Chapter No. II

Review of Literature
Knowledge is Power
-Anonymous

Introduction

The main aim in attempting to review literature on the topic of research is to trace the correct research gaps. An attempt has been made in the following paragraphs to review of a few important studies conducted by Institutions and Individuals in the recent past, starting from 1990 onwards, on the topic of socio-economic conditions of rural women in Anantapur District of Andhra Pradesh.

Review of literature

Wignaraja.P. (1990) concluded that the programmes should involve clearly identifiable homogenous groups of poor women. The design should start with awareness creation building the poor women’s group, concretization and then initiating a poverty alleviation strategy and process based on their needs, resources, knowledge system and capability. Investment and credit should proceeded by social mobilization, concretization and building organization of the down-trodden. To ensure participation of the poor women and sustain the process, institution building at all levels is required and innovative training and sensitization programmes would need to be properly established\(^1\).

Sundari, S. and Kamalambai, N. (1991) in their study on “Women and TRYSEM: A case study”, show that the TRYSEM scheme meant to eradicate poverty and reduce unemployment among the rural youth has served the purpose. It has helped copiously in creation of jobs by imparting skill it has helped in raising the bargaining power of wheeler-dealer. The authors felt that the scheme can be an effective instrument for women’s emancipation and that there is a strong case for extending the scheme to other backward districts\(^2\).
Kusuma, (1991) in her paper on “Atrocities against Women” explained the multifarious forms of exploitation of females like unfavorable trend in the sex-ratio and female infanticide. Practice of child marriages, dowry, sexual abuse and harassment, prostitution, the absence and vulgar way in which a women’s body is depicted to boost the sale of products by advertisers is heinous and atrocious. The author hopes that there will be a meaningful application and enforcement of laws for the welfare of women and also new laws where needed.

Lynn Bennets (1992) presented a paper in an EDI seminar entitled “Women, poverty and productivity in India”. Which was published by Economic Development Institute of the World Bank. This publication analyses the relationship between gender access within the family and beyond. It is a synthesis of a larger and more detailed World Bank study of women’s involvement in key sectors of the Indian economy, the returns they are getting and the critical constraints they face in increasing their access to and productivity in these sectors.

Chetana Kalbagh (1992) in his book “Women and Development”, recognized the need for a specific component for women in all plan exercises, and in a way, was only formalizing and affirming the role and potential of women in the economic development of a country where women have always worked hard and relentlessly along with and alongside the men folk to fulfill the several roles assigned to them by tradition as well as economic necessity, house holder, farmland labourers, dairy worker and also as wife and mother. The last two roles equally and effectively are fulfilled by many women in urban areas who of necessity on otherwise have to work to augment the family income. Towards equality was a long-waited document which provided a clear perspective of the context in which Indian women’s development needed to be viewed.
Hema Tripathi and Arya, H.P. (1993) in their article “Time utilization patterns of farm women in relation to size of family”, explain that women have to devote more time on domestic activities in large families. The notion that in large joint families women can be spared for productive work like farm and animal husbandry activities is not correct. This is in favor of smaller family unit and family welfare programmes.

Stromquist (1993) calls the cognitive, psychological, political and economic components of empowerment. These components are related to the understanding of women’s condition of subordination (cognitive); the development of feelings that women can act upon to improve their conditions (psychological); the ability to organize and mobilize for social changes (political); and the skills to obtain some degree of financial autonomy (economic).

Snehalatha (1994) in her study “Impact of thrift and credit groups in improving the status of rural women”, revealed that majority of the beneficiaries had medium (76.67 percent) socio-economic status followed by high level economic status. A remarkable difference of medium to high level was found in food intake and health care after introduction of thrift and credit groups. Regarding education of children, the enrolment role was improved from 42.50 to 96.67 percent. The supplemental income generated by the beneficiaries was from Rs. 1,200 to 4,800 per annum at which majority (31.57 percent) could generate Rs. 2,401 to 3,600 per annum.

Felix De Souma and Isabela Cabral, (1995) in their study on “Can reproductive health education empower women – A Brazilizn qualitative study”, concluded that a non-formal programme designed to teach health education and sexuality can be an effective tool to bring about women’s empowerment in the psychological, cognitive and physical dimensions. The author recommended that this programme should add efforts to empower women in the economic and the political dimension so that women’s strategic gender needs can be fully addressed.
Prasad H. (1995) in a study analyzed the DWCRA groups and reported that the programme made a positive impact in terms of women’s involvement in pottery activity as the income increased from Rs. 2000 to 3,000 per month. The trade provided adequate employment not only to women themselves, but also the family members. In the case of Sirki making unit, the income derived from scheme ranged from Rs. 200 to 380 per month and the number of days they worked varied from Rs. 15 to 20 in a month, which provided employment for the entire family. Regarding bakery unit, the income derived ranged from Rs. 400 to 450 per member per month and they expressed improvement in their standards of living because of being a member in the group10.

Yadappanavor K. (1995) in his article “Self-employment generation for women: a DWCRA experiment in Karnataka”, explained the impact of DWACRA programme designed to reach a package of development assistance to poor women’s groups with the objectives of improving their economic, health, educational and social status11.

Pawan Sikka S. (1995) in her article “Women in science and Technology” necessitated the women to improve their skills by the use of science and technology. They should march ahead in the so called male dominated world in understanding and mastering the intricacies involved in exploring the frontiers of science. Inclusion of the scheme ‘science and technology for women’ in the Sixth Five Year Plan of our country is a recognition of women as an integral part of national development12.

Neeta Tapan M. (1995) in her article, “Women labour in unorganized sector needs reappraisal of labour laws”, explains the various labour laws to safeguard the women workers in an unorganized sector. The effects of the increase in rural and industrial unemployment have partly been hidden by the high visibility of employment for women in urban white collar jobs, professions and administration. But the contrast between the working conditions of the great majority in unorganized sector and those working in the small visible organized sector is striking13.
Raju, Y.B. and Firdousi A. (1997) in their study “Women development issue, concerns and approaches” noticed that majority of DWCRA members were in the age profile of 20-40 years. Literacy levels were also higher in Prakasam district (43 percent) compared to in Adilabad (13 percent) and Kadapa district (21 percent). Majority of them were also found to be marked and staying in their own steads.

Meera Rao s. (1997) in her article, “Development of women and children in rural areas-an appraisal “, explained the objective of DWCRA programme and its administrative set up. The author opined that rural development is a complex and challenging process in which women can play a significant and crucial role. In most of the developing countries, greater emphasis is laid on the need for development of rural women and their active involvement in the mainstream of development. In India too, sincere efforts are being made by the government especially for those who are below the poverty line through schemes of rural development.

Kusumalatha Tiwari S. (1997) in her article “Structural change and status of women”, explained how the changes in occupational structure influence the status of women in the migration of rural women to urban areas invariably results in a decline in women’s participation and the emergence of social theories relating women to child care and house work as their sole occupations. Technological changes introduce the demand for spick and span skills and specialization very different from the traditional division of labour between the sexes.

Rajakutty. S (1997) working on “The functioning of DWCRA scheme of Salem district of Tamil Nadu”, noticed that 87 percent of the groups sanctioned were functional but, one fourth of these groups did not get revolving fund. The average size of the group was in the range of 15 to 20 but an active member in the group was much smaller. Almost all the groups 93 percent were provided with IRDP loan and they were registered as a society. Awareness level of members was also found to be quite low.
Seethalakshmi. K. and Shanti. K (1998) observed that self-employment had benefited the women in acquiring necessary skills to produce (market) a product, manage, funds, organize the work schedule and the take decision. Self-employment had improved their economic status in the home and in the society. Moreover, in times of personal calamity, the entire group came to the rescue of the affected women. This had proved to be an effective social action against family violence arising due to alcoholism of men. Women also discovered and adopted new attitudes and skills.

Kameswari.J (1998) stated that in Andhra Pradesh rural women after formation of sangams (groups), tended to discuss and address the issue of street lights, pension and housing and so on. Further, she reported that now the sangams were eager to demonstrate their strength in public like people's council mandal level general body meetings etc.

Murali Desai (1998) in his paper “Policy approaches to women and poverty eradication” underlines the importance of gender analysis of development policies in order to identify the steps needed for dealing with increasing poverty in India. The paper traces the history of the developmental policy approach of the United Nations with reference to women which influence the Indian developmental policy approach. It also examines the effects at such policy approaches on women's work and poverty eradication.

Hemalatha Prasad. C (1998) in her article entitled “DWCRA synthetic Gem-Cutting units - some lessons to learn”, realized that the goal of poverty alleviation cannot be achieved without the full and active participation of women in the process of development. With this objective, a special programme i.e., development of women and children in rural areas (DWCRA) was introduced during 1982-83. She examined how the programme DWCRA will help to improve the economic condition of rural women.

Chidambaram.K. and Temozh.G (1998) in their article on “Constraints for women entrepreneurs”, explained the various constraints
encountered by the women entrepreneurs. Considering the importance of women entrepreneurs, the governments as well as the various financial institutions are exclusively meant for the development of women entrepreneurs and their performance. Effective steps therefore are imperative to be taken to mitigate these constraints.

**Jaya.S and Anand.G (1998)** in their paper entitled “Women development programmes in Kerala”, analyzed the objectives of developmental programs for women. The dual role expected form women in the home and outside obstacles their learning and earning capacity, near total lack of leisure, unequal access to health and nutrition. All these necessitated the need for formulating programmes exclusively for women.

**Eswaran.S, Sekhar.C and Paravathi.S (1998)** in their article “Women in Agriculture: A case study”, explained the role played by women in agriculture. Women in agriculture make up a substantial portion of the Indian rural population. Like men, they are engaged in farm operations like seed treatment, sowing manuring inter cultivation, harvest and post-harvest technology. Apart from these, women participate in various forms of processing and marketing of agricultural produce.

**Veenakumari.T (1998)** in her article “socio-economic status of women in India”, has stated that the orientation of society as a whole regarding the desirability that women should play an equal part in the country’s development was taken as a very important precondition for the advancement not only of women but the country as a whole.

In the words of **Sharma.S.L (2000)** women should not be treated as a homogenous category with regard to their development. The developmental programs and policies, which aim at women’s empowerment, should categories women based on their age, caste, class, region (rural or urban) education etc.as women have internal differentiation, so also their problems. During the last sixty years of development in India, a very small proportion of upper middle-
class women are already dominant and privilege has been benefited. The rural, uneducated, lower class housewives remained by and large unaffected by it.\textsuperscript{26}

According to Putnam.R (2000) self-help groups have been instrumental in empowerment by enabling women to work together in collective agency. Women's networks do not usually obtain business or political favors as they command few economic resources and frequently rely on time and non-monetized labour exchange. However, self-help groups, when combined with savings and credit, have enabled women to benefit economically by monetizing their contribution and in the process have empowerment them to become agents of change.\textsuperscript{27}

In the opinion of Zaman.H (2000) self-help groups intermediate by micro-credit have shown to have positive effects on women, with some of these impacts being ripple effects. They have played a pivotal role in reducing vulnerability of the poor, through asset creation, income and consumption smoothing provision of emergency assistance, and empowering and emboldening women by giving them control over assets and increased self-esteem and knowledge.\textsuperscript{28}

Mangal Subramanian.S. (2001) poor women are socially empowered because of group participation. She poses three main questions:

1. What has been the strategy of the state vis-à-vis movement organizations in addressing women's empowerment issues
2. How did current trends in globalization support collaboration between the state and community-based initiatives for rural women and
3. What are the effects of such group-based initiatives (structure and functioning) on individual women's empowerment.

She states that 'The research model integrates gender theory and social movement theory to examine how poor women organize as informal groups'.\textsuperscript{29}
Puhazhendhi.V. and Satya Sai.K.J. (2001) studied on economic and social empowerment of rural poor through self-help groups in 223 SHGs functioning 11 states representing four different regions across the country. They reported that there was an increase in the average value of assets comprising livestock and consumer durables by 72 percent from Rs. 6,843 to 11,793 lakh between pre(1992-93) and post-SHG (1999-2000) periods. The net income per household increased by (33 percent) from Rs.20,177 to 26,899 during same period.

Rekha Gaonkaer (2001) studied on “Working and impact of SHG in Bardez and Biochim Talukas of Goa”, found that individual loans were mostly used for productive purposes and the rate of recovery was 100 percent and also members improved savings, consumption expenditure and self confidence and productive use of free time to improve the hidden talent was also noticed.

Gautham and Singh (2001) reported the impact of DWCRA in four district of Himachala Pradesh. A total of 23 types of different economic activities were being pursued under this scheme with maximum number groups (126) pursuing milk production activity. In spite of 91 percent achievement of the target in organizing units of groups under DWCRA. The functional units accounted for only 67.17 percent. The reasons for this were improper selection of group activities, lack of co-operation among group members, non-availability of raw materials compared to finished product and the lack of local demand and marketing facilities.

Sastri.V.D. (2002) viewed that the concept women’s empowerment is very important for the success of family planning and reproductive health (RH) programme but there is no common consensus on the meaning of the term. Women’s empowerment is such a complex phenomenon that its measurement remains a conundrum for academicians and policy makers. The overview of the review of recent literature on the attempts made to measure and examine the validity of indicators of women’s empowerment by demographers and other social researchers suggests that the information collected to construct these
indicators is sensitive, subjective and varied in dimension. There is certainly a need to develop a standardized total to measure the empowerment attained by women.

Lalitha.B. and Nagarajan.J. (2002) have showed that impact assessment studies point to asset creation as one of the main indicators, measurable by empirical data. Field visits and various documented sources, especially, micro credit, provided to self-help groups have brought about an increase in household income.

According to Apparao. C.H. (2002) self-help is an effective instrument for the amelioration of the economic conditions of the poor. Poor need not only credit support but also savings and other services. Improvement of women’s social, economic and political status has been widely accepted. It is an essential pre-requisite for their empowerment. Keeping this in view the government has introduced a programme for the development of women and children in rural areas, popularly known as DWCRA. To provide greater access to institutional credit to the poor particularly rural women, government has encouraged the promotion of self-help groups through non-governmental organizations (NGOs). Through these two programmes it is hoped, will go a long way in the economic and social empowerment of women in the country wide.

According to Rosure. K.A. (2002) micro-financing provides credit access to the poor with no collateral obligations. It encourages savings and promotes income generation activities. Loans are provided at the market driven rates of interests and mounting peer pressure is used in repayment. This microfinance is carried out through SHGs, where 10 to 20 poor come together by weekly, fortnightly and monthly meetings through their savings and loaning. Through such intervention hitherto uncovered groups are covered with credit and in the process women get empowered. SHGs are sustainable, have reliability, stimulate savings and in the process help borrowers to come out of the vicious circle of poverty.
Ravindran.N (2002) in his article “A comparative analysis on women’s self-help groups (SHGs) in Tamil Nadu and Kerala”, showed that functional comparison of groups as performance indicator revealed that there existed significant reduction in the annual savings in groups in Tamil Nadu which was less by Rs. 3,185.24 per group comparing Kerala. Variation in annual loan disbursement, age of the group and average annual saving per member caused this reduction. They recommended that more literacy should be brought through integrated efforts from non-governmental organizations and government among the group leaders and members of self-help groups (SHGs) in Tamil Nadu. The NGO and SHGs should take initiatives on asset building and collective income generating activities among groups and group members in both the states. NGOs and government should create awareness on consumer needs and focus of marketing of their produce for sustainability in both the states.

Kumaran (2002) conducted a study in the Pune district of Maharashtra to document the experiences of SHGs in promoting micro-enterprises through micro-credit intervention. The study revealed that the main source of money for savings for majority of the members was the wage earned by them. Some of them also get a share from their husbands wage towards saving while others depend on income received from livestock. The study also revealed that the most common micro-enterprises set up by SHG members were tailoring and dairy set up.

Ramakrishna and Krishna Murthy (2003) have examined the impact of SHGs on the social and economic empowerment of the sample households and studied the role of SHGs on obtaining formal credit and found that the SHGs have a positive impact on women beneficiaries. The study results have also shown positive impact on the economic conditions of the beneficiaries. Further, the living standards of the beneficiaries in terms of food intake, children education, health status and financial independence have also been improved.
In the opinion of **Panda, S.K. (2003)**, the self-help groups availing micro finance, have shown an excellent record of loan repayment. As the amount repaid is recycled for giving fresh loan to the same or new members, the beneficiaries inculcate a sense of involvement. Members of the group feel that the repayment is made to their own group and not to any outside agency. This has made timely repayment a prestige issue and pressure from the peer group has discouraged default by individuals\(^40\).

**Sunanda (2003)** in her study reveals that SHGs are continuously saving for a better future for tribal women as participants, decision-makers and beneficiaries in the domestic, economic, social and cultural spheres of life. But due to certain constraints like gender inequality, exploitation, women torture for which various SHGs are not organized properly and effectively\(^41\).

**Meenakshi (2004)** in her book has examined how women entrepreneurs affect the global economy, why women start business, how women's business associations promote entrepreneurs, and to what extent women contribute to International trade. It explores potential of micro finance programmes for empowering and employing women and also discuss the opportunities and challenges of using micro-finance to tackle the feminization of poverty. According to her, the micro finance programmes are aimed to increase women's income levels and control over income leading to greater levels of economic independence. They enable women's access to networks and markets, access to information and possibilities for development of other social and political role. They also enhance perceptions of women's contribution to household income and family welfare, increasing women’s participation in household decisions about expenditure and other issues leading to greater expenditure on women’s welfare\(^42\).

**Rao. V.M. (2004)** in his research paper made an attempt to examine the working of SHGs in the tribal areas of Andhra Pradesh. The study result shows that two-thirds of the respondents were participating in the group activities. Saving was said to be the reason for joining the SHG. About two-thirds of the
respondents have availed the loans after joining the SHG. Further, it was revealed that nearly two-thirds of the borrowings have been used for productive purposes. The study result shows positive results in Girijan areas where exploitation and backwardness of the people is more. The efforts of NGOs government departments and social workers have facilitated the effective functioning of SHGs in the study area.

Usharamkumar (2004) made an attempt to analyze the importance of education in empowering the women. The author has found that the percentage of girls’ enrolment in high schools has increased leading to reduce the hiatus between the girls and boys in the enrolment. The author has argued that education serves as powerful agent in empowering the women. The author has established the fact that literacy-linked women development programmes paved the way for formation of SHGs. In the light of empirical results, the author concluded that education has enabled women to participate in the developmental programmes.

Adeole, Ayanwale and Taiwo Alini (2004) have examined the impact of micro-credit on poverty alleviation and in reducing gender disparities. The study result shows that the monitoring and evaluation by the NGO ensured a very high repayment rate. The NGO efforts have also resulted in higher savings after joining the NGO. The analysis has also revealed that both men and women could obtain higher incomes when compare to the situation prior to availing the micro-credit. Further, the NGO namely FADU (Farmers Development Union) has provided women easy access to farm finance. One important conclusion that emerged from the study was that the micro-credit has enabled the beneficiaries’ are cross the poverty line.

Vasudevarao.D (2004) in his study has examined the impact of the SHGs/DWCRA on the status and the quality of the poor women in rural areas and also examined the extent of women participation in the group activities. The study results showed that nearly 95 percent of the members attended the group meetings regularly. Four-fifths of the SHG members have actively
participated in the proceedings of the SHG members. A noteworthy factor is that there is a positive relationship between savings and repayment. The study has also revealed higher levels of awareness on issues directly related to social development. Attitudinal changes have also been brought among the members of SHGs. The formations of SHGs have led to financial linkages with NABARD banks and such other financial institutions. It only means that self-help groups have a positive effect on tribals.

Narasaiah.M.L. (2004) in his study mentioned that the change in women’s contribution to society is one of the striking phenomena of the late twentieth century. According to him micro-credit plays an increasingly important role in empowering women. Giving women the opportunity to realize their potential in all spheres of society is also increasingly important.

Cheston and Lis Kuhn (2004) in their study concluded that microfinance programmes have been very successful in reaching women. This gives micro-finance institutions an extraordinary opportunity to act internationally to empower poor women and to minimize the potentially negative impacts some women experience.

Sahu and Tripathy (2005) in their edited book viewed that 70 percent of world’s poor are women. Access to poor to banking services is important not only for poverty alleviation but also for optimizing their contribution to the growth of regional as well as the most vital instrument in the process of participatory development and women empowerment. The rural women are the marginalized groups in the society because of socio-economic constraints. They remain backward and lower position of the social hierarchical ladder. They can lift themselves from the morass of poverty and stagnation through micro finance and formation of self-help.

Dasgupta and Rajaram (2005) in their article commented that a paradigm shift is required from financial sector reform to “Micro-Finance Reform”. While the priority sector needs to be made lean, mandatory micro
credit must be monitored rigorously. Simultaneously space and scope have to be properly designed for providing competitive to micro-finance services. Extensive database needs to be created by the RBI for understanding micro-finance.

Sinha (2005) in his study has observed that micro-finance is making contribution to both the savings and borrowing of the poor in the country. According to him the main use of micro-credit is for direct investment. There are of course, some poor people depending on household credit requirements at the time of loan disbursement. Some studies reveal that micro-finance programmes have had positive as well as negative impacts on women. Some researchers have questioned how far micro-finance benefits women.

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

Bhaskar Rao and Pushpalatha (2005) presented the empowered woman appreciates the time she spends on domestic work and outside the home. She is aware that over work is harmful to her physical and mental condition and that health is vital. She is able to question her double responsibility and seeks help from others to have enough leisure to spend on learning and participating in the social and political life of the community.
Chitra Ramachandran (2006) studied the impact of women headed micro-enterprises started through self-help groups on their status. This study has been confined to Madurai district of Tamil Nadu. A total number of 202 leaders of self-help groups where interviewed and it was found that micro-enterprises did bring a drastic change in their livelihood pattern of women who started taking decisions regarding their family as well as income-generating activities.

Indira Kumari and Sambasiva Rao (2006) evaluated the performance of DWCRA with special reference to Krishna district of Andhra Pradesh, a premier in the promotion of self-help groups. The author noted that SHGs were encouraged to come together as co-operative societies at the village and mandal levels by federating them under mutually aided co-operative societies Act 1995. The authorities rightly feel that the subsidy culture is responsible for promoting and strengthening the dependency syndrome. The net result is "People wait for the government schemes or grants years rather than doing the things for themselves". Further, it was found that difficulties arose in marketing DWCRA products as the products were not uniform in quality and difficult to retain profitability because of competition. It was suggested that DWCRA is to be continued as an independent programme rather than a sub-programme of SGSY. They concluded that training is an important aspect of formation and sustainability of SHGs and monitoring the performance of SHGs is needed and immediate attention must be focused on marketing of SHGs product.

Ramanujam.K and ThenmozhLN (2006) in their paper "Empowerment of women" have envisaged that education is a major source of power. Women should be given proper education as, it develops the personality of women by exposing them to the world of books, papers, teachers and the public at large. It is being increasingly felt that empowerment of women will enable a greater degree of self-confidence, a sense of independence and capability to resist discrimination imposed by the male dominated society. Women empowerment especially in rural areas, has a much, greater and
positive influence in factors governing sustainable development as they are playing multiple roles in child and family care, general health and sanitation, agriculture forestry, animal husbandry, food, fuel and water. If the invisible activities of women are quantified, the gross national product would increase by more than 30 percent. In short, empowerment of women creates a better society and self-employment and helps community development and ultimately national development56.

Subbaiah.A. and Navaneethakrishna.K. (2006) in their analysis on “Linking Self-Help Groups with Banks” have depicted that the SHGs play an important role in the upliftment of the rural poor by providing loans at reasonable interest rate. This helps the rural poor to improve employment and economic supports. The members can avail themselves of loan without security. SHGs in most of the villages have been successful in breaking the stranglehold of money lenders. SHG bank linkage programme has been advantages not only members of SHG but also the banks. The advantages to banks are the lower transaction costs by providing loan to the group for internal lending. There are no recovery problems for banks in loan given to SHGs that is Near Zero-Performing Assets (NPAs) generation of goodwill for the banks and prosperity for the rural population. The SHG will help to the economic independence of the rural people and economic development of our country57.

Somasekar. K. (2006) in his article “Empowerment strategies for women” has depicted that several policies, programmes, strategies have been introduced for empowerment of women after attainment of independence in India. This has resulted in improving their status in the family and community. But, women have failed to share proportionately the fruits of progress and in addition, whatever betterment they obtained has not addressed the issue of their socio-cultural handicaps. Therefore there is need to take sustainable measures that would help create a social order based on gender justice58.

Viswanathan.M. (2006) in his article, “Role of micro finance for uplifting rural economy” has explained that the micro-finance is dominated by
self-help groups and their linkage to banks with the launching of NABARD’s pilot scheme gained concepts like self-reliance, self-sufficiency and self-help at its core. Loans under micro finance programmes are very small in hundreds of rupees by Indian standards. Micro finance continues to target the rural and urban households, with an emphasis on women borrowers. Credit follows thrift and the first stage is the formation of groups by individuals themselves, followed by the mobilization of petty saving and recycling this by leading to group members. The repayment period is generally very short. The amount increase based on the borrower’s repayment. Group members usually create a common fund by contributing their small savings on regular basis. The average deposit and loan size of SHG account it larger than individuals account under the priority sector. If banks provide proper training for skill and entrepreneurship development, the SHG members would be able to diversify into income generating activities, thus improving their credit absorption capacity substantially. A loan as little as given to the poor offers a chance to set up their own small business and possibly create more jobs. Microfinance helps the rural poor to improve their standard of living and fulfills their credit needs. Hence, the SHGs are a new innovation in the field of rural development to finance the rural poor and also to satisfy their credit needs.

Jakimow.T.(2007) opined that developmental agencies have increasingly regarded ‘empowerment’ as an essential objective to improve the well-being of marginalized women in India. The perceived success of self-help group (SHG) programmes in this project has encouraged their widespread application across India, becoming the primary mechanism to empower women. However, this success has often been assumed rather than proven, with evaluations generally lacking conceptualizations of empowerment based on theoretical understandings of power relations. This article aims to overcome this by evaluating the potential of SHG programmes through the reduction of internal, institutional and social constraints that prevent the marginalized from pursuing their interests. An analysis of the ‘Normative’ model of SHG programmes, and its actual application shows that while SHG programmes
have the potential to empower women, this is often not realized through the persistence of ‘top-down’ approaches in implementation. SHG programmes are further limited in their ability to transform social relations due to their apparent insistence that the marginalized are the only legitimate actors in their own empowerment. Rather than argue for the discontinuation of SHG programmes in India, their potential to empower women can be increased through a ‘bottom-up’ orientation in implementation, while recognizing that in and of themselves SHG programmes cannot reduce all the constraints preventing the pursuit of interests.

Sood.A. (2007) in the research article, “Self-help to Success” has examined that the story of the tribal women’s SHG of Kohima town has been of source of inspiration to other groups of women. They quickly mastered various skills to produce items having demand in the market and also picked up the nuance of financial matters. They became more conscious about education of their children. They are also more conscious about education of their children. They are also more aware about healthcare of their family and want to conduct healthcare programmes for the community. The lesson they want to pass on to other women is that early to learn and early to work together makes you healthy, wealthy and wise.

Madhura swaminathan (2007) in his study on “The Micro Credit Alternative” made an evaluation of NGO controlled Micro Credit. He reported that a record of near 100 percent repayment is a major success of NGO controlled micro credit. The essay showed that NGO-controlled micro credit organizations do not incur lower translation costs than banks but they are able to transfer these costs to others-donors and borrowers.

Surya Murthy (2007) in his paper entitled “Micro Credit for Micro Enterprises for Immediate Consumption Needs”, presented the loan-use pattern of 11,116 women meetings of SHGs who participated in micro finance programmes in two districts Alappuzha and Ernakulum of Kerala. He found that majority of them have used loans for their immediate needs, rather than for
self-employment micro-enterprise (SEM). Finally, the suggested that in order
to make the women members economically independent and to assist them in
earnings a stable income, they need to be encouraged to use the loans for SEM
through sustained financial and managerial support.

Dwivedi (2008) in the research article, “SHG and Micro-credit” has
depicted that in the present scenario, if SHG and micro credit is a fact from
which one cannot turn its eyes, then socio-economic condition of women
associated with them is a bigger fact you cannot put women in the center to
these groups to eradicate poverty have to become the real carriers of women
are to be associated with these programmes for long, these groups will have to
emphasize on education. Literacy and capacity building processes. Then only
these groups can really become the tools of poverty alleviation and
empowerment of women associated with them.

has revealed that SHG is group of rural poor who have voluntary to organize
themselves into a group for eradication of poverty of the members. The SHGs
can create greater awareness about health problem preventive medical care
remains a neglected area in the rural spheres as part of their poverty reduction.
The NGOs helps SHG in procuring raw materials and also marketing of the
produce the need of the farm women. The ability of these women to contribute
more in the family income well provides them with a greater bargaining
power.

Groups” has envisaged that there is a massive mobilization of women taking
place as result of the SHG movement. The growth of SHGs incidentally has
occurred during the economic reforms period. The SHGs movement has a good
potential to serve both as a human face of the economic reforms as well as
contribute towards women’s emancipation. There is a major onus on all actors
involved in SHGs promotion and development to further intensify their efforts
in enabling SHGs to reach a mature stage. We need a major investment in
capacity building of SHGs and proactive policies to help overcome the constraints faced by SHGs to integrate than fully into the development programmes aimed at women’s empowerment.

Gurmeet Singh (2008) in his article, “Problems of Rural Indebtness” has envisaged that the rural indebtedness has deep roots in the country. Indian agriculture is a vicious circle. To break this circle, role of rural credit, role of micro finance and SHGs become very important there are marginal farmers who are the most indebted class. Improvement in credit delivery system would help and NABARD can play an important role in improving the functioning of agriculture credit societies. Micro finance institutions and SHGs can also improve standard of living of farmers in rural areas.

Narayana (2008) in his article entitled “Towards Achieving Women’s Empowerment through Micro finance Programme: A fresh look at the Issues, Challenges and Strategies”, recommended that the government have to widen the network of credit programme for the rural poor women to increase their economic solvency and enhance their empowerment. He concluded that micro finance contributors in solving problems of inadequate housing and urban services as an integral pan for poverty alleviation programmes. Micro finance must also be re-assessed in the light of evidences that the poorest families and the poorest women are not able to access credit. A range of micro finance package is required to meet the needs of the poorest women.

Tanmoyee Banerjee (2009) in his empirical attempt on Economic Impact of SHGs: A Case Study” maked on effort to estimate the impact of SHGs created under SGSY programme of government of India on the basis of primary survey undertaken in the district of North 24 paraganas of West Bengal. He made comparative analysis of group (300) and non-group members (143). In his study he observed that there is a large impact of SHGs on group members than non-group members. He also found that income generation through group activities improved the average income of group members than that of the non-group members. The study further revealed that there has been a
significant decline in the medical expenditure and school dropouts in the families of group members than that of non-group members\textsuperscript{69}.

\textbf{Nagaiah and Koteswara Rao (2009)} in his paper entitled “Micro Finance and support organizations in the Southern States of India”, reviewed the recent trends in the SHG banking linkage programme at National and State level, with special reference to Andhra Pradesh in detail and certain aspects of the other southern states Tamil Nadu, Karnataka and Kerala. In Andhra Pradesh they covered the aspects like, state initiatives, federation structure, services beyond credit performed by SHGs linkages with various programmes and Andhra Pradesh Mahila Abhivruddhi Society (APMAS). In respect of the other states they covered the aspects like Kudumabashree Projects of Kerala. DHAN Foundation’s work with base in Tamil Nadu, Myradda and Sanghamitra Rural Financial Services with base in Karnataka and ICICI Banks’s linkages with SHGs in the partnership model. They conclude that there is a need to explore ways to utilize local knowledge and information for effective loan monitoring and risk mitigation\textsuperscript{70}.

The rationale for the present study is due to the fact that there are no earlier studies on the theme which is clearly demonstrated with reference to review of the selected literature.
References


