INTRODUCTION AND METHODOLOGY

India is a multifaceted society where no generalization could apply to the nation’s various regional, religious, social and economic groups. Nevertheless certain broad circumstances in which Indian women live affect the way they participate in the economy. A common denominator in their lives is that they are generally confined to home, with restricted mobility, and in seclusion. Other, unwritten, hierarchical practices place further constraints on women. Throughout history, women have generally been restricted to the role of a home-maker; that of a mother and wife. Despite major changes that have occurred in the status of women in some parts of the world in recent decades, norms that restrict women to the home are still powerful in India, defining activities that are deemed appropriate for women. They are, by and large, excluded from political life, which by its very nature takes place in a public forum.

In spite of India’s reputation for respecting women, including treating her as a Goddess, history tells us that women were also ill-treated. There was no equality between men and women. This is true of ancient, medieval and early modern times barring some revolutionary movements such as that of Basaweshwara, the 12th century philosopher in Karnataka, who advocated equality, casteless society, status for women, and betterment of the downtrodden. Reform movements in the 19th and 20th centuries led by great social reformers provided boost to women’s legal status in India.

Independence of India heralded the introduction of laws relating to women. The Constitution provided equality to men and women and also gave special protection to women to realise their interests effectively. Special laws were enacted to prevent indecent representation of women in the media and sexual harassment in workplaces. The law also gives women equal rights in the matter of adoption, maternity benefits, equal pay, good working conditions etc.¹
At the international level, the UN Charter, the Universal Declaration of Human Rights and Convention on Elimination of All Forms of Discrimination against Women (EDAW) sought to guarantee better legal status to women.

However, certain contentious issues like the Jammu and Kashmir Permanent Resident Disqualification Bill, 2004 which deprived a woman of the status of permanent residency of the State if she married an outsider and the Supreme Court judgment in Christian Community Welfare Council of India in an appeal over the Judgment of the High Court, Mumbai. The latter has permitted, under certain circumstances, the arrest of a woman even in the absence of lady police and at any time in the day or night. These instances have once again brought to the forefront the traditional male domination.

**From Women to Gender**

The theoretical foundations of development discourse have experienced many changes over the decades. The role of men and women in the development process has received much attention in the last few decades. Although the principle of equality of men and women was recognized as early as in 1945 in the UN Charter and the UN Declaration of Human Rights of 1948, researchers have pointed out that development planners worked on the assumption that what would benefit one section of society especially men would trickle down to the other women. The new theory argues that a person’s role was specified under a patriarchal framework where the scope of gender - masculine or feminine- was limited within the biological understanding of sex male/female.

**Gender, Development, Women’s Movement**

The above situation is especially visible in the world of development, and finds its clearest expression in proliferating references to “gender” in local, national and international forums, and activists. One repeatedly hears of gender bias, gender sensitization, gender planning and gender training, to mention just some of the more common examples of its contemporary use. To begin with, discussions were limited to only “women”, rather than about systemic relations of inequality, involving the relations between both men and women.
The task in India then, as everyone seeks to take account of 60 years of independence from two centuries of British colonial rule, is to try and face up to this recent slice of history; a history we would like to claim as our very own. In the 1991 World Bank Report on Gender and Poverty in India, Lynn Bennett announces: “Now, researchers, women’s activities, and government departments are reaching a new consensus: women must be seen as economic actors — actors with a particularly important role to play in efforts to reduce poverty”. But, the Shramshakthi report on self-employed women and women in the informal sector published in 2008 deplored women’s extremely vulnerable working conditions across diverse occupations under high levels of discrimination, as well as the range of health hazards women are exposed to on an everyday basis.

The World Bank report concluded that poor women are clearly more efficient economic actors, with greater managerial and entrepreneurial skills than men; the Shramshakthi report recommended that women require greater access to resources, especially credit and social services. Wider disparities exist among various women’s groups culturally and socially. As a result one can perceive as difference in the cognitive, connotative, and consumption patterns of women residing in various spheres of social and economic layers. The victims of exploitation and oppression have been largely women of the Third World countries in general and lower sections among them in particular.

**Culturally**

- Gender specific specialization work
- Cultural definition of appropriate sex roles
- Expectation of role within relationship
- Belief in the inherent superiority of males
- Customs of marriage Bride price/Dowry
- Notion of the family as the private sphere and under male control
- Value that give proprietary right over women and girls.

**Economically**

- Limited access to cash and credit
- Limited access to employment in formal and informal sector.
- Limited access to education.
As a result of the cultural and economic factors, women face discrimination right from the childhood. It is held that both in childhood and adulthood males are fed first and better. According to one estimate, adult’s women consume approximately 1000 calories less per day than men. The sex ratio in India stood at 933 females per 1000 males at the 2001 census and out of the total population, 120 million women lived in abject poverty. Lack of healthcare facilities and poverty has been resulting in India accounting for 27 per cent of all maternal deaths world-wide. Death of young girls in India exceeds that of young boys by over 300,000 each year and every 6th infant death is due to gender discrimination.

**India’s Female Population**

As per the 2011 census, India had a female population of 586 million. India accounts 15 per cent of World’s women characterized by vast regional differences and a variety of cultures. But, social discrimination and economic deprivation on the basis of gender is common to all, irrespective of religion, cast, community, and State.

**Trends in Sex Ratio in India -An Over View**

The sex ratio in India has been historically negative or in other words, unfavourable to females. A look at the Table 1.1 reveals that in the pre-independence period, the sex ratio declined consistently up to 1951 when it rose marginally. In the post independence period, the trend continued and the sex ratio slipped down for two consecutive decades after 1951 to reach 930 in 1971. During 1961-71 a steep fall of 11 points was seen in the sex ratio. After 1971 Census, trends were not consistent, showing increase in one decade and decline in the next. However, it was hovering around 930. The sex ratio as per provisional results is the highest since 1971 and a shade below the level of 1961.
# Table-1.1

**Sex Ratio in India during 1901-2011**

<table>
<thead>
<tr>
<th>Year</th>
<th>Census Year</th>
<th>Sex Ratio Females per 1000 males</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1901</td>
<td>972</td>
</tr>
<tr>
<td>2</td>
<td>1911</td>
<td>964</td>
</tr>
<tr>
<td>3</td>
<td>1921</td>
<td>955</td>
</tr>
<tr>
<td>4</td>
<td>1931</td>
<td>950</td>
</tr>
<tr>
<td>5</td>
<td>1941</td>
<td>945</td>
</tr>
<tr>
<td>6</td>
<td>1951</td>
<td>946</td>
</tr>
<tr>
<td>7</td>
<td>1961</td>
<td>941</td>
</tr>
<tr>
<td>8</td>
<td>1971</td>
<td>930</td>
</tr>
<tr>
<td>9</td>
<td>1981</td>
<td>934</td>
</tr>
<tr>
<td>10</td>
<td>1991</td>
<td>927</td>
</tr>
<tr>
<td>11</td>
<td>2001</td>
<td>933</td>
</tr>
<tr>
<td>12</td>
<td>2011</td>
<td>940</td>
</tr>
</tbody>
</table>

*Source: Census Abstracts 1901-2011*

During 1961-71 a steep fall of 11 points was seen in the sex ratio. After 1971 Census, trends were not consistent, showing increase in one decade and decline in the next. However, it was hovering around 930. The sex ratio as per provisional results is the highest since 1971 and a shade below the level of 1961.

Map 1.1 depicts patterns of sex ratio in different States and Union Territories in 2011 provisional census.
Map-1.1
State and Union Territory wise Sex Ratio, 2011

Source: Registrar General Census of India.
Trends in sex ratio in States and UTs-2011

The patterns in sex ratio among the States and Union Territories are distinct. The top three States recording the highest value of overall sex ratio are neighbours located in the southern part of India namely Kerala (1084), Tamil Nadu (995), and Andhra Pradesh (992). Among the UTs, the top three are Puducherry 1038), Lakshadweep (946) and the Andaman & Nicobar Islands (878).

The lowest sex ratio among the States has been recorded in Haryana (877), Jammu & Kashmir (883) and Sikkim (889). Among the UTs the lowest sex ratio has been returned in Daman & Diu (618), Dadra & Nagar Haveli (775) and Chandigarh (818).

Only three major States, Bihar, Gujarat and Jammu & Kashmir have shown decline in the sex ratio. The other Union Territories registering decline in overall sex ratio include Dadra and Nagar Haveli, Daman and Diu and Lakshadweep.

Empowerment of women, gender discrimination, and violence against women, which have become serious subjects of sociological research in contemporary times, was hitherto neglected. While contemporary social changes have exposed women to unprotected socio-economic, cultural and political environment, there are no corresponding protective social systems and institutions of social justice to safeguard their interests. There are many who are skeptical about women’s ability to exercise equal rights with men and about their capacity to play equal role with men. But such apprehensions are ill-founded in the context of the broader opportunities available for women following mechanization of industry and agriculture, enabling women to compete with men successfully.⁴

Innovations in science and technology have removed the disparity between men and women attributed to physical strength alone. Women are able to handle modern appliances which require intelligence and training and not merely physical strength. Thus, India has now several women working as pilots, driving locomotives, buses, tractors and machinery in workshops. Sex as maternal factor in the area of legal rights has practically disappeared. It is not therefore fair to relegate women as a group to an inferior position in society. The Constitution does not regard sex as a permitted classification and prohibits sex as a basis of differential treatment in all areas of legal rights.
Modernity has resulted in a growing flexibility and changes in the gender roles of men and women. The earlier conception that man was the provider of basic necessities for family and women the child bearer and caretaker of home, is no longer valid in the changing social structure and economic compulsions.

In spite of the progress made, rural women and those belonging to the Dalit, Tribal, and nomadic communities remain unaffected. So is the case with Muslim women among the minorities. The latter are far from realizing their basic rights. For instance, the low level of political participation of Muslim women in India is not only a consequence of the lack of resources but also the result of the status of Muslim women in the community. Since women in India have little place in the public arena they also express less faith in the political process.  

In spite of the UN Charter of Human Rights and the provisions of the Indian Constitution, women continue to be victims of exploitation. The view that the future generation of a family is carried on and preserved by boys-only has degraded the position of women in society. Similarly, it is noticed that majority of the women are lacking in the spirit of rebellion. If careful attention is not paid and major steps are not taken, the situation will become extremely critical.

Therefore, any attempt to assess the status and problem of women in a society should start from the social framework. Social structure, cultural norms, and value systems are crucial determinants of women’s role and their position in society. In respect of the status there is a gap between the theoretical possibilities and their actual realization.

**Women’s Empowerment**

Empowerment is a multi-faceted, multi-dimensional and multi-layered concept. Women’s empowerment is a process in which women gain greater share of control over resources-material, human and intellectual like knowledge, information, ideas and financial resources like money and access to money and control over decision-making in the home, community, society and nation. Many studies revealed that women Self-Help Groups are the best instruments for women empowerment.
The systematic analysis of the status of women in agriculture and rural development strategies started in mid seventies following the submission of the Rural Committee on the Status of Women in India (CSWI) set up in 1970, by the then Ministry of social Welfare.

It was also supported by the declaration of the International Women’s year (1975) which initiated a global debate on the women vis-a-vis the development strategy. Knowledge and information available from the studies and research commissioned to analyze the situation of women, identified gaps in the development policies indicated the necessary for changing the focus for women’s development with a clear policy frame.

Within the country, the Committee on the Status of Women in India (CSWI) urged the government in its Report (1974) to adopt a policy for the fulfillment of the constitutional guarantee of equality and social justice and the long term objective of the government to involve women fully in the process of national development. The committee observed that instead of equalizing, the development process has been actually more dis-equalizing contribution to farther the polarization in the rural society. The process has been particularly negative in case of women leading to a deplorable situation in respect of their health, education, employment and working status.

The working group on employment of women (Planning Commission 1973) suggested for exemption of opportunities for employment of women through diversification and expansion of education and training, ensuring a reasonable share of credit and other inputs or self employment at higher rate of investment in Women preferred industries and occupation. In view of the fact that the agricultural sector employs the largest number of rural women, the working group suggested for ensuring proper training facilities for them to improve skills and enable them to demand a better wage as well as to improve their productive capacities.

The working group appointed earlier by the Ministry of Agriculture and Rural Development, Government of India, on the promotion of village organization for Rural Women (1976) examined in detail the situation of women in the rural development sector and remained the existing programmes of the Ministry, particularly, the programmes of Mahila Mandals and Youth Clubs which were
considered as an instrument for promoting peoples participation in the development process. The working Group observed inadequacies in conceptualization of the women’s programmes which was based on the assumption of the women’s role outside the production system and the priority sectors of food production, fuel, fodder, water housing, employment which were main concern. Observing the lack of clarity in objectives, appreciation and attention to women’s multiple roles within and outside the home, failure to identify and reach the poorer section of women, the working group recommended for a new strategy in the rural development commensurate with the actual situation of women in the rural society, particularly those in the poverty sector with the basic objective of the drawing rural women into the mainstream of development and to enable them to function as instruments of social change. The working group particularly stressed for the promotion of self reliance and collective action by rural women for the betterment of the home and family, village and community.

Behind making all these recommendations and the challenge introduced into the policy debates on the rural development strategies were also the experience and inspiration drawn from a number of collective organizations of working women like the self – employed Women’s Association and Tamil Nadu working women’s Forum. They demonstrated the validity of the suggested approach and their potentials of women’s organization for the development of their innate capacities for self – development. Support to this challenge was also lent by the National Commission Agriculture (1976). The Commission criticized the government’s failure to understand the significant role played by women in the rural economy in the harnessing their active support in the task of rural development which ought to have been done in the interest of achieving the full impact of agricultural development strategies.9

All those recommendations made by various expert committees set the guidelines for introducing a new focus in to the future programmes for development of women. The chapter on Women’s Development in the Sixth Plan Document was on the basis of these recommendations which accepted the suggested strategy. The expert groups expressed a special concern about the rural women as they comprise the large majority of the entire female population which is nearly 50 per cent live below poverty line. Specific problems identified about the rural poor women are as follows:10
- Marginality of attention and services to them in rural development and agriculture;
- Lack of access to the availability assistance, services such as lack of training, information, credit, legal provision, education etc.
- Low productivity and low occupational choice.
- Inadequate investment and expert guidance for promoting socio-economic activities.
- Inadequate application of source and technology to remove drudgery and
- Low health and nutritional status etc.

This finding have rejected totally the “Trickle down” theory that the benefits of development will automatically reach to all sections of the population and made a strong plea for a clear cut policy on women’s development.

**Women Development - Empowerment Paradigms**

Cardine Moser (1989) has identified five paradigms towards women's development in Third World countries (Table 1.2). The first paradigm related to welfare approach is based on the traditional view of marking the women's role in development or the basis of customary gender division of labour. The second paradigm came in existence during 1975-85, when the decade was declared as the 'Decade of Women'. This approach was aimed at gaining equity and procuring her as active participant in development process. It further aimed at giving equal opportunities to women even by creating positive discrimination or reservation. The third paradigm was concerned with anti poverty, directed at poor women to ensure and increase their productivity. This is still being followed under the assumption that women's problems arise out of under-development. In this context, the approach of rural development is increasingly confronting itself to the formation of Self Help Groups (SHG's), in stabilizing and linking with viable socioeconomic activities for sustainable livelihood. This is seen as the only solution of poverty eradication, equity and development of women. The fourth paradigm is related with efficiency which depends on the belief that policies of economic stabilization and adjustment rely on women's economic contribution to development and their economic participation is seen as a mechanism to achieve equity. The fifth paradigm is empowerment model, which envisages greater.\(^{11}\) The table 1.2 gives all such details.
<table>
<thead>
<tr>
<th>Type of Project goal</th>
<th>Concept of the problem</th>
<th>Concept of solution</th>
<th>Type of Developmental Interventions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Welfare</td>
<td>Women's Poverty, women's special needs, Women as a vulnerable group, women's lower socio-economic status</td>
<td>Provision of support services of health, nutrition, child care</td>
<td>Build maternity clinic, health clinics, immunization, health education, nutrition education</td>
</tr>
<tr>
<td>Economic self-reliance</td>
<td>Women as under employed, dependent, lacking in productive skills</td>
<td>Promote self-reliance and interdependence provide productive skills</td>
<td>Income generating projects for women, women's clubs, soap making, school</td>
</tr>
<tr>
<td>Efficiency</td>
<td>Women as previously overlooked resource in development planning, women as under develop human capital</td>
<td>Identify actual productive roles of women, support women with skills training and improved technology, invest in previously overlooked resource</td>
<td>Integration of women in development planning, maintaining of women's development, extension advice for women farmers, appropriate technology for women's access to factors of production</td>
</tr>
<tr>
<td>Equality</td>
<td>Structure of inequality, discrimination against women in schooling, credit access to hand</td>
<td>Equality of opportunity for women in schooling, access to factors of production</td>
<td>Affirmative action to promote equal opportunity, revise development planning so that women are equal partners and beneficiaries in development process</td>
</tr>
<tr>
<td>Empowerment</td>
<td>Unequal gender power relations the patriarchy, patriarchal resistance</td>
<td>Conscientization, mobilization, solidarity, collective action</td>
<td>Gross roots projects, support for women's collective action, project concerned with democratization and political action</td>
</tr>
</tbody>
</table>

*Source: UNICEF, based on Moser in ICECD, Making Development Gender sensitive, a Guide for Trainer, Allahabad, ICECD.*
Self-reliance among women their subordination is seen not only as a problem of men but also of colonialism and neocolonialism. This approach focuses on overall development and particularly on enhancing social and economic capabilities. In this task, a number of non-governmental organizations are playing crucial role since government is seeking partnership to ensure sustainable, people's centered and decentralized development and governance. It is also well accepted that women's active role in ecological and environmental programmes may ensure sustainable development, since increasing ecological and environmental degradation has caused environmental crisis when women belonging to weaker sections of society are protesting against government policies and programmes which are causing development induced displacement, loss of sustainable livelihood and natural resources.

The present paradigm of empowerment of women is not a woman in development but a gender and development. The women in development paradigm assumes that women have been left out in development process and hence need to be integrated to give benefit. Gender and development paradigm recognizes women's triple role i.e. in reproduction, production and community management. Therefore, the main objectives of development programmes in this context may be categorized as (i) initiate income generating programmes; (ii) sensitize women about their rights, entitlements and legal framework; and (iii) take up capacity building measures.

Gender and development approach stresses the need for gender analysis and identification of strategic gender needs before initiating any appropriate action for empowering women.  

It is seen that gender inequality retards economic growth. There is growing evidence to suggest that several aspects of gender relations, the gender based division of labour, disparities between males and females in power and resources and gender biases in rights and entitlements act to undermine economic growth and reduce the well being of men, women and children. It is commonly held that, investments in female education and health tend to increase the incomes of families; educated women who know more about health and hygiene are also able to practice this
knowledge; better educated women are able to adapt to newer technologies, hold on to new opportunities and cope up with economic shocks.

Women's development has come a long way from the earlier welfare orientation. In the welfare approach, women were taken as vulnerable sections of the population, whose situation could be ameliorated through the provision of support services like health, nutrition and childcare. The economic self-reliance puts emphasis on income generation projects for women; the equality model puts the blame on inequality and promoted affirmative action to promote equal opportunity. The present approach of empowerment looks at unequal gender and power relations and uses conscientization, mobilization, solidarity and collective action as the solution to the problem. The empowerment approach arises from a strong commitment to women's rights and capacity to make their own decisions about development strategies under the credit for empowerment. The SHG offers the canvas to conduct social intermediation, provide women the opportunity to acquire the ability and entitlement to their own lives, set their own agenda, gain skills, solve problems and develop autonomy. Significantly, the member of SHG's may exhibit the following outputs, resulting from their activities namely: (i) acquisition of literacy and numerically skills (ii) awareness of basic legal rights (iii) awareness of projects and state development activities (iv) critical political consciousness, electoral process, societal analysis and gender issues (v) enhanced social status as perceived by self and other's (vi) freedom from exploitation, money lenders, landlords etc (vii) active role in organization of group and other political bodies, viz. Panchayat (viii) ensuring literacy and education of girl child (ix) health consciousness (x) restructuring of women's time utilization and (xi) enhanced decision making powers within the household.

The status of women in a complex society like ours, is not uniform. Within Indian subcontinent, there have been infinite variations of the status of women, differing according to the cultural milieu, family structure, caste, class, occupation, property rights etc. All these factors are significant determinants of variations in her position in different groups. Scheduled Caste women who constitute sizeable population of India is subjected not merely to gender bias, but also to indignities arising out of the age old tradition of untouchability, marginalization and exploitation from which incidentally the entire social group of Scheduled Castes suffer. The
deep-rooted social discriminations have compelled this section of population to lead a life of bare subsistence level, both in respect of economic terms and human dignity.

Thus we can see that the women are a discriminated lot in the Indian society and they need to be empowered for their betterment. One of the ways for their betterment is through the Self Help Groups.

**Review of Literature**

Review of literature is the most important aspect in any research work. It is a measure stating the recent output on a particular area of research and organized in a helpful sequence to strengthen the present research techniques. The main objective of the review of literature is to understand the research activities that have taken place in a particular discipline in general and in the area of research in particular.

Puhazhehdhi, V., (1999) in his paper “Evaluation Study of SHG’s: Important Findings of Evaluation Study in Tamil Nadu” analyzed the functioning of SHG's, in performance, sustainability, empowerment of women, economic impact on the members, future potentials etc. He observed that SHG's in Tamil Nadu are performing well towards social change and transformation. The emerging trends are leading to positive direction of empowerment of members and promotion of micro finance.

Ahmad, M.A., (1999) through a case study on Thrift Groups in Assam, entitled “Women Empowerment: Self Help Groups”, highlighted that women are coming to the administration directly for their just rights and to address their grievances boldly. It proved that Self Help Groups are successful in North East India even in the midst of insurgency.

Bhatia, N., & Bhatia, A. (2000) in his paper “Lending to Groups”, through few case studies highlighted that recovery of SHG's is higher than other credit extended to borrowers. Moreover, involvement of SHG's had helped the bank branches in recovery of old dues. They observed that there have been perceptible changes in the living standards of the SHG's members, in terms of ownership of assets, increase in savings and borrowing capacity, income generating activities and income levels as well.
Datta, S.K., & Raman, A., (2000) in his paper “Can Heterogeneity And Social Cohesion Coexist in Self Help Groups, An Evidence From Group Lending In AP in India”, highlighted that SHG’s are characterized by heterogeneity in terms of social and economic indicators. The success of SHG's in terms of high repayment is mostly related to the exploitation of prevailing social ties and cohesion found among women members. Social cohesiveness among members spring not only from their diverse background of knowledge base, skills occupations and income levels, but also due to the dynamic incentive system of progressive lending to the groups on the successful completion of loan repayment. However, SHG's are heavily dependent on external financial agencies for their lending operations.

Laxmi R. Kulshrestha (2000) in his article “Micro – Finance; The New Development paradigm for poor Rural Women” considered that lack of capital is a serious constraint to the development of rural women. He opined that the major constraints into effective and beneficial credit programming for women on a larger scale are the lack of banking data disaggregated by gender and lack of any women into credit analysis. He concluded that unless the people, particularly the woman living in rural areas come up with socio-economic development, the uplift of our economy will be a day dream.

Dasgupta, R., (2000) in his paper “An Informal Journey Through SHG’s”, observed that micro-financing through informal group approach has effected quite a few benefits viz.: (i) savings mobilized by the poor; (ii) access to the required amount of appropriate credit by the poor; (iii) matching the demand and supply of credit structure and opening new market for FI's; (iv) reduction in transaction cost for both lenders and borrowers; (v) tremendous improvement in recovery; (vi) heralding a new realization of subsidyless and corruptionless credit, and (vii) remarkable empowerment of poor women. He stressed that SHG's should be considered as one of the best means to counter social and financial citizenship not as an end in itself.

Malhotra Rakesh., (2000) in his study of 174 women beneficiaries, in Rae Bareilly of the state of Uttar Pradesh, entitled “Micro-finance a Panacea for Poverty Alleviation”, drew and covered randomly from four formal agencies of credit i.e. CB's, RRB's, PACS, and ARDB's revealed that less than half a per cent of female population against 3.5 per cent of male
population in the study area were clients of the banks. Furthermore, only 7.64 per cent of the total number of cases financed and only 6.96 percent of the total quantum of credit extended by RFI’s have gone to women. It was observed that 83 per cent of loan cases availed by women; male members were primarily responsible for the end use of credit.

Jayasheela and Birdar, R.R., (2000) made an attempt to study the problem of over dues, in Polenahalli Village of Kodegenahalli, Hubli taluk of Tumkur district of Karnataka in their essay entitled “Rural Finance’- A Village Study”. Through their study they observed that borrower do not get credit in time. This hassled to misuse or inefficient use of the credit. The study reveals that about 65 percent of the beneficiaries have deliberately postponed the repayment of loans with the expectation that the government would waive their loans in future. They suggested that delay tactics and indifferent attitude of the officials should be avoided by properly counselling them.

Nagayya, D., (2000) in his scholarly work entitled “Micro Finance for Self Help Groups” expressed the need to enlarge the coverage of self help groups (SHGs) in the advances portfolio of banks as part of their corporate strategy to recognize perceived benefits of SHG financing in terms of reduced default risk and transaction costs. He suggested that the banks need to divide suitable policy guidelines for appraisal, monitoring and supervision of SHG advances together with necessary documentation.

Gurumoorthy, T.R., (2000) in his article entitled “Self – Help Groups Empower Rural Women”, stated that women’s empowerment cannot be ignored while, devising various policies for rural economic development. Women participation, according to him, is a significant one in rural employment activities such as agricultural operations, poultry, sheep - rearing, dairy, getting fire wood and selling, sale of agriculture produce etc.

Sharma and Sharma (2000), made an empirical study on “DWCRA programme in Solan District of Himachal Pradesh”. Altogether five blocks and thirty two groups involving about 402 DWCRA groups were selected for analysis. It was found that lack of proper monitoring and evaluation and political interference, lack of commitment and dedication among the functionaries, lack of awareness about the DWCRA programme were some of the bottlenecks in implementing the DWCRA programme. Finally, the study suggested that efforts should be
taken to prohibit all kind of political interferences, short-term training programmes must be taken to ensure smooth and effective functioning of DWCRA programme.

Vijayanthi (2000) in her paper “Women’s Empowerment Through Self- Help Groups - A Participated Approach”, attempted to explain the process of women empowerment in terms of levels of awareness creation, decision making, self and group empowerment among women from self – Help Groups in five slum areas of Chennai. In order to take up self development programmes, she stressed, that the measures such as building confidence and strength through brain storming sessions, and group activities and inculcated group discipline by entrusting group responsibility.

Bari, B.B., & Dr. Vannan, P.P., (2001) discussed the wide gamut of issues embedded in the concept of Self – Help Groups (SHGs) in an article entitled “Promoting Self – Help Groups as Sub – System of Credit Cooperatives ”. They put forth the arguments to enforce the view that ultimately SHGs can be developed as sub –system to primary, agricultural cooperative societies at village level. In their study they identified that by and large SHGs have been mostly linked with commercial banks in the rural areas. The linkage with the cooperative credit system is proverbially poor. As such, need of the hour is to make an earnest effort to bring about effective linkage with the cooperatives.

Sarkar, A.N., (2001) in his article entitled “Innovations in Micro Finance Linked Development Programmes ”, expressed that the micro – finance could be referred to as an institutional mechanism of providing credit support in small amount and usually linked with small groups along with other complementary support such as training and other related services to the people with poor resources and skills for enabling them to take up economic activities. He also pointed out that in order to give boost to the micro – finance initiatives, region specific strategies in consultation with stake holders need to be evolved such strategies will have to focus on building sustained demand for micro finance services and simultaneously equip its providers to deliver sustainable micro – finance services.

Dwarakanath, (2001) endeavoured on “Self Employment Generation and DWCRA – A Review”. He felt that unless the potentialities of the women are properly tapped and developed on social transformation and economic development is possible. The specific observation of the DWCRA programme is that development of women became an uphill task mainly due to the absence of strong development administration at the gross-root level and
unfavourable power structure. He significantly recalled the fact that economic development and consequently social transformation of rural women is not possible unless they become shareholders at the micro level.

**Sharma, K.C. (2001)** in his paper “Micro Financing through SHG's”, maintained that through SHG's women empowerment is taking place. Their participation in the economic activities and decision-making at the household and society level is increasing and making the process of rural development participatory, democratic, sustainable and independent of subsidy, thus, macro-financing through SHG's is contributing to the development of rural people in a meaningful manner.

**Kokila, (2001)** in one of her papers on “Credit Groups for Women Workers”, recognized that DWCRA programme is a great boon for women’s development. She also felt that the programme cultivated the habit of savings, thrift and credit policy among the women. However, she felt that the programme is in its infant stage. The paper is also called for Government and Non-Governmental agencies ensuring the growth and promotion of thrift and credit groups. The success of this work depends on the management of thrift and credit on cooperative basis by the women and no erosion of that should be permitted.

**SatishP. (2001)** in his paper “Some Issues in the Formational of SHG's”, raised certain issues related to the functioning of SHG's. Adequate care should be taken to ensure homogeneity of socio-economic status of the members, while forming SHG's. The process of SHG formation has to be systematic whether a Bank or an N.G.O forms it. He emphasized that SHG's experiment has to be spread throughout rural India rather than being concentrated in a few pockets of the country. NGO's are more suited for forming and nurturing of the SHG's, and therefore, it is essential to strengthen them and their resources so that they should increasingly undertake this work.

**Barbara, S., & Mahanta, R., (2001)** in their paper “Micro Finance Through Self Help Groups and Its Impact: A Case of Rashtriya Grameena Vikas Nidhi - Credit and Saving Programme in Assam”, maintained that the SHG's have helped to set up a number of micro-enterprises for income generation. Rashtriya Grameena Vikas Nidhi's Credit and Saving Programme in Assam has been found successful as its focus is exclusively on the rural poor. It
adopted a credit delivery system designed especially for them with the support of a specially trained staff and a supportive policy with no political intervention at any stage in the implementation of the programme.

Rao, V.M. (2002)\textsuperscript{34} in his paper “Women Self Help Groups: Profiles from Andhra Pradesh and Karnataka”, maintain that a review of the genesis and development of SHG’s in India reveals that the existing formal financial institutions have failed to provide finances to landless, marginalized and disadvantaged groups. The origin of SHG’s could be treated to mutual aid in Indian village community. SHG’s encourage savings and promote income generating activities through small loans. The experience available in the country and elsewhere suggests that SHG’s are sustainable to have replicability, stimulate savings, and in the process help borrower to come out of vicious circle of poverty.

Ranjit Karnakar and Bholanath Ghosh (2002)\textsuperscript{35} conducted a survey in the Midnapore district of West Bengal on “The Role of Women in the Self Help Group”- An Emerging Possibility to Co-Operation at Grass Roots”. The study revealed that Self –Help Groups (SHGs) enhanced the status of women as participants, decision makers and beneficiaries in the democratic, economic and socio-cultural life. It also revealed that the SHGs encouraging women to take active part in the socio-economic progress in the nation. They concluded that the emancipation of women is an essential pre-requisite for economic development and socio progress of the nation.

Das Sabyasachi (2003)\textsuperscript{36} in his articles entitled “Self Help Groups & Micro Credit: Synergic Integration”, concluded that the micro credit loan alternative source of credit for the poor who earlier were considered as non-bankable. This system not only provides credit, most important input for development, to the poorer sections of the society, but also aimed for their capacity building. He has also observed that group lending has distinct advantage in the form of excellent recovery rate and improvement in income level. He observed that in rural India, it can be seen that the poorer sections of the society and destitute cannot avail of the credit from banks and other formal institutions due to their inability to deposit collateral security and property mortgage.

Sinha Archana (2004)\textsuperscript{37} in her scholarly article entitled “Micro – Finance for Women’s Empowerment” put forward a debate on micro – credit for discerning policy - makers, researchers
and development practitioners. She pointed out that one of the major limitations of women Self–Help Groups (SHGs) is the time consuming meetings, particularly in programmes based on group lending and time consuming income generating activities. Coupled with no reduction in traditional responsibilities, they only increase their work and time burden.

She discarded the assumption that access to credit automatically leads to empowerment as women face wide disadvantages and inequalities, in order to be successful in business and life. In addition the assumption that providing women with access to credit guarantees that women maintains control over their loans and over the benefits of the investment, cannot be taken for granted.

_Chue Pierre, M.B., Dickson Ruth, Michael Sanderson, M.D., and Austin Mardon (2004)_\(^\text{38}\) in their study, “Self Help the Impact of Groups on People with Schizophrenic”, analyse that Consumer initiated and controlled Self Help Groups could be an effective community support to people with schizophrenia. Despite the fact it is widely acknowledged that consumer initiatives should be part of any modern health-care reform strategy, there have been a few systematic assessments of the impact of Self Help Groups and certainly no evaluation of Self Help Groups for people with schizophrenia. Without professional involvement, most Self Help Groups collapse soon after starting.

_Qazi Moin (2004)_\(^\text{39}\) in his essay on “Self Help Groups: Poised for a New Role in Rural Development”, considers that the linking factor for a self-help group is not the desire to get loans. It is social homogeneity, like common heritage, caste, sub-caste, gender, place of origin or the same traditional occupation. The most important factor which links the member is ‘social’ and not ‘economic’. Even when the members come together for undertaking common economic activity, they would be working more as business partners than as a group. In a group, social bond has the strongest binding force. It provides cohesion and imparts fraternal touch. The functions of the group could be economic, educational, religious, but it is the social bond which alone shape the members into a collective personality.

_Manivannan, L., (2005)_\(^\text{40}\) in his essay on “Role of Self-Help Groups in Women Development”, consider that the experience in different parts of India and across the globe have demonstrated that organizing the poor into Self-Help Groups (SHGs) and entrusting the schemes directly to these groups is the best way to implement the anti-poverty programmes locally. He
further says that the Self-Help Groups (SHGs) especially of women are emerging in different parts of the country as grassroots mechanism to provide credit out of group funds. The study will analyse the core issue of poverty reduction and efficacy of SHG route for micro enterprise promotion in this process.

Somasekhar, K., and Bapuji, M., (2005)\textsuperscript{41} in their paper on “Empowerment of Women Through Self-Help Groups: The Case of DWCRA in Andhra Pradesh”, addresses the dynamics of empowerment of women in Andhra Pradesh by means of Self-Help-Groups strategy launched in early 1980s for improving the socio-economic status of these women. The strategy of Self-Help Groups based on the concept of micro-finance involving lakhs of poor rural women has legitimized their demand for equitable space in every sphere of life. The Self-Help groups are formed as micro-credit network for promotion the socio-economic betterment of women as well as capacity building, micro-entrepreneurship, collective action with the ultimate aim of empowering these women in different spheres, the different women welfare programmes were converged with the Self-Help Groups for achieving the goal of empowerment of women more concretely and effectively. Deepam, Velugu, Swarna Jayanthi and all other women welfare initiatives are linked with the Self-Help Groups. This convergence has been meant for addressing the poverty among the rural women comprehensively and firmly for achieving their all-round emancipation which has been seriously engaging the minds of policy makers, feminists, leaders and women themselves. After critically examining these issues, the authors strongly argues that the DWACRA Groups strategy in Andhra Pradesh is a success story and a valuable experience. These Groups can play more effective role in empowering the poor women if the lapses of this strategy are identified and rectified.

Swamy Narayana, N., et.al., (2005)\textsuperscript{42} in his article “Networking SHGs and Cooperatives: An Analysis of Strengths and Weaknesses”, explained the advantages of linkages between formal cooperatives and SHGs. For the formal cooperatives the main advantage would be externalization of a part of the work items of the credit cycle-assessment of credit needs, appraisal, disbursal, supervision and repayment, reduction in the formal paper work involved and a consequent reduction in transaction costs.
For the groups, the advantages lie in the access to a larger quantum of resources as compared to their corpus generated through thrift, access to better technology and skill upgradation through different schemes of banking sector and a general improvement in the nature and scale of operations that would accelerate economic development.

Manoharan Naik, K., and Girija, B., (2005) in their article entitled “Microfinance: The New Development Paradigm for Poverty Eradication and Women’s Empowerment”, identified the major hurdles which inhabit the poor women from forming groups, which includes their powerlessness, lack of unity and leadership qualities which act from outside and include caste, class, and ethnic stratification. They concluded that the activities undertaken by SHGs cover almost the whole gamut of socio-economic development of the poor. This definitely improves the condition of poor especially women and is a part of women’s employment.

Satyanarayana, M.V.A.N., Nagalakshmi, R., (2005) in their article “Role of Women in Rural Development”, opined that the main obstructions to socio-economic development in rural woman are due to illiteracy, poverty, lack of employment opportunities, resistance to change, lack of infrastructural facilities etc. They expressed that these drawbacks can overcome by an integrated and balanced development oriented policy. Much economic growth can be recorded by providing employment opportunities and utilizing the available resources of that area. They also said that if the work of the rural women in off-farm activities are accounted and recognized, their power can be utilized for improving their socio-economic conditions.

Smita G.Sabhlok (2006) in her study entitled, “Self Help as a Strategy for Women’s Development in India”, says that the SHGs can make women contribute to economy. It has changed the lives of many in India. Group power has been found to be patent force in giving collective empowerment and voice to the poor women in rural areas, but has not necessarily empowered them beyond the confines of patriarchy. There is a long way to go before reorientation of power relationships, both in the household and at the societal level.

Soundarapandian, A., (2006) in his study “Micro Finance for Rural Entrepreneurs Issues and Strategies”, made an attempt to analyse the growth of the SHGs and the role of
microfinance in developing the rural entrepreneurship. The study suggests that though there is a positive growth rate of the SHGs in states get in terms of growth of the SHGs there is wide variation among states. Linkages of banks with the SHGs are found impossible for this variation.

Singh Subah Yadav, (2006)\(^{47}\) in his study “Self Help Groups Movement in Rajasthan - Bright Prospects” found that till February 2006 about 13 lakh rural poor families had access to financial services throughout the 98,500 SHGs in Rajasthan. During the last four years the SHG-Bank Linkage Programme witnessed significant progress in Rajasthan. The performance of the Government Development Department, the NGOs and the banks under the programme has been commendable.

Swaminathan Madhura, (2007)\(^{48}\) in his essay 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 microcredit organizations do not incur lower translation costs than banks, but they are able to transfer these costs to others – donors and borrowers.

Sooryamurthy, R., (2007)\(^{49}\) in his paper entitled “Micro Credit for Micro Enterprises or for Immediate Consumption Needs”, presented the loan use pattern of 1,1116 women meeting of self help groups who participated in microfinance programmes in two districts (Alappuzha and Ernakulam) of Kerala. In his study he found that a large majority of them have used loans for their immediate needs, rather than for self – employment micro – enterprise (SEM). So, he 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.

Narayana, N., (2008)\(^{50}\) 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 has 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 will contribute in solving problems of inadequate housing and urban services as an integral part of poverty alleviation programmes. Microfinance must also be re – assessed in the light
of evidence 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.

*Rudrappan, D., (2007)* in his paper "**Reducing Poverty and Inequality in India and China: Has Globalisation Helped?**", is of the opinion that the rise in inequality has been the result of three factors: (i) a shift in earnings from labour to capital income. (ii) The rapid growth of services sector with consequent explosion in demand for skilled workers and (iii) A drop in the rate of labour absorption during the reform period. There has also been an increase in regional inequality, especially in the incidence of rural poverty. This rise in inequality has implied that despite better growth poverty reduction has been sluggish. In spite of higher overall economic growth, the extent of decline of poverty an inequality in the post-reform period (1991-2006) has not been higher than in the pre-reform period. The Globalisation has not helped the poor and the level of inequality has increased along with the process of Globalisation in China and more significantly in India in the post-reform period.

A Study conducted by *Mohanakumar, P.S., (2007)* on "**Agricultural Crisis and Incidence of Poverty in Kerala**", has emphasized that the farmers in Kerala were now caught in a situation of rising cost of production and low prices for commodities. Another tendency in Kerala is that agricultural land is being used for real estate speculation by Corporate. In the place of corporate farming, farmers’ can resort to group farming or co-operative farming. But it remains to be seen how the prices and imports can be regulated to save the farmers from the neo-liberal policies and clutches of Multi-National Corporates.

*Gowda Channappa, N.S. and Devaraj, M., (2007)* in their paper "**Role of Municipalities in Urban Poverty Alleviation**", have identified the need of the hour is to assist the urban poor by extending the helping hand to improve their living standard. The urban local bodies (municipalities) can identify the problems, set priorities and formulate the policies for urban poverty alleviation in a specific local situation in addition to effectively implementing the central as well as State Government’s programs. The municipalities can really play big role in urban poverty alleviation through mobilizing resources and working with local communities in a participatory manner. The socio-economic development of rural areas is of crucial significance in the frame work of integrated growth and social justice. The present Government is giving high
priority for the emancipation of the poor with the clear objective of eradication of poverty, reduction of inequalities and elimination of privileges. The focus in this paper is on the myth and reality of the unique rural development programmes.

Krishnan, S.M., (2007)\textsuperscript{54} in his paper “Myth and Reality of Some Rural Development Programmes”, has felt that the professionals in Rural Development Planners and administrators and enlightened public will find this paper is interesting and useful. The present Government is giving high priority for the rural development, but it is not sufficient. They must give special attention for the emancipation of the poor with the clear objective of eradication of poverty, reduction of inequalities and elimination of privileges. We have low rural development or no rural development because there is low lab to land programmes or no lab to land programmes. So we want pain, without pain there will be no gain. We must bring a lot of lab to land programmes for the fast rural development and stable growth.

Ramalingam, B., (2008)\textsuperscript{55} in his study “Poverty Reduction Strategies in Andhra Pradesh”, covered that the IKP has addressed all the challenges like larger dependency on agriculture, high level of food insecurity and vulnerability, inability to take advantage of school infrastructure, and low level of women empowerment.

Abraham Punnoose, (2008)\textsuperscript{56} in his paper on, “Micro Finance Scenario of Kerala”, considers that the Micro Finance is not a panacea, but it is a more promising approach than many we have had for the development for some time, in it own right. By thinking about financial development from a micro finance vantage point, we might increase the likelihood that financial development more broadly can contribute to poverty alleviation.

Chakravarty Kavita and Batra Vikas (2008)\textsuperscript{57} in their paper “Self- Employment Programme for Poverty Alleviation: An Assessment of SGSY”, have suggested that revolving fund should be used to supplement the group corpus and enhance the thrift and credit activities of the poor. Ear-marking of the allocation comes in the way and leads to faulty implementation of the scheme.
While economic development of the country proved a lasting solution to the poverty in rural areas, the target oriented intervention through different programmes to deal with the problem of rural poverty can make the difference. Obviously the self-employment programmes like SGSY would account for a major role in the government’s efforts for poverty alleviation. Efforts should be taken for the more participation of women in the programme with the more comprehensive approach of women empowerment and social peace.

Munian, A. ,(2009)\(^{58}\) in his paper “Micro Finance and Poverty Reduction: Analytical Issues”, said that the SHG Bank linkage approach is found to be an effective instrument by which very poor people can access hassle free formal credit without any collateral security and simultaneously improve their thrift habits. The approach also contributes to a social empowerment of the women. However, the linkage and its impact can be made sustainable with the sincere interventions by the promotional agencies particularly the banks and Block authority in the areas of awareness building, skill development and training. Andhra Pradesh has adopted new and creative strategy to reduce poverty in the state of Andhra Pradesh through Rural Poverty Reduction Project (APRPRP), later remained as Indira Kranthi Patham (IKP), brings together the lessons learnt from earlier experiences and experiments of both the governmental and non-governmental initiatives. It builds on the strengths of a number of projects. APRPRP have shown that the poor have tremendous potential to help themselves and that the potential can be harnessed by organizing them. The poor have demonstrated that when adequate skills and inputs in community organisations, Management and action are provided they can shape their destinies A.P. state appears to be more suitable model for the most of those states which have not been able to evolve an effective poverty reduction strategy.

Banerjee Tanmoyee., (2009)\(^{59}\) in his paper entitled “Economic Impact of Self-Help Groups-A Case Study”, makes an effort to estimate the impact of Self-Help Groups 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 during September 2005 to March 2006. Data were collected from group members as well as from non-group members. It has been observed that income generation through group activities has improved the average income of group members but the inequality of distribution of income is high among the group member than that of the non-group members. Secondly, there has been a significant decline in the medical
expenditure and school dropout rate in the families of group members than that of non-group members.

*Lalitha, K., and Prasad, G., (2009)* in their paper “Empowerment of Women: DWCRA Programme”, attempt on DWCRA Programme and made an humble effort in evaluating empowerment of women through DWCRA programme in Guntur District in Andhra Pradesh. The study reveals that most of the groups were formed by illiterate women members. In the present study it was found that there were 833 illiterate in the collected sample. Lack of education restricts their mobility of travel and interaction with the officials. In the present study it was found that 29.4 per cent of OCs, 22.2 per cent of SCs visit nearby places very frequently. But a higher portion of members were sticked on to their native places only. Due to this low level of education, their interaction with officials was restricted. The source of getting loan is another important aspect of DWCRA groups. Each member in the group saves from Rs.50 to Rs.100 per month in a view of getting loan. In the present study the members who joined in the group expressed that their dependency on money lenders and landlords were comparatively reduced after joining into the group. It was found in the study that most of the group members’ demand for getting loan is for their personal purposes rather than for income generating activities. It is found that there is lack of stability in the groups as many married women are not in a position to spare time to be with the groups due to the shift of their place of residence. Moreover, there is no unity among women members owing to personal reasons.

*Balamirtham, P., and Devi Uma, I.V., (2009)* in their article “Women SHGs in the Upliftment of Tsunami Victims”, praised the role played by SHGs in assisting Tsunami affected women wiped the hard tears of those who have been wounded by Tsunami. It is possible for the SHGs only through the co-operation of the Government and NGOs who have sponsored SHGs. Discussed the role of SHGs in relieving victims of Tsunami in Kanyakumari district of Tamil Nadu.

*Chandrashekar, T.C., and Shivashankar, S.C., (2009)* in their article on “Microfinance for the Extreme Poor: A Study” says that the inclusion of the poorest in microfinance is often discussed in terms of trade-offs ins social and financial performance. Microfinance started to gain prominence as an effective intervention for the poor since the early 1980s. As such,
poverty-focused MFIs used “ownership of less/than 50 decimal of land” as the eligibility criteria. These targeting criteria ought to be inclusive of the extreme poor, and this was the case in the initial years.

Tripathy, K.K., and Sudhir K. Jain, (2010) in their article entitled “Micro-Finance and Rural Self-Employment Through Self-Help Groups: A Study of Selected Districts in Orissa and Haryana” made an assessment of the governance issues in the operation of Self-Help Groups (SHGs) in rural India. The primary focus of the study is to (a) analyse the implementation of the government self-employment programme that aims to create SHG micro-enterprise of poor clients and (b) understand the constraints/ issues of the effective execution of the programme in impacting client beneficiaries equitably. They examined the underlying causes of the performance related gap in the study districts (two districts each from Orissa and Harayana) and the implications for the effective governance of community groups taking credit support and undertaking micro-entrepreneurial activity in rural areas.

Biswar Kumar Tapash (2010) in his article on “Effectiveness of Micro-Finance on Poverty Reduction and Future Challenges: A Case of Bangladesh” assessed the effect of micro-finance on poverty reduction and to find out the future challenges of effective implementation of micro-finance programmes in Bangladesh. The paper is mainly based on secondary material. He says that the micro-finance programmes have been very successful for hard care poor, but the poorest section i.e., ultra poor have been left out because quite often the destitute themselves feel they are not worthy and the micro-finance programmes also do not judge them to have the entrepreneurial ability necessary to invest the credit property.

Seilan, A., (2010) in his article on “Graduating Self-Help Groups in to Micro-Enterprises and Women Empowerment” held that the role of small enterprise in poverty alleviation has been recognized as vital and promotion of small and micro-enterprises for women has been recognized as the key to augmenting family welfare. He further says that the micro-enterprise concept when coordinated with the SHG lending system, those people who have been deprived of credit, could have their fair share of credit. Though the credit provided is micro in nature, it has produced macro changes in the lives of the women who received it.
Shylendra, H.S., Sampati Guha and Veerashekarappa, (2010) in their scholarly article on “The Role of SHGs as Micro-Financial Intermediaries: A Study in Sabarkantha District of Gujarat” examines how the concept of SHG has been adopted under the linkage programme and in what ways SHGs are able to help the poor obtain access to savings and credit facilities from the formal institutions in a relatively backward district (Sabarkantha) of Gujarat State in Western India. The study reveals that the linkage programme has given a fillup to the formation of SHGs in the study district. About the impact of SHGs, the study found that among SHGs that have taken up lending, a significant proportion of the members are accessing them to meet especially their smaller credit needs.

Komala, K., Aiyanna, K.V. and Chikkarangaswamy, (2010) in their article on “SHGs as an Instrument for Women Empowerment” considers that the micro finance helps the poor people meet their needs for easy credits and financial services. The study it reveals that in Mysore district that SHGs have been playing a vital role in the empowerment of women. This is an important institution for improving the life of women on various social and economic components. The number of women inclined towards SHG is increasing which implies that women are aspiring for equality, self confidence and self respect.

Arjun Y Pangannavar (2010) in his article on, “Women SHG Programme and Rural Poverty: A Micro Study”, says that the incidence of poverty is more in rural India. Governments made their efforts through rural development programme to overcome the problem of poverty. But these programmes are reduced to mere subsidy-giving programmes and by the by they failed to provide safety nets like guaranteed employment, stable assured income and gender justice, Self-Help Group programme is an innovative participatory approach to eradication of poverty. Women self-Help Groups are being played a very active role in eradication of rural poverty. As anti-poverty programme, SHGs has three thrust areas namely (i) women access to micro-finance and banking (ii) development of women micro-enterprise and (iii) women empowerment. The present micro level study has endorsed the right paradigm of rural development to eradicate poverty at gross-root level.
Patikar Gautam and Singha Komol (2010)\textsuperscript{69} in their article on “\textit{Scenario of Micro Finance in India: An Overview}”, considers that Micro Finance in India is still in its nascent stage. Micro finance yet remains a powerful tool for development. It may not be a panacea, but it has brought a sea of change in the lives of many in the poor and over-populated country India. Indian micro finance is dominated by two operational approaches viz. Self-Help Groups (SHGs) and Micro Finance Institutions (MFIs) in addition to a few cooperative forms. The first approach is popularly known as SHG bank linkage model. This model is the dominant model, initiated by the NABARD through the SHG bank linkage programme in the early 1990s. Today the SHG model also links the informal groups of women to the mainstream system and it has the largest outreach to micro financial clients in the world. The second approach also called financing through MFIs, is the emerging model. This model emerged in the late 1990s to harness social and commercial funds available for open-lending to clients.

Shankar Savita, Mukul G Asher (2010)\textsuperscript{70} in their article entitled, “\textit{Regulating Microfinance: A Suggested Framework}” addressed regulatory issues to enable the microfinance sector to contribute more effectively to the goal of financial inclusion and provide an environment in which all stakeholders can participate with confidence. Second, while banks usually have to make full provisions for loans without collateral, such a measure is not possible in the case of MFIs, as most of their loans are collateral free. Third, while bank failure may be contagious due to the interdependent nature of the payments system, the interdependencies between group members in micro finance can leads to a different kind of contagion effect. Fourth, MFI customers are often first time users of financial services and usually have low education. Fifth, merely formulating regulation regarding codes of conduct for MFIs and providing channels for dispute resolution regarding MFI practices is not sufficient. Sixth, the cost that MFIs would incur in complying with regulation needs to be considered, as it may have an impact on their lending rates.

Lakshmi, R., (2010)\textsuperscript{71} in his paper on “\textit{Influence of SHG Schemes on Rural Women Empowerment}” concentrates on the impact of SHGs on the empowerment in Tamil Nadu. In the present scenario, what women need is economic independence in all spheres in order to be identified as human being and to gain their due rights in the society and live their life with confidence and dignity on par with men. SHGs are a viable alternative to achieve the objectives
of rural empowerment and rural women empowerment. SHGs play a pivotal role in social transformation and socio economic betterment of rural women. The study also concentrates on identifying the extent to which the rural women are aware of the various schemes offered by the government and the extent of utilizing the facilities for the betterment of their lives.

Nagabhushana Rao, E., and Geetanjali, V., (2010)\(^{72}\) in their article on “Self Help Groups and Women Empowerment: A Case Study” studied about the impact of selected SHGs shows that the impact was significant on issues related to child marriage, awareness about legal implications of the matrimonial litigations, hygienic practices, family planning practices, value of unity and education, inculcation of self confidence, awareness on articulation, decision making and change in expenditure patterns. However, the SHGs had relatively failed to meet the required level relating to issues like domestic violence, dowry system and in securing positions in the political system other than statistical reservations.

Shanmugam, N.K.,(2010)\(^{73}\) in his paper on “Empowerment of Women Through Women SHGs: A Micro Study”, studied the impact of SHGs in four taluks viz., Namakkal, P.Velur, Rasipuram, Tiruchengodu of Tami Nadu.

1. The study revealed that; 65 per cent stared business/profession on their own after the training in WSHGs.
2. 100 per cent of the respondents are under financial constraints before joining WSHGs.
3. 80 per cent of the members were able to overcome the financial constraints after joining WSHGs.
4. 38 per cent of the respondents felt that the financial assistance of WSHGs was inadequate.
5. 74.07 per cent felt that the new profession gave them earnings.
6. 76 per cent felt that the earnings after joining WSHGs was greater than earnings before.

Vanitha, B., (2010)\(^{74}\) in her article on “Micro-Credit and Women’s Empowerment with Special Reference to Swarna Jayanthi Grama Swarozgar Yojana” opines that women access to savings and credit gives them a greater economic role in decision making through their decision about savings and credit. When women control decisions regarding credit and savings, they will optimize their own and the household’s welfare. The investment in women’s economic activities
will improve employment opportunities for women and thus have a trickledown effect leading to economic empowerment of women.

Patel Susmita, (2010)\textsuperscript{75} in her study on “SHGs-A Driving Force in Building Sustainable Communities” made an attempt to study the SHGs formed and financed by SGSY scheme in Coimbattor district of Tamil Nadu. The study has revealed that there are indications of positive interventions in the women empowerment process due to the implementation of SGSY. From the stage of mere passive beneficiaries of welfare benefit, women are tending towards the stage of taking appropriate action to close gender gaps and inequalities. The study found that these have been improvement in the financial position, income control and skill levels besides access to savings and credit. She suggested that there should be more emphasis on other elements of empowerment such as leadership, self management and entrepreneurship in order to inch towards the overall empowerment of women.

Jena Manipadma, (2011)\textsuperscript{76} in his essay on “Slow March to Self Help” makes an attempt to discuss the march of Self-Help Groups in Orissa. The author discussed the role of governmental and non-governmental agencies in promoting SHGs in the state. Based on Bangladesh’s Grameena Bank prototype, thrift and credit women’s groups were first formed in Orissa in 1893. This model worked on saving a handful of rice to avail food loans in the lean season. The author says that entering the banks, sitting with the bank’s officials, is a huge confidence booster for women.

Kameswari, P., (2011)\textsuperscript{77} in her article entitled “Credit Facilities in Rural India” analysed various facets of rural credit in India. She says that the micro-finance is a provision of thrift, credit and other financial services to the poor in rural, semi-urban and urban areas to help raise their income levels and improve their living standards. She considers that Self-Help Group Bank Linkage Programme has made considerable progress since its inception in the early 1990s. Besides, she made a brief evaluation institutional finance, in rural India. She also discussed the problems of rural credit at length.
Sunny Dolly and Pereira Marina, (2011) in their article on “Self-Help Groups as a Role Models on Generating, Employment, Income and Savings : Tale of Thana District of Maharashtra, India” opines that the generation of self-employment for the marginalized sections in rural areas is one of the important components of the anti-poverty and rural development strategy. According to them there is an institutional vacuum at the grass roots level to safeguard the interests of the poor. They makes a strong case for micro-finance through SHG Bank linkage as innovative programme of financial inclusion. The article highlights the role of SHGs as a new development paradigm from improving the welfare of marginalized rural women in India by creating self-employment opportunities through micro credit.

Reji, E.M., (2011) in his article on “Microfinance and Women Empowerment: Evidence from Field Study”, examines the empowerment impact of micro finance programme of Neighbourhood Groups (NHGs) in Kerala and is based on primary data collected from 200 respondents in 30 NHGs functioning in 11 Gram Panchayats in Nilambur block in Kerala. The study revealed that apart from providing savings and credit access and increased income from generating activities help the members to get respected in their family and community as well. This acceptance in turn helped to gain confidence, increased role in household decision making and control over resources, ability to freely interact with members of the groups as well as outsiders, ability to deal with adversities and involvement in community activities. The group activities are also found to be helpful in developing a greater sense of solidarity, closeness and will to shoulder responsibilities among the group members which is a true reflection of empowerment as a result of participation in group activities.

Raju Thammni, D., and Deepa, D., (2011) in their article on “Capacity Building of Women Self-Help Groups in Dairying – An Analysis”, conducted a study in Mahaboobnagar district, focused on the knowledge level and training needs of women SHG members in the areas of breeding, feeding, management and health care and marketing of dairy products. The priority areas for training in dairying as perceived by women trainers of better off and poor group were identified to plan the capacity building programme. Most of the women of both better off and poor group had low level of knowledge on dairying; the precursor of training needs. The study reveals that majority of the respondents preferred short duration training (2-3 days) programme at the their village/mandal level particularly in the months of May and June, Group discussion,
lecture, television followed by exposure visits were the most preferred training methods. Combination of different teaching methods (TV+ Flip+ Book+ Lecture method + Exposure visit) was effective in imparting the knowledge to the women. Overall effectiveness of the training programme was very good, especially on the second day because of exposure visit. Meticulous planning, consideration of knowledge level and training needs and proper combination of teaching methods lead to more effective capacity building programme, which ultimately lead to improved adoption of practices.

Samuel Josily, Kunnal, L.B., Ashalatha, K.V., (2011)\(^8\) in their scholarly article on “Impact of Microfinance on the Upliftment of Rural Women – An Economic Analysis”, examined the impact of microfinance on the rural women. The study revealed that majority of the SHG members were middle aged, married and belonging to nuclear families from backward castes. The impact analysis on the various parameters revealed that the total percentage change in income was 45.59, employment was 112.48, the asset position of members after joining the self-help group was 53.43 and the consumption change in member household was 25.8 per cent. The study on the investment and savings pattern of member household was joining SHGs showed that they came under high investment and savings category and the percentage change was 20 and 264, respectively. The regression analysis revealed that the income of members increased by 0.50 from one rupee investment, savings increased to Rs.4.92 and one day employment increased the income by Rs.40.37. The major constraints faced by members were conflicts among group members, improper savings or procedures involved and lack of training or skill upgradation as moderate problems. Through the SHGs women were socially and economically empowered.

Reddy Gangi, Y., and Maduri, N.V., (2011)\(^9\) in their paper entitled “Self Help Group (SHG) Movement in Tamil Nadu-Employment of Rural Women” considers that there are several successful experiments on the concept of Self-Help Group in India during the last two decades. However, they are limited to a few pockets of some states and districts. Tamilnadu is one such State that experienced this movement extensively. It has made difference in its approach, growth and impact in terms of bringing awareness, affiliating employment generation and empowering of rural women. The overall objective of this paper is to examine the process through which SHG movement took shape in Tamilnadu and brought about significant
improvement in the living conditions of the poor especially women leading to their empowerment.

Mohanty, B.K., (2011)\textsuperscript{83} in his article entitled “SHG Movement-An Emerging Social Innovation of Microfinance in Orissa”, seeks to place before its readers the details of the micro financing initiatives of the banks, NGOs in Orissa, vis-à-vis India. The growth movement of SHGs in Orissa since inception with different models of SHGs financing has been analysed critically to know the pattern of micro financing in the State. Economically underdeveloped regions in Orissa, better known as “KBK Regions” have been selected for the micro study of the financing pattern of micro movement to know the extent to which SHG movement has helped in reducing the regional imbalance in the State.

Kumar Santhosh, S., (2011)\textsuperscript{84} in his study entitled, “SHG Linked Micro Enterprises the Kerala Experience”, analysed the Kudumbashree linked micro enterprises in three panchayats o the Ernakulam district of Kerala reveals the general and economic prospects of the enterprises along with different problems confronted by micro entrepreneurs. It also advocates the strategies to be adopted by the enterprises, and promotional agencies to overcome the problems, and survive in the competitive environment.

Sethuraman, D., and Pakirisamy, P., (2011)\textsuperscript{85} in their scholarly article on “Role of SHGs on the Improvements of Livelihood of the Members in Kancheepuram” considers that in this industrialised economy, many foreign countries found that India is the apt place for starting new industries because of prevailing good economic, social, cultural, trade, legal and other environments. Economical and social environments are most important among the other things. Self-Help Groups portray socio economic development. The participation of women in economic activities is important for the economic development of the country. Many districts in Tamilnadu have economically improved through the development of the SHGs. In Kancheepuram district, the SHGs formation is very tremendous. It occupies 2\textsuperscript{nd} place in SHG formation of the State.

Kumar Sharma Amiya, (2011)\textsuperscript{86} in his paper on “Micro Finance in the North East”, says that in order to appreciate the development of the micro finance movement in the NER one has to look at the background of the development of the region with respect to the government funds being expended, the banking scenario and the adjustment to the situation by the society.
Today, the MF situation in the NER is like in the other parts of India; but worse because of the confusion in the minds of the government officials. This confusion is also created by the presence of many fly-by-night ‘cheat’ funds which have been taking the people of the region for a ride every now and then.

Prabhavathy, R., (2012)\(^87\) in her paper “Self Help Groups and Poverty Alleviation”, considers that the first and perhaps the most critical Millennium Development Goals of all is to make a pivotal difference in reducing the extreme poverty and hunger by half within 2015. Around the globe, the United Nations Development Program (UNDP) seeks to promote various approaches to reduce human poverty by emphasizing the importance of social inclusion and equity, human rights and women's empowerment. A well understood but poorly articulated reality of development is the role of women. The author reiterates the UN commission on status of women observation that 'women who contribute half of the world's population by virtue of an accident of birth, perform two-thirds of the world's work, receive one-tenth of its income and owns less than one-hundredth of its property'.

Sundaram, A., (2012)\(^88\) in his paper “Impact of Self-help Group in Socio-economic Development of India”, examine the impact of Self-help Group in Socio-economic development of India. Self-help Groups have been playing considerable role in training of Swarozgaris, infrastructure development, marketing and technology support, communication level of members, self confidence among members, change in family violence, frequency of interaction with outsiders, change in the saving pattern of SHG members, change in the cumulative saving pattern of SHG members per month, involvement in politics, achieving social harmony, achieving social justice, involvement in community action, sustainable quality and accountability, equity within SHGs, defaults and recoveries, and sustainability - financial value. It analyses what is Self-Help Group? Why the Self-Help Group is so important in India? The present status of Self-Help Group in India, impact of Self-Help Group in India, Shortcomings of Self-Help Group in India, Suggestions to improve Self-Help Group In India, conclusion.

Ramakrishna, H., (2013)\(^89\) in his paper “Performance of Self Help Group-Bank Linkage Programme (SBLP) in India – An Analytical Study”, considers that the Self-Help Groups
(SHGs) are the thrift and credit groups formed informal way whose members pool savings and relend within the group on rotational or needs basis. These groups have operated on co-operative principles and do collective actions. They succeeded in performing/providing banking services to their members door steps without any defaults. They are formed for addressing their common problems. They make regular savings habit and use the pooled savings for the benefit of their members through a structured process of essential financial intermediation like prioritization of needs, setting self-determined terms for repayment and keeping records. It builds financial discipline and credit history that then encourages banks to lend to them in certain multiples of their own savings and without any demand for collateral security. The study is based on secondary data source and considered as the powerful instrument for women empowerment and eradication of poverty. The SBLP has made an adventure in the economy by transforming the formal banking services to rural poor and needy people particularly women group. The study is concluded with remarkable findings and suggestion found during the review of earlier studies.

Sima Banerjee and Kalyan Bhattacharya (2014) in their study “Impact of Micro-credit on the Agrarian Economy – A Case Study in Hooghly District of West Bengal, India” focuses on the impact of micro-credit upon the livelihood of rural households based on empirical study over 549 stakeholders of SHGs (Self Help Groups) in Hooghly district of West Bengal State in India. Additionally, this study attempted to discriminate between high-performing and low-performing stake-holders on the basis of selected socio-economic indicators. The study revealed striking impacts of micro-credit on the livelihood of rural households, particularly on the resource-poor, marginal households in terms of income, employment and savings. However, degree of impact has varied across different rural enterprises. Micro-credit has expanded employment opportunities of rural women irrespective of enterprises. The study also found high-level of performing scores among the groups being engaged in non-agricultural or nonfarm activities.

It is quite clear that the above studies touched on various aspects related to the SHGs in India, but were mostly in a general way covering the problems of women and the implementation of the programmes but did not touch the impact of SHGs on specific categories of people i.e., the
Scheduled Castes, Scheduled Tribes, Backward Castes and other Women and how far this programme has helped them to generate additional income and employment in rural areas to come out of the vicious circle of poverty.

**Research Gaps**

Though there are good number of studies on women empowerment and the role of Self-Help Groups in facilitating women empowerment and in heralding changes in the socio-economic profile of rural India. However there is paucity of research studies pertaining to Rayalaseema in general and Anantapur in particular, which is one of the most backward and draught prone region of the country. There is a crying need to bring to the notice of the policy makers that dire need for the proper implementation of the SHGs programmes for empowering and improving the life styles of the rural women folk. As there are no major studies pertaining to this region, this particular research study fills the research gap prevailing in this area of research.

**Need for the Present Study**

There is an increasing recognition for the development of women and, particularly in rural areas. But it has not received adequate attention in our strategies of rural development. Women who form half of the population and who constitute substantial productive and economic resources in our country have been the silent sufferers of this inadequate attention. Overwhelming evidence is available to correct those rural development strategies that fail to take note of the potential of the women and to make provision of such potential to be utilized will not have high sustainability. It is said that women are also more efficient converters of the resources into productive purpose and household development. The women centered development programmes, can not only ensure the development of women but can also hope for the successful and sustained implementation of programmes concerning family welfare, education, nutrition, health, environment, etc., Hence, a scheme like Self-Help Groups (SHGs) is conceived to realize the untapped potential of the rural women for the rural development in general and empowerment of women in particular.

The SHGs have the potential to empower women through economic changes material gain secured through access to credit and better bargaining power and social changes brought
about through group dynamics on sustainable basis. Hence the present study assumes significance in view of ever-changing rural economic scenario.

**Hypothesis**

1. Are SERP and its constitute bodies really effectively in managing poverty alleviation programmes?
2. Are Panchayath Raj institutions, banks and other finance institutions, NGO and other technical institution are effectively lending their quantum of support for the poverty alleviation programme?
3. Are the members of SHG effective in decision making and implementation of programme?
4. Are the programmes conceived by SHG’s is being effectively implemented?
5. Are the programmes being implemented by SHG rural women effective in poverty reduction?

**Objectives of the Study**

1. To examine constitution and function of SHGs organized and nurtured by NGOs and DRDAs in Andhra Pradesh.
2. To study the genesis and growth of SHGs, micro finance institutions and their role in empowerment women.
3. To distinguish between SHG formed by DRDA and NGOs for economic and non-economic motives.
4. To study the organizational dynamics within SHG.
5. To study the role of SHG members in decision making in the SHG.
6. To assess the level of economic and political empowerment achieved by SHG meetings.

**Rationale of the Study**

The present study is a humble attempt evaluating the empowerment of women through SHGs in Ananthapuramu district of Andhra Pradesh. Ananthapuramu district has been purposefully selected on the ground that it is one of the most backward districts of Rayalaseema region, as well as in Andhra Pradesh and attracted the attention of policy-makers developmental agencies and voluntary organizations for its successful implementation of SHG movement. The
study has tried to discuss the concept of empowerment through SHG movement. The study has tried to discuss the concept of empowerment and contemplated the essence of empowerment in the SHG programme and its principles.

The benefit of development can only be realized with the people’s participation and the role of women cannot be isolated from the total framework of development as they constitute half of the population. Therefore, the present study in this context is relevant and appropriate. Besides, no study of this kind is made in Ananthapuramu district.

The study within its framework focuses itself to various facets of empowerment with active participation and involvement of SHG members in village developmental activities. Therefore, it is hoped that the findings and inferences of the study which are drawn on empirical lines would undoubtedly help the policy-makers, government and non-government organizations, researchers, academicians and all those who are closely associated with the affairs and implementation of SHG programme aiming at empowerment of women.

Study Area

The study was undertaken in the Ananthapuramu district of Andhra Pradesh which is economically the most backward district of Andhra Pradesh. This region is typically a dry track and has been declared as one of the famine district in South India. Recurrent drought and famines have been stalking this district for the past ten decades. Anantapur district has total population of 40,81,148 out of which the female population is 20,16,653. The district is largely dominated by rural populace comprising of 74 per cent of the total district population among whom the rural women folk number 14,46,280. According to the 2011 census, Ananthapuramu district has nearly 9.7 lakh households with an average household size of 4.22 members.

Methodology

The study is based on both primary and secondary data. The primary sources material relates to the field survey conducted through interview schedule from sample beneficiaries who are beneficiaries of SHG programme and eliciting their opinions on various aspects of the SHG functioning in Ananthapuramu District. Informal discussions were also made with the officials
of DRDA and NGOs who are linked with the implementation of various developmental programmes for SHG members, on the practical problems being faced while implementing the programmes.

The secondary data was collected from the Government of India publications, State Government of A.P. Publications, unpublished Ph.D. Theses, Gazetteers, Magazines, Journals, Periodicals, Annual Reports, Half yearly reports, Quarterly reports, Daily Newspapers, apart from this the relevant literature was collected from the institutions like National Institute of Rural Development (NIRD), Centre for Economic and Social Studies (CESS), Society for Elimination of Rural Poverty (SERP), Reports of DRDA, Ananthapuramu, Records of sample Village Organisation Offices, Statistical Abstracts of Government of Andhra Pradesh and Ananthapuramu District, etc. Besides the information was collected from Libraries of various Universities.

As it is always not safe to take the published data at their face value, the data is analyzed carefully to make use of material that is suitable and adequate for in this context of the present problem. The reliability of the data is suitably examined. After the collection of data from the above mentioned source, the researcher analyzed and interpreted data and organized into various chapters.

The study Design

This was a comparative social diagnosis study exploratory in nature. Formal discussions were held with officials and non-officials to supplement the quantitative data, collected through interview schedules.

The Sampling Method

For the present study multi-stage, simple random sampling method was used for the study at various levels.

Stage One

In the first stage, district was selected. There are 23 districts in Andhra Pradesh. One district namely Ananthapuramu which was backward and from where women migration for work is a common feature was selected for the study. When the study was initiated there was only
three divisions and the researcher has selected two mandal from each revenue division for study. However two revenue divisions again bifurcated the researcher has earlier plan could not select all the revenue divisions.

Stage Two
At the second stage, sampling was done for selection of two NGOs each, from three Revenue Divisions. The list of prominent and reputed NGOs with good track record, and having sufficient experience in promoting SHG system was gathered from the NABARD Regional office at Hyderabad as well as from various directories of NGOs. Simple random sampling method was used for the selection of two NGOs each from the revenue divisions. From each revenue division two Mandals and from each selected Mandal two Village Organizations were selected in consultation with the DRDA functionaries at the Head Office of Ananthapuramu.

Stage Three
At the third stage, selection of 5 SHGs from each of the selected NGOs was done using simple random sampling, and another 5 SHGs each from the selected Village Organisations of DRDA. Thus, a total of 60 SHGs were selected for the study.

Stage Four
At the last and final stage, selection of 6 respondents from the selected SHG was done using simple random sampling method. Thus a total of 360 members of SHGs were selected for the study. The total sample beneficiary households for the study were 360. The table 1.1 gives all such details.
### Table -1.3
Sample Frame Work of the Study

<table>
<thead>
<tr>
<th>Revenue Division</th>
<th>Name VO</th>
<th>Sample Beneficiaries</th>
<th>Name NGO</th>
<th>Sample Beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ananthapuramu</td>
<td>Anjaneya Swamy (Garladinne)</td>
<td>30</td>
<td>Rural Development Trust</td>
<td>30</td>
</tr>
<tr>
<td></td>
<td>Arundati (Vajrakarur)</td>
<td>30</td>
<td>Andhra Pradesh Mahila Abhivrudhi Society</td>
<td>30</td>
</tr>
<tr>
<td>Dharmavaramu</td>
<td>Siva Parvathi (CK Palli)</td>
<td>30</td>
<td>RIDS</td>
<td>30</td>
</tr>
<tr>
<td></td>
<td>Vigneswara (Tadimarri)</td>
<td>30</td>
<td>Samatha</td>
<td>30</td>
</tr>
<tr>
<td>Penukonda</td>
<td>Ganga (Lepakshi)</td>
<td>30</td>
<td>Timbuktu</td>
<td>30</td>
</tr>
<tr>
<td></td>
<td>Ganga Gowri (Nallacheruvu)</td>
<td>30</td>
<td>MYRADA</td>
<td>30</td>
</tr>
</tbody>
</table>
| **Total**        | 3                       | 6                    | 180                                         | 6                    | 180

**Limitations of the study**

The present study has also certain limitations. The study is confined to Ananthapuramu District only. Besides, the primary data collected from the respondents with the help of a Interview Schedule through Survey Method may not be accurate as none of the beneficiaries are in the habit of maintaining proper accounts/records with regard to income generated, number of man days of employment generated and the extent of utilization of credit for sanctioned purpose, repayment of loans, dues to Banks etc. Some of the beneficiaries were hesitant in furnishing the required data and information when it relates to their income and assets. In many
cases the beneficiaries could not remember their past operations and even if they do so, they were unable to give correct figures of income. So the data cannot be immune to built-in, biases in the responses obtained from the beneficiaries. Though much care is taken in obtaining correct information, there is bound to be some degree of error in the data furnished and hence, in its analysis. The conclusions drawn are restricted to the survey findings and any generalizations need to be cautiously applied.

When the researcher initiated his study, Ananthapuramu district had 3 revenue divisions. The researcher has selected two mandal from each of the revenue division for his study. The main intention for the selection was to get a complete and accurate picture of SHG’s in the district. Subsequently, however, two more revenue divisions were carved out from the district. The researcher could not select any mandal from the two new revenue divisions, because the data for the study was collected prior to the creation of new revenue divisions. The researcher has selected only rural SHG women for study because the focus of SERP was more on rural poverty mitigation and the groups were established only for women and not for men.

Chapter Scheme

The study is organized into six chapters. Chapter one- **Introduction and Methodology**- is an introductory one, which deals with the position of women in India. It also presents rationale, objectives and methodology. Chapter two- **Genesis and Growth of SHGs**- is concerned with origin of the concept of SHGs and micro finance and growth of SHGs in India and Andhra Pradesh. Chapter three- **Administration of SHGs**- deals with the administration of SHGs at state and district levels. Chapter four- **Socio-Economic Profile of Study Area and Respondents**- discusses the socio-economic profile of study area and focuses on the profile of surveyed SHG Members, their formation, stabilization, bank linkages, credit etc. Chapter five- **Comparative Study of SHGs, NGO and SHGs, DRDA and Their Impact**- focuses on the impact of micro-financing of SHGs promoted by NGOs and DRDA in Ananthapuramu district. Chapter sixth- **Summary and Conclusions**- presents summary of conclusions, main findings and Policy measures.
REFERENCES


