmental Organizations and Voluntary Agencies like Rashtriya Manila Kosh and Rashtriya Grameen Vikas Nidhi SIDBI has established a foundation for Micro Credit and NABARD has set up a Micro finance Development Fund.

Manimekalei and Rajeswari (2000)\textsuperscript{17} 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)\textsuperscript{18} opined 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.
Panda (2001) 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) 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-avail ability 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) study found that SHGs are successful due to social cohesion among the members, springing not only from their diverse
background of knowledge base, skills, occupations and income levels, also the successful completion of loan repayment.

Dasgupta and Rajaram (2001)\textsuperscript{22} in their study concluded that lack of any target approach is the main reasons behind the limited success of self-help groups. His study suggested that an environment where genuine NGOs can perform effectively self-help groups and banks can conduct business with SHGs on their own should be created.

Madheswaran and Dharmadhikary (2001)\textsuperscript{23} in their study observed that the triumph of SHGs lending are attributable not only to peer monitoring but to other factors such as lending for non-productive purposes and inculcating saving among group members.

Devasia and Leelamma (2001)\textsuperscript{24} in their study on Self-Help Groups felt that women’s empowerment is an attitudinal and motivational one besides financial issue.

Subhindra (2002)\textsuperscript{25} studied the changing role of devadasis after they joined DWCRA. He felt that there is a striking change in devadasis once they joined in the Self-Help Groups movement. They become capable of handing a variety of productive activities. They were involved in tailoring work, rehabilitation programme management. They have upgraded skills not only in profession but also in handling issues like to obtaining and repaying loans, maintaining accounts, looking after etc family welfare.

Devaki Jain (2002)\textsuperscript{26} 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 per cent of reserved seats for women in local councils.

Suneetha (2002)\textsuperscript{27} attempted a study of rural poor covered by DWCRA scheme in A.P. making a particular reference to Kodumur mandal in Kumool district. The study revealed that DWCRA members obtained an incremental income. 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)\textsuperscript{28} 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,

Karnakar and Ghosh (2002)²⁹ 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 (2002)³⁰ 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 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 and Rayalu (2002)\textsuperscript{31} in 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)\textsuperscript{32} 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. 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.

Singh (2003)\textsuperscript{33} examined the experience of Mysore Resettlement and Development Agency (MYRADA) in fostering self-help groups. The mission of MYRADA 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{34} 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{35} 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 tend in" a helping hand lo
the district administration in different rural development projects ranging from construction of roads to sanitation programmes.

Kantor, Paula (2003)\textsuperscript{36} study suggested that policy makers 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 welfare programmes must pay attention to both the market and the households in order to promote women entrepreneurs.

Narayanaswamy and Monivel and Basker (2003)\textsuperscript{37} studied post manufacturing activity of Self-Help Group activity. They concluded that linkage between the SHG production and the cooperate societies which have to take marketing responsibilities are very weak. This in turn affected the very purpose of the philosophy of SHGs. They suggested that both formal and informal efforts shall be made to establish a lively link between production and marketing.

Narayanaswamy et. al. (2003)\textsuperscript{38} studied post manufacturing activity of Self-Help Group activity. They concluded that the linkage between the Self-Help Group production and the cooperate societies which have to take the marketing responsibilities are very weak. This in turn affected the very purpose of the philosophy of Self-Help Groups. They suggested that both formal and informal efforts shall be made to establish a lively link between production and marketing.
Boraian (2003)\textsuperscript{39} 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.

Indira Devi (2004)\textsuperscript{40} 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.
Rizwana (2004)\textsuperscript{41} study states that MAVIM was established to facilitate implementation of the activities for the development of women in Maharashtra, under various schemes leading to income generating activities. The study also analyzed the impact of MAVIM on the empowerment of women.

Rangi (2004)\textsuperscript{42} 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. The study found that additional income generated through SHGs provided big moral support to the women and also provided the will to bring new changes in the rural economy of the state.

Purushottam (2004)\textsuperscript{43} in his study stated that rural micro-enterprises sub-sector has grown in importance during the last two decades. Policy makers and development administrators can at ignore its capacity to provide viable and sustainable avenues of self – employment to the members of SHGs. The sector is characteristic of great heterogeneity and diversity. Yet across a broad range of settings field evidence suggests that with appropriate market support strategies, the members of SHGs could be effectively assisted to identify and build micro-enterprises as a source of their employment and income. However no market development strategy is static and enjoys universal explicability. These have to be identified, appraised and evolved continuously to suit the local conditions and activities. Further, to be relevant, the development functionaries should be innovative in their modes of development supports.
Rimjhim Mousumi Das (2004)\textsuperscript{44} in his study stated that micro finance through Self-Help Groups has now become a modern economical weapon for the poor to fight against poverty. Many big and small institutions are taking part in this revolution of micro finance vigorously. Still it has a long way to become successful, many programmes from ‘Garebi Hatao’. IRDP started by the government enthusiastically was not able to achieve its objectives. The reason behind this is poor follow up lack of management and participation from the Government as well as people. No programme can ever get its ultimate result unless and until there is co-ordination and cooperation between the government and the beneficiaries.

Nirmala, et. al. (2004)\textsuperscript{45} in their study recommended that they should also be provided with institutional support, like training, marketing and information on available latest technology. They should also be strictly made to utilize the Self-Help Groups credits for productive purposes alone. Further, training, relating to the activity chosen should be imparted.

Sunder Raj (2004)\textsuperscript{46} in his article on SHGs and women’s empowerment has focused on the conceptual framework of the self help as a tool for empowerment. The observation that SHGs contributes significantly to the overall development of women in rural areas is strengthened and the various aspects of rural life where the empowered women can contribute are delineated.

Tamil Selvi and Radha Krishnan (2004)\textsuperscript{47} in their study they said that rural women in India suffer from being both economics and socially
invisible. Individually poor rural women can overcome economic deprivation. To counter powerlessness and economic deprivation women need to alter their self-image and therefore social image. To give rural women visibility and to enable society to come in contact with poor rural women they must get organized into groups. Group approach is available setup to disburse credit to rural women.

Padmavathi (2004) in her study observed that not a single women had permanent assets like houses, land for house sites and gold on their names, she analyzed the so many demerits of DWCRA programme.

Chandramani (2005) in his study on self-help groups for empowerment of rural women revealed that women’s development is directly related to national development. The effective management and development of interest, skills, and other potentialities are of paramount importance. It could be well ascertained that women’s development could be achieved by empowerment which there by enables women to be the agents of social change organizational behaviour is the key to women’s empowerment. Women’s organizations and groups provide them a platform to discuss helplessness in their own society. Involvement of women is essential in all stages of economic and social activities.

The study conducted by Sambasiva Rao and Indira Kumari (2005) 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) conducted a study on 202 SHG leaders of Madurai district in Tamil Nadu 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.

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 Ramgesh, Tileswar and Dhalpur GPs under Harbhanga block are engaged. Marketing arrangement has also been done by DSMS by having tie up with DSWO office for supply to Harabhanga 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.

Suguna (2006)\(^{53}\) 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.

Gangaiah, et. al. (2006)\(^{54}\) in their study opined that the emerging changes in the values and attitudes of the members of the Self-help groups are a clear manifestation of socio-economic empowerment intervention yielding relatively quicker results. The socio-economic programmes reinforce each other and promote all-round development of the children, the women, the households and the communities.

Joseph Labinviana and Eawaran Kanagaraju (2006)\(^{55}\) in their study stated that the performance of SHGs in tribal development i.e., improvement in social and economic conditions of tribal people depend largely on the
member’s participation mediated by the factors of duration of membership groups play a vital role in tribal development of the rural areas of Mizoram. They have reported benefits decreased debt. They have perceived mostly high level of cohesion in their SHGs. The decline of perceived impact of SHGs with increased duration of functioning needs to be reversed through some mechanism to increase participation of members.

Suneetha (2007)\textsuperscript{56} has explained that the empowerment of women became necessary as they are almost fifty percent of the population and are being discriminated at all fronts. Women play a vital role in the social and economic transformation of a country. She found all that the implementation of DWCRA programme has empowered the women beneficiaries with significant growth in their income and employment in the back ward districts.

Abdul Raheem and Yasmeen Sultana (2007)\textsuperscript{57} in their study stated that the Self-Help Group (SHG) models, women are responsible citizens of the country achieving social and economic status. In all stages of economic and social activities, involvement of women has given added significance to them. Women led SHGs in many parts of country have achieved success in bringing the women to the mainstream of decision making. The Self-Help Group (SHG) in our country has become a source of inspiration for women’s welfare. Now a days formation of SHG is a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes. SHG is also available organized set up to
disburse micro credit to the rural women and encouraging them to enter into entrepreneurial activities.

Raghav Gaiha and Mani Arul Nandhi (2007)\textsuperscript{58} in their study found that most of the members are using loans sanctioned through SHGs for health and education of children and for production-related expenses especially by the disadvantaged. Further, domestic violence was reduced.

The Hindu has surveyed (2007)\textsuperscript{59} 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 Ahemed (2007)\textsuperscript{60} 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 APLPDS 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 samities 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 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) attempted a study of the impact of microfinance 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 (2007) in his study stated that majority of the women continues to be confined to micro, small-scale enterprises in spite of efforts made toward economic empowerment of women.

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.

Klaus Deininger and Yanyan Liu (2009) in their study found that the poorest seem to be able to benefit not only socially but also economically. They suggest that to introduce a programme that not only fosters group formation but also supports more mature groups through federation and credit access in order to have significant economic benefits in the long term.

Tanomyee Banerjee (2009) in his study found that women income have been increased after joining SHGs. This resulted in increase in food as well as non-food expenditure and also resulted in increased monthly savings.

Jothi (2010) opined that SHG plays a pivotal role in improving the both social and economic lives of the members, bring them more respect both domestically and socially. The sample respondents after joining SHGs have become very active by becoming full employed in varied activities and thereby earning more. He concluded that the self-help groups contribute substantially in pushing the conditions of the female population up and through that chip in poverty eradication as well.

Thus, the above studies revealed that though there are failures in some areas, self-help groups are considered more worth for the empowerment of the women.

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References


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