CHAPTER VII

RESUME

Dalits or the Harijans live in sub-human social existence, object poverty, economic exploitation, a subculture of submission and political powerlessness. They have withstood the psycho-economic pressure of social conformity for centuries. They degraded nature of working relations with the higher castes and they have been involved in works like scavenging and sweeping. They were considered to be visited by a curse and are treated as untouchables. Without access to vital economic resources and bargaining power, they have become one of the most exploited peripheral groups in the Indian society. They are commonly indebted beyond redemption.

Thus, in recent times the government is on the verge to include the spirit of entrepreneurial development among Dalits by providing some incentives and having programmes and has been expected to yield fair results with many more Dalits and Self Help Groups taking to entrepreneurship. Therefore, an attempt has been made to study the entrepreneurial development of dalits and Self Help Groups and their strength, weakness, opportunities and threats in Nagapattinam district of Tamil Nadu.
FINDINGS OF THE STUDY

It has been found out that nearly 59 per cent of the Dalit entrepreneurs had been in the age group of 31 to 40 years. Majority, about 43 per cent of them had higher secondary level of education,. 71 per cent of Dalit entrepreneurs were motivated by the family members followed by their friends and relatives.

It has been found out that 61.67 percentages of them took a plunge in to different sectors/activity to satisfy their strong desire to do something independent in life and were not willing to do work under the subordination of others.

Regarding the average per capita income of the Dalit entrepreneurs before and after receiving the loan assistance it has been found that the percentage increase in per capita income varied between 12.25 per cent and 64.32 per cent. The percentage increase in per capita income was found to decline with the higher income groups.

It has also been found that there has been an increase in the assets position of dalit entrepreneurs after getting financial assistance and the percentage of increase in assets has been found to be the highest that is 56.40 per cent for those in asset group of asset class below Rs.20,000.
Addition to assets it has been found varying for those engaged in different types of ventures. In absolute terms increase in the assets has been found to be the highest in manufacturing followed by trading and servicing sectors.

The number of mandays of employment generated was found to be highest among the income class Rs.2,000 – 4,000 followed by the income class Rs.4,000 – 6,000.

The result of ANOVA test revealed that the monthly income varied significantly for different groups among beneficiaries in different sectors.

The result of multiple regression inferred that the contribution of beneficiaries towards family income has been more or less equal to other sources of income in manufacturing sector. It has also been found out that the contribution of beneficiaries towards family income has been more than the earnings of their spouses. Therefore, the earnings of beneficiaries contribute significantly towards family income.

The path model has been used to find out the correlation between the entrepreneurial performance of dalit and system variables with their direct and indirect effects. It has desired from the analysis that there has been a strong and systematic relationship between entrepreneurial sub-system variables and entrepreneurial performance of dalit entrepreneurs. Age,
education, experience, job satisfaction, sub-caste, technical guidance, machines and financial assistance, marketing and profit re-investment pattern are the dominant variables which have maximum direct and indirect effects on entrepreneurial performance of dalit entrepreneurs.

It has been found out that the correlation between entrepreneurial performance of Dalits entrepreneurs and self-sphere system variables have been positive and entrepreneurial experience and age are the most significant variables associated with the entrepreneurial performance of dalit.

It has been found out that the socio-psycho variables other than the social participation have resulted in positive direct effect on entrepreneurial performance of dalit. Though variables like, family education and family occupation, job satisfaction has direct effect and substantial amount of indirect effects, the job satisfaction and family occupation are important variables which affect the entrepreneurial performance of dalit.

The correlation between dalit entrepreneurial performance and resource systems have been positively related to one another. The technical guidance and machinery and equipment were found to be important for the Dalits in engaging themselves in enterprises of manufacture.

It is further apparent from the path analysis that the man power support exerts maximum positive association followed by the institutional
support with the entrepreneurial performance of dalit in manufacturing units. Dalit entrepreneurs of middle age group with high education and more experience showed better entrepreneurial performance in the enterprises of trading and family profile is the most dominant variable.

Among the resource system variables it has been found out that technical guidance, machinery and equipment and raw material supply have considerable positive direct effect and indirect on entrepreneurial performance of dalit entrepreneurs.

With regard to support system variables, profit reinvestment pattern with sufficient institutional support improves the dalit entrepreneurial performance.

In servicing sector, it has been found out that entrepreneurial performance of dalit entrepreneurs engaging themselves in enterprise of service is influenced by age of dalit followed by their literacy level. Family background and family decision making put together improve their entrepreneurial performance.

With regard to the resource systems variables it has been found out that marketing has been the dominant variable on entrepreneurial performance of dalit in service sector.
With regard to support system variables, it has been found out that entrepreneurial training and profit reinvestment pattern prove to be efficient affecting entrepreneurial performance of dalit entrepreneurs.

The overall analysis of the association of entrepreneurial performance of dalit with self sphere system variables gained through path analysis indicated that the age has been the dominant variable which has a sufficient direct and substantial indirect effects carried through literacy level and experience. Regarding socio-psycho sphere system variable it has been found out that families with good occupation and high education flourish in their entrepreneurial fields. With regard to the resource system variable it has been found out that the financial assistance and marketing are dominant variables which have direct and indirect effects. Among the support system variables adequate institutional support and manpower support have been found to be important in entrepreneurial performance of dalit entrepreneurs.

To analyse the strength, weakness, opportunities and threats of Dalit entrepreneurs. It is inferred from the analysis that Dalits considered commitment and dedication as the major strength they possess. Dalit entrepreneurs were also proud of the systematic and planned way in which they undertook their enterprises. The availability of loan easily on concessional terms was not considered important at all by Dalit
entrepreneurs. Not being able to take calculated risks, because of their inferiority complex and the enterprise taking second place to their family responsibilities was considered the second major weakness by manufacturing and trading enterprise.

The analysis of opportunities brought out that the good educational background being part of a good family with liberalized views were considered the major opportunities. A conducive atmosphere was considered important by dalit entrepreneurs in the manufacturing sector. However, trading sector entrepreneurs consider help from other sources as their main opportunity.

The main threats facing Dalit entrepreneurs were competition from small and big units and necessity of having to give up enterprise due to inadequate support of their family as well as finance obligations. Further it is understood that the dalit entrepreneurs did not seem to have any important threats other than the necessity of giving up enterprise due to financial obligations.

Thus, the SWOT analysis revealed that the strength and opportunities were higher degree than weakness and threats. This was a positive indication as Dalit entrepreneurs were confident of overcoming the minor weakness and threats utilizing the major strength and opportunities that they possess.
SELF HELP GROUPS

This Study is an attempt to find the role of Self Help Groups in the development of entrepreneurship among women in Nagapattinam District. The study begins with the role of women in the socio-economic development and role played by Self Help Groups to develop individual personality. It proceeds to analyse the structure and working of the Self Help Groups and the characteristics of the respondents in the District. The study goes on to identify and measure the socio-economic factors. It also measures the extent of entrepreneurial traits acquired by the members through the measures taken by the government through Self Help Groups.

The Government of Tamilnadu has established an organisation namely TNCDW, exclusively for formation and management of Self Help Groups under the title, Mahalir Thittam. In 1997-98 the Government of Tamilnadu initiated the Self Help Group programme in 14 districts as the first phase, followed by seven districts in 1998-99 as the second phase and another eight districts during 1999-2000 as the third phase and yet another district during 2001-2002 as the fourth phase.

Twenty nine districts in Tamilnadu, were covered under this scheme. During the first phase (1997-98) itself the sample district Nagapattinam got the chance of establishing the scheme. During 2002-2003 there were 20280
Self Help Groups in Tamilnadu and 872 in the sample district, which is 4.30 per cent of the share of Tamilnadu.

The growth rate of panchayats covered under the Mahalir Thittam Scheme in the state is cent per cent.

The problem affecting the Self Help Group members were identified during the time of interview. Many officials of TNCDW were also consulted. The suggestion presented in this study is also based on the views and opinions expressed by the different experts of NGO’s and officials of Mahalir Thittam. The approach to the study has been both descriptive and analytical. The researcher had used both primary and secondary data for the present study.

Analysis of Self Help Group reveals that the number of Self Help Groups in India had increased tremendously during the study period at a compound growth rate of 121.86 per annum.

The special effort taken by the State Government of the southern region of India along with interest shown by regional NGOs might have been the reason for enviable concentration of Self Help Groups in Andhra Pradesh, Karnataka, Kerala and Tamilnadu.

Tamilnadu registered a spectral growth of Self Help Groups with a compound growth rate of 97.15 per cent per annum from 1997-1998.
Nagapattinam District of Tamilnadu witnessed a sizeable improvement in the formation of Self Help Groups with a compound growth rate of 54.77 per cent per annum.

The comparative performance in the growth pattern of Self Help Groups shows that the growth was highly commendable at All India level though with less consistency as evidenced by co-efficient of variance.

Analysis of sample members by size of the family revealed that 48.66 per cent of them were under medium family category, 38.67 per cent had large families and only 12.67 per cent belonged to the small family category.

More than 50 per cent of the respondents did not own houses. The study indicated that 35.86 per cent of the respondents were living in huts and 28.97 per cent were living in Kutcha houses made up of thatched roof and brick walls.

Of the respondents living as tenants 54.85 per cent lived in rented houses whereas 29.03 per cent lived in leased houses.

Age wise analysis of the respondents showed that a majority of 66 per cent were in the age group of 30-40 years.

Regarding the literacy status, it was observed that five per cent of the sample Self Help Group members were totally illiterate. A majority of 67.33
per cent had elementary education and only 1.33 per cent of the respondents had education above the higher secondary level.

Of the 66 respondents under the age group of 30-40 only one was illiterate and the remaining were literates. More number of illiterates could be found in the age group of 40-50.

Twenty per cent of the sample Self Help Group members did not send their children to school at all. Of the members sending children to school, 67.50 per cent preferred government schools.

Low income and large size family were the prime reasons for the respondents who had sent their children to school.

Even among members providing educational facility to the children nearly 40 per cent could not afford higher education, for the obvious reasons of low income and large family size. Nearly 13 per cent of them were either unmarried or married but separated, divorced and widows.

Two hundred and fifty six respondents belonged to the popular religion of this region namely Hinduism, among whom nearly 40 per cent belonged to backward class and nearly 30 per cent to scheduled castes and scheduled tribe.

Income level analysis revealed that 61.67 per cent the respondents had Rs.10000-20000 income level. Only five per cent of them had annual
income of more than Rs.30000. Nearly eight per cent of the respondents had run from pillar to post to have their both ends meet with a paltry sum of less than Rs.10000 per annum.

Analysis of expenditure pattern of the respondents showed that food was the major item (41 per cent) followed by savings and investments (14 per cent) medicine (9 per cent) clothing and rituals (8 per cent) each.

It was observed that all the respondents selected for the study frequently by borrowed from different sources in order to meet their urgent commitments. Borrowings from Self Help Groups and commercial banks were the major sources for majority of the respondents. Nearly 13 per cent of the respondents went after money lenders to borrow.

All the respondents chosen for the study had the saving habit in one form or the other. Regardless of the quantum of savings, the main motivation for such a habit came from voluntary organisations and Government machinery to 47.33 per cent of the respondents and from Self Help Groups to 34 per cent of the respondents. Post office and chit funds were the popular forms of savings to a majority of the respondents. Commercial banks were preferred for savings by only 12 per cent of the respondents.
Analysis of types of household assets possessed indicated that 74 per cent of the respondents had livestock, 67 per cent had jewels and nearly 15 per cent of the respondents had own agricultural land.

Nearly 53 per cent of the respondents knew about Self Help Group through authorities and 30 per cent through their friends and relatives. 63 per cent of the respondents joined the Self Help Groups, because of low annual income and only 13 per cent for social status.

Sixty per cent of the respondents had their experience as mere members of Self Help Groups and only three per cent acted as animators. Sources of earning and facility to interact with other members were the important reasons for majority of the persons to become members in Self Help Groups. Fifty three per cent of the respondents had less than four years of experience and only seven per cent had more than four years of experience as members in Self Help Groups. Ninety per cent of the respondents had attended the training programmes arranged by Self Help Group authorities. Majority of the members felt that weekly meetings were properly convened by their respective Self Help Groups and 63 per cent of them had the habit of attending such meetings regularly.

The analysis of income of the respondents after becoming members in Self Help Groups showed a virtual increase from what it was before. The
apparent increase was statistically significant at one per cent level leading to the conclusion that the business income of the respondents significantly increased during the post- Self Help Groups period.

A comparison between savings and investments of the respondents showed 17.54 per cent increase during the post- Self Help Groups period from what it was during the Self Help Group period. This increase was statistically tested and it was found that the increase was significant at one per cent level leading to the conclusion that the savings and investments of respondents had considerably improved during the post- Self Help Group period from what they were in pre- Self Help Group period.

Expenditure on household assets was on the increase and such increase was proved to be statistically significant. This leads to the conclusion that the expenditure on household assets of the respondents significantly improved during the post- Self Help Group period.

Expenditure on education had increased by 23.76 per cent which was also proved to be statistically significant at one per cent level. This clearly shows that the members selected for the study had greater awareness in providing education to the children after becoming members in Self Help Groups.
Decreasing annual spending on health care on the part of the respondents clearly indicated their concern for healthcare activities primarily due to the awareness created by Self Help Groups.

Decreasing expenditure on social functions also clearly indicated the positive awareness created by Self Help Groups to discourage spending on unproductive activities like social functions.

On the basis of mean scores obtained by the respondents using Likert's five points scale technique the performance of Self Help Groups in various disciplines were ascertained. The results are furnished below.

As far as the financial performance was concerned “significant increase in members income” and “the implementation of various schemes without delay and partiality by the project authorities” ranked first and second respectively.

With regard to social performance, “the discouragement of unnecessary expenditure on social functions” and “the creation of leadership qualities among members” were the first two positive messages for Self Help Group members.

In respect of the attitudes of Self Help Group authorities, “they are more informative” and “were courteous” are the prime qualities as expressed by a majority of members.
“Self Help Groups help the members to take risk” and “they help in identifying business lines” are the major functions performed by most of the Self Help Groups for entrepreneurship development among members.

“Self Help Groups have included the habit of savings” and “they taught about the importance of the saving habit” were the first and second ranked opinions expressed by the members.

With regard to the efforts taken by the Self Help Groups towards the participation and involvement of members in Self Help Group, related activities, majority of members ranked first the “creation of better awareness on education, sanitation and environment”. “Actively participation in the Self Help Group activities” was ranked second.

Employment generated through Self Help Groups, “increased the standard of living of members” and “virtually there was no labour exploitation in such employment” were the two positive attitudes expressed by respondents.

With regard to the service of Self Help Groups in creating awareness, awareness about cleanliness, hygiene, social mingling and education” and “creation of awareness about vacation and kitchen gardening” were the two top ranking factors.
Teaching “methods of increasing income through honourable means” and “discouraging borrowings for wasteful expenditure” were the first two lessons in planning income and expenditure of the members.

In respect of equality in household level it was observed that “Self Help Groups suggested and made sure equal consideration for women in family” and assured “peaceful and democratic participatory family life”. These were ranked first and the second respectively.

The overall analysis of the activities of Self Help Groups in the aforesaid areas reveals that financial performance, participation and involvement, habit of savings, attitude of Self Help Group authorities, income and expenditure, employment generation, social performance, equality in household, creation of awareness and entrepreneurship development were ranked first, second and so on.

The analysis of factors influencing the attitude of the respondents towards the various services of Self Help Groups using chi-square test revealed that age of the respondents, their income level and their literacy level significantly influenced the level of their attitudes. However, the size of the family, marital status, and the community of the respondents did not have any significant impact.
The KS test used for analysing whether there was a significant difference in the importance ratings given by the respondents on various statements suggested that “Self Help Groups facilitated greater access to financial resources outside the household”, “Self Help Groups helped improve functional literacy and numeracy”. “Self Help Groups helped to imbibe the concept of self help through mutual help”, “Self Help Groups helped access to and control of various resources at the household level”, “Self Help Groups helped to overcome social, cultural and religious barriers,” “Self Help Groups helped to attain equal status, participation and power of decision making”, “Self Help Groups helped to improve communication skills”, “Self Help Groups helped to attain participation and power of decision-making in democratic institutions”, “Self Help Groups helped to develop leadership skills” and “Self Help Groups created better awareness of health education”.

The overall analysis revealed that “Self Help Groups facilitated greater access to financial resources outside the household” and “Self Help Groups helped to attain equal status, participation and power of decision making” as the two-top ranking statements according to the intensity of aggregate scores.
The H test used to ascertain the factors associated with the entrepreneurial traits among the sample household revealed that:

There was a significant relationship between age groups of the respondents and the levels of propensity to take risk and adaptability. However, the age levels did not significantly relate with the ability to marshal resources and the level of organisation and administration.

There was a significant relationship between different literacy groups and the level of propensity to take risk. However, no such relationship existed between literacy level and levels of adaptability, ability to marshal resources and organisation and administration.

There was a significant relationship between the level of training undergone by the respondents and the levels of adaptability and organisation and management. However, there was no such relationship between level of training and levels of propensity to take risk and ability to marshal resources.

There was a significant relationship between different experience groups of the respondents and levels of propensity to take risk, ability to marshal, resources and organisation and administration. However, no such relationship existed between different experience groups and levels of adaptability.
Self Help Groups have played a dominant role in motivating the members start a business.

Self Help Groups were the prime source of money to meet the regular business expenses.

In spite of the help from Self Help Groups, low income was the primary reason which impeded prompt repayment of loan.

Most of the Self Help Group activities were related to cultivation of agricultural products.

Diary products, vegetable culture, agriculture implement-making and tailoring were the major business activities engaged by the respondents.

Among the social problems faced by the respondents, faced the problem of interference of village leaders which ranked first with a mean score of 64.89. Group rivalry had been found to be the least with mean score of 42.16.

Among the various causes responsible, inadequacy of finance ranked first with 65.43 mean score. The negative attitude of banks was considered to be the least problem, with 35.51 mean score.

High cost of good quality raw materials was the prime cause connected with raw material problem. It has ranked first with a mean score
of 64.15. Non-availability of raw materials has been the least affecting factor with 38.97 mean score.

There had been many factors affecting labour problem. Among them, high rate of wages with a maximum mean score of 64.22 occupied the first rank. Labour turnover was considered to be the least important problem with a low mean score of 40.31.

The borrower pays a higher rate of interest. About 39 per cent paid above 48 per cent per annum and 28.90 per cent of the borrowers paid a rate of interest varying from 37 – 48 per cent per annum.

Only 20 per cent of the respondents had electrification in their houses whereas those with toilet, drinking water and kitchen facilities constituted 11, 7.33 and 3 per cent respectively. Around 3.67 per cent of the respondents had permanent roofing facilities in their pre- Self Help Group stage whereas 5.33 per cent had safety facilities at their residence.

The members of Self Help Groups mainly focused on improving managerial skill, self-confidence and economic independence. They admitted that generation of employment was also an important factor. The main occupations of the respondents were found to be running petty shops, followed by tea stalls, animal husbandry, rice vending, milk vending, masala powder manufacturing, vegetable vending etc. Thus, majority of the
respondents became either self-employed or self-employed with one child labourer.

Almost all the members borrowed from their group with loan amounts varying from Rs.1000 to Rs.25000. However, those availing loan amounts of above Rs.5000 constituted a very small percentage. The rate of interest paid by the members came down from the average of 36 per cent per annum in the pre- Self Help Group era to 13 – 24 per cent in the post- Self Help Group period.

Income level of members, after joining Self Help Groups, was found to be considerably increased. Increase in income enhanced the ability of the members to save. Due to additional income generation the value of material possession also increased.

The total family income of the respondents increased either due to increase in personal income or due to increase in the number of earning members in the family.

There was a complete shift from the status of indebtedness. The pooled funds of members turned out to be the main source of funding for the members' activities which constituted around 40.5 per cent of the respondents while 29.66 per cent availed of loans from banks.
The DI analysis shows that longer the period of involvement higher the improvement in housing facilities. The rate of improvement was also higher in certain groups of study.

The Self Help Group strategy, as a supplementary to other policies and programmes of the Government, is found to be an effective and viable proposition to the development of rural poor. Improving women’s productivity can have important social and economic effects in terms of growth and distribution. Increasing women’s ability to earn and positive effects on women’s status and decision-making power.

The average economic index has shown that there has been a definite increase in the economic status of members of different groups considered in this study. Similarly social empowerment of the members has also increased as evidenced from the fact that there are desired changes in certain parameters such as social responsibility, participation, self-sufficiency, social communications, social independence, social interaction and social responsibilities.

The Self Help Group strategy has enabled the members to improve their status in terms of economic empowerment as evidenced by the improvement in material possession, individual’s income, savings, family
income, borrowings etc. The study indicates that as the years of membership increase, economic performance of the members increase significantly.

The social variables such as social recognition, self-sufficiency, social independence, social participation, social communication, social interaction and social responsibility have witnessed desired changes. It is inferred that age of the membership and the degrees of involvement are the deciding factors of empowerment of women.

The loans availed and income generated is found to be highly correlated. Being part of Self Help Groups has resulted in higher family income and higher savings, leading to economic improvement, self-sufficiency, and social independence of the members.

The index, which measures the social status of the members and higher caste, has an increasing effect on the income of the Self Help Group members, while increase in age of the members has a reducing effect on the income.

The managerial empowerment analysis in the present study was confined to enterprise involvement, behavioural and managerial aspects. Enterprise involvement is significant among the study group since variables such as source of inspiration; major decisions, training, and pride in being an entrepreneur are positively correlated with income-generation. It has also
revealed that an increase in material possession, caste, social index and level
of education have led to an increase in enterprise involvement, while
increase in the family size of the members has caused a decline in enterprise
involvement.

The behavioural aspects of Self Help Group members have positive
association with their level of education and age. Members in the post Self
Help Group stage are found to have attained better behavioural
empowerment than in the pre Self Help Group stage.

The years of experience in Self Help Group are found to have a
positive impact of income, which, in turn, impacts positively the managerial
variables such as problem solving, business orientation etc.

Attempts have been made to evaluate the role of Self Help Groups in
improving the social and economic empowerment of women. To quantify
the impact of Self Help Groups on social and economic status of women,
three different indices – social empowerment index, economic
empowerment index and combined index of social and economic
empowerment – have been constructed using a sort of scoring technique.

The evidence derived from those three indices shows that Self Help
Groups have increased the economic and social empowerment of the
members. More and more members come in the higher empower index after
the introduction of Self Help Groups while the opposite trend is observed before introducing Self Help Groups. The average index too consistently increases across all the groups from pre to post Self Help Group stage. The evidence derived from the combined index is consistent with the above findings.

The results obtained from F test and correlation coefficients indicate that members in each group are benefited by Self Help Groups in terms of increased economic empowerment. As the life of membership increases, the increase in economic empowerment of women is found to be statistically significant. The social index increases from pre to post Self Help Groups stage across groups, indicating that Self Help Group have a positive impact on social empowerment of women. Further, the study brings out the fact that the gain in terms of social empowerment is conditional upon the lifetime of membership in Self Help Groups, as it is supported by statistical properties.

Overall the correlation between incomes generated by the members and other economic variables increases both in terms of magnitude and statistical significance in post Self Help Groups stage. These results unambiguously indicate that Self Help Groups have a potential role to play in determining the income generating capacity of the members.
The regression models have been applied to investigate the impact of a few social and economic variables on income generating capacity of the members. The evidence derived from regression model shows that Self Help Groups have brought about a change in the direction and strength of the impact of certain social and economic variables on income generation. For instance, material possession had no significant impact prior to the introduction of Self Help Groups while it has positive and significant impact on income generation in the post Self Help Groups stage, conditional upon the years of membership in Self Help Groups. Overall, the results derived from the regression model confirm the truth that Self Help Groups have improved the capacity of the members in generating income through improving the social status of women and also in increasing the access and efficiency of some of the economic variables that help generate income.

Moreover, efforts have been put to analyse the impact of Self Help Groups on the empowerment of women, particularly managerial empowerment using various statistical and econometric technique. The managerial empowerment of women is analysed in terms of their enterprise involvement, behavioural and managerial aspects. The empowerment in these aspects is measured using relevant index and a comparison of these indices between pre and post Self Help Group stage has been made to
examine the role of Self Help Groups in enhancing women’s empowerment. From the empirical evidences, the following inferences are drawn:

Self Help Groups have a significant impact on enterprise involvement, subjected to the years of participation in Self Help Groups. There is a positive association between the length of lifetime of membership and involvement in enterprise activities of members. The overall enterprise index too shows a significant increase in enterprise involvement in the post Self Help Group situation.

The Self Help Groups have increased the income generating capacity of the members mainly by enhancing their source of inspiration, major decision making, and involvement in training, satisfaction and pride of being an entrepreneur. Further, an increase in material possession, caste, social index and level of education leads to increase in the score of enterprise involvement index while an increase in the family size of the members leads to a decline in the enterprise involvement index.

The evidence from regression models shows that social index, literacy level, and to some extent, age of the members have had significant impact on enterprise involvement. The positive and significant coefficient on dummy variable validates the hypothesis that Self Help Groups have significantly improved the enterprise involvement of the members. The membership of
Self Help Groups significantly and positively influences the income generating capacity of the members.

The members at post Self Help Groups stage have attained better behavioural empowerment than at the pre Self Help Groups stage. The empirical results reveal that there is a behavioural empowerment of the members thanks to being part of Self Help Groups.

The positive correlation between variables representing the managerial skills of the members and income generation across groups indicates that participation in Self Help Groups improves the level of income through better managerial skills. However, age and family size are negatively correlated with managerial skills. The evidence from regression models also arrives at same inference that, except age and family size, the rest of the variables have enhanced the income generating capacity of the members and Self Help Groups have a significant additional role to play in this aspect.

The stability tests confirm the existence of structural differences in income generating capacity of the members between pre and post Self Help Group situations, conditional upon how long the member is with a Self Help Group. Because, the structural differences do not exist among the members in group 1 and 2 at the pre and post Self Help Group situations. This
exemplifies the fact that longer the years of membership with Self Help Groups, higher are the income generating capacity of the members. Managerial score is found to be an important variable in influencing the income of the members.

The overall data reveals that the non-satisfying aspects among the members relate to additional employment and self-confidence while satisfying aspects relate to social cohesion and self-motivation. The most alarming aspects are additional employment, improvement of the managerial skills and economic independence since the mean differences are found to be positive and significant. The members have high expectations about the above said aspects in joining Self Help Group, but dissatisfied as members.

An examination of structural differences in the income level and managerial skills of members between pre and post Self Help Group era has brought out the following inferences. The structural differences do not exist between the members whose experience in group is less than a year and upto 1 to 2 years.

In contrast, the structural differences are moderate in group 3 whose experience in Self Help Group extends to 2 to 3 years and higher in group 4 whose experience in group is more than 3 years. Thus the experience of membership can be directly correlated to the structural differences.
The variables such as material possession, social score, educational level, membership with Self Help Groups and managerial skills have positively contributed to the income level of the members while age has negative impact on it.

Age also negatively impacted the managerial skills whereas educational attainment leads to a positive contribution to the development of managerial skills.

The members have gained ownership of physical and financial assets and social cohesion through Self Help Group while additional employment and managerial skills are yet to be attained. This achievement is conditional upon their experience in the group. Social cohesion and self-motivation have proved to be the most important factors. To sum up the members feel that the Self Help Group concept has not generated adequate additional employment opportunities and self-confidence.

The researcher randomly selected and interviewed members of Self Help Groups in the villages as part of the study. He found some interesting ways in which loans had improved the economic lives of the group members. The level of development that has occurred, thanks to this programme, during the past three years, has been significant. Although, the contribution concurrently made by village bank and other traditional credit
sources cannot be denied, the process of economic development has been unique to this programme. A closer investigation revealed that members were found pooling money from a variety of sources. Had they generated such large in the past, they would have no longer been poor.

The loans availed from the group are mainly used for buying fertiliser, seeds, ducks, pigs, cattle and bullock carts and for starting small businesses such as rice mills and other income generating activities. The construction of houses is one of the major purposes for which a loan is taken.

Many groups' members have experienced significant personal and social development due to participation in groups. Much of this is an outcome of the improvement in their economic status. The members now enjoy a higher social standing, greater self-respect, and greater hope for the future, greater motivation to make money and improve their lives than before. This scheme might have accelerated these changes but there is no way to ascertain it.

In addition to these changes, an evaluation has identified several personal and social changes that seem to have occurred independent of economic development. Group members have turned out to be more confident and able to participate in meetings. In many groups, members reported that they had become more confident in expressing themselves,
during and off meetings. A fair degree of confidence level was readily apparent in many cases, including some of poorest families. The NGO workers have consistently encouraged helping group members speak up and participate in the group meetings by ensuring that all members get a chance to express their opinions.

Members are aware of their achievements and the potential the Self Help Groups hold for them. Members realise that it is their decision and hard work, which have produced these results. However, there is also a sense of gratitude towards the NGO workers, who not only initiated this idea but also facilitated group formation, meetings, training and most importantly loan assistance to membership in the group. However, since NGOs have already planned to withdraw from the scene members have begun to feel greater ownership of their groups.

At present, some of the groups do not feel confident that they can manage on their own. They still feel that they need the help of the NGO workers in facilitating their meetings and in book keeping when large amounts are involved. However, in many groups, the NGO workers are merely present and extend moral support while members of the group take the entire responsibility. Since it is only a little over 2 years, it is natural that
they feel a bit uncertain, even though they have proven to be capable of handling everything on their own.

Obtaining a full sense of ownership might take more time. So far, the members have not felt enough ownership of their groups to feel comfortable in asking questions or changing the way the groups function to suit their needs. This is only due to lack of confidence, but may also be related to such reasons as lack of clarity with regard to the possibilities of such change, the casual relationship between the functioning of Self Help Groups and the bottlenecks confronting them.

Apparently, members have benefited from participation in Self Help Groups. However, it is very reasonable to ask whether members themselves feel the benefits of being members of Self Help Groups or whether even at this stage they prefer to access loans individually or directly from the NGOs. Although the money they have invested in the groups is small, they have invested a lot of time in meetings. It has been realised that their groups are truly useful and deserve appreciation. No doubt, they also appreciate the flexibility of their credit activity, which has allowed them to do things that the standard credit programmes would not have allowed. People do also attribute social and personal development to participation in the groups and also recognise that they have become bolder thanks to group activities.
It is difficult to determine whether real trust exists among members. Certainly there is enough trust in the groups to allow members take loans larger than their own individual savings and the office bearers also.

A feeling of mutual help between the Self Help Groups remains to be seen. For example, many groups are yet to think about helping some of the poorer members within their groups. The loan is less accessible for poor members, because they think that they lack ideas. Recently, however, the NGO workers have observed a few cases wherein the groups have made an effort to give loans to some of the poorer members after ascertaining the purpose for which the loan is sought.

There is, however, a certain amount of group identity among members. Being in the group for 2 years, attending meetings on a regular basis and benefiting from the groups, members have come to realise that being a member in the group is an integral part of their lives.

Though solidarity among members seems to be weak in groups, the members are more open to sharing and asking questions among themselves now. The stabilisation of membership during the initial phase was particularly important to ensure that members in the group felt affinity for one another.
Social justice was an important reason for promoting Self Help Groups. Examination of group membership reveals that there are more poor people in the newer groups than the older ones. This is expected, given the reluctance of the poor to take any risk with unfamiliar activities as seen above. Improvement in the quality of life and risk-taking are the interlinked factors in the process of willingness to participate. However, there have been just a few instances where the poorest have declined to join groups. According to them it is not a good proposition to join groups, because they do not like to borrow.

Business training can benefit poor women entrepreneurs when it is carefully designed to complement their existing skills and address their most pressing needs. With the help of market research and other tools to ensure relevance for clients, business training can be a valuable component of micro-lending programmes.

Women's general education and literacy rate are important if they are to reach their full potential and become empowered. Illiteracy creates a situation of dependency on others that can limit an individual's prospects for empowerment. Many MFIs have found literacy to be a major stumbling block for their clients. The literacy and education contribute to empowerment and complement the financial independence.
In addition to education disadvantages, one of the most difficult challenges that many women face when they start or expand businesses is the balancing of their business responsibilities with their household responsibilities. Although the ultimate goal may be for household responsibilities to be shared between men and women in the household, this sharing never happens in the short span of time. In many cases, women’s business remains small and concentrated in less profitable ventures due to time constraints.

Discussion on women’s rights, community problems, politics and common family problems can foster a sense of solidarity and empower women both as individuals and as a group to address their problems. With some support, groups of economically empowered women can take steps to address the cultural and legal barriers that limit their social and political empowerment.

One of the positive contributions that group based lending methodologies make to women’s empowerment is the opportunity for women to gain experience in decision making, leading and influencing others.

Own contribution to empowerment that Self Help Groups and other savings-based community groups offer to members is the pride of ownership
and autonomy. Even though some Self Help Groups are given training and support by NGOs, the majority of externally supported groups rely primarily on member savings for their capital. Women are proud to own capital and savings on which they can rely. The capital stays in the community, and women manage it themselves according to their own needs and interests. Because the external support costs are minimal, women are able to charge a lower rate of interest and a large percentage of that interest goes back to women in the form of interest on their savings and community projects.

**SUGGESTIONS**

The officials of the Mahalir Thittam should take the upper hand in administering the Self Help Groups in order to avoid political and village leaders' interference in the working of Self Help Groups. The rich and poor differences can be reduced by counselling which may result in inculcating the universal concept of concern for others. The other voluntary organisations functioning there can also take active part in this respect.

It has been suggested that the financial inadequacy of some Self Help Groups could be solved only by the effective steps that could be taken by the financial institutions and the Government. The delay in granting loans, shorter repayment period and unnecessary loan formalities could be tackled by banks. Collateral securities may not be offered by the members. So this
kind of requirement may not be insisted upon. Self Help Groups can organise meetings by inviting bank officials especially to inform them of the new schemes available to the poor. A repayment cum saving (principal + interest + savings) scheme can also be introduced by the banks among the loans granted to such Self Help Group members who could be retained with collateral securities.

It is suggested that steps may be taken by the office of the Mahalir Thittam and NGOs to supply quality raw material to the Self Help Groups entrepreneurs at a concessional price at needy times. A special officer may also be assigned this type of work.

Low educational status prevailing among Self Help Group members is a major handicap for the effective implementation of many of the poverty alleviation programmes in the rural areas. Whatever may be the nature of the programme, it should be thoroughly understood by the participating members both in letter and spirit. Exclusive programmes meant for Self Help Group members should be formulated and implemented at the grass-root level. Unfortunately, the benefit of these programmes is corners by either vested interest groups or by groups having outstanding past records. Education alone will be the solution to ensure equal opportunity for every group and to every member within the group. Therefore, it is the need of the
hour to spread education among members of the rural Self Help Groups atleast through the non formal mode. The state government and higher education institutions in the respective locality have a significant role to play in this respect.

The success stories of various Self Help Groups in different part of the region have outnumbered the non-performing and under-performing Self Help Groups. Emergence of appropriate leadership may be one of the important causes for such a state. Further lack of compulsory provision for sharing the experiences among Self Help Groups may be another important cause. In order to overcome this difficulty the office of the Mahalir Thittam along with Non-Government Organisations may chalk out programmes for Self Help Group members in rural areas to visit successful Self Help Groups. If possible the representatives of the most successful Self Help Groups may be made to share their experience which will definitely motivate the members of other Self Help Groups in the right direction.

Almost all Self Help Groups suffer in marketing their products. Production is a big waste unless all the products are duly marketed for profit. Since the area of operation is very much limited and there is no close cooperation and coordination among members of various groups. Hence, the products of many Self Help Groups cannot be properly marketed. Therefore
it is suggested that a common marketing forum may be established either under a cooperative scheme or as a Government organisation. This forum may undertake marketing of products produced by members of Self Help Groups belonging to the region. Assigning a common brand name to these products, may add charm.

Since majority of the members of Self Help Groups operating in rural areas concentrate on agriculture-related activities, effective implementation of the land reform measures may give great fillip to the functions of the Self Help Groups either at group level or individual level. Members of Self Help Groups may have land of their own (or for lease) and use the same for agriculture, floriculture, and horticulture activities. A strong political will is needed on the part of the state government to implement such schemes properly.

Quite a number of entrepreneurship development programmes may be organised with the collaboration of District Industries Centre at frequent intervals in each village. This will definitely help the prospective women entrepreneurs to develop various skills required for a successful business operation. Having a close tie-up with the neighbouring higher educational institutions, technical centres, trade associations and industrialists association will help a lot to achieve the desired results.
A well thought out action plan may be formulated to expand business opportunities for the Self Help Group members. In this respect the government may take appropriate action by entrusting the running of fair price shop, balwadis, nutritious meal programmes, NABARD-sponsored minor projects, government aided school and the like to the Self Help Groups functioning in the area.

The Self Help Group members are to be properly educated about the fruits of this cooperative type of movement.

The male members of the families should be made to play a supportive role.

Training in the business activities of the members is the need of the hour.

NGOs should play a strong role in leading the groups and should not restrict their role to that of a credit canalising agency.

The district authorities may adopt a day-to-day system to monitor the functioning of Self Help Groups.

Women's ability to influence or make decisions that affect their lives and their future is considered to be one of the principal components of empowerment by most scholars. It is much less clear, however, about what
types of decisions and what degree of influence can be classified as empowerment in different contexts.

Self-confidence is one of the most crucial components of change for empowerment, yet it is also one of the most difficult tasks to measure or assess. Self-confidence is a complex concept relating to both women’s perception of their capabilities and their actual level of skills and capabilities.

Access to credit and participation in income generating activities is assumed to strengthen women’s bargaining position within the household, thereby influencing strategic decision making. Particularly in poor communities, men’s domination of women is strongest within the household.

Micro-finance programmes can strengthen women’s economic autonomy and give them the means to pursue non-traditional activities. In some cases, women who begin to assert themselves and their opinions in their households, incur the wrath of angry husbands who feel that their authority, and sometimes, their reputations are being threatened.

Contributing financial resources to the family or community confers greater legitimacy and value to women’s views and gives them more entitlement than they would otherwise have.
Wide spread political empowerment is a fairly rare outcome of most micro-finance programmes. Although micro-finance programmes offer services and products that can enhance individual women's abilities to participate effectively in politics, a few micro-finance organisations explicitly seek political mobilisation or structure their programmes in such a way as to deliberately nurture collective action. Nevertheless, many examples testify that women's participation in lending centres and groups increases their knowledge of political parties, processes and channels of influence.

CONCLUSION

As Dalits are placed in the end of the social status they face many difficulties in taking up entrepreneurship. For the purpose of injecting the spirit of entrepreneurial development among Dalit the Government is on the verge to provide some incentives and programmes. The loans are provided to them at concessional interest. The percentage increase in per capita income was found to decline with the higher income groups. The increase in assets has been highest among the dalit entrepreneurs engaged in manufacturing and servicing sectors. Age, education, technical, experience, job satisfaction, sub-caste, technical guidance, machines and financial assistance, marketing and profit re-investment pattern were the dominant
variables that affected the entrepreneurial performance of dalit entrepreneurs both directly and indirectly and family profile is the most dominant variable. SWOT analysis revealed that Dalit entrepreneurs considered commitment and dedication as their major strength inferiority complex as their weakness help from other source as their opportunity, inadequate family support and financial obligations as their threat.

Thus, the SWOT analysis infers that the strength and opportunities were in higher degree than the weakness and threats. They have to develope confidence of overcoming the minor weakness and threats utilizing the major strength and opportunities that are lattent in their possession. Inforth coming years it has been expected that the spirit of entrepreneurial development among dalits would yield fair results with many more dalit taking entrepreneurship in new ventures.

**POLICY SUGGESTIONS**

At all India level including Tamil Nadu various Dalits leaders and other political leaders are either talking much about the social oppressions on Dalit or write number of articles in journals and books. Many of them are not having the awareness that this particular community can be uplifted by improving their economic conditions. Most of the social injustice on this community is done because of their poor economic and living conditions. If
every individual irrespective of his or her community is given equal status of education, employment opportunity and entrepreneurial activity no doubt. The social injustice and untouchability shall vanish from the society altogether. Hence it is suggested here that the Central Government and State Government should setup. The TAHDCO Offices or entrepreneurial development offices exclusively for this community in every Taluk for all oppressed people in that area and take censes of people living below poverty line, with adequate financial support and proper training they should be helped in establishing there on trade or business, so that the dream of the eminent leaders like Dr. Ambedkar will come true.

(The subsidy and margin money extended to Dalit entrepreneurs are now inadequate to start a small scale, business by a Dalit. What ever be the income derived out of this small business is not even sufficient to support his family. Hence, it is suggested here that the subsidy and margin money may be linked substantially taking into consideration the present cost of index.)

An aspiring Dalit entrepreneurs when submitted paper for his new small business, after through scrutiny by TAHDCO, he is directed to a commercial bank situated at his place to obtained this loan. Though no security is required as per regulations the banks are insisting on one or two guarantors for the loan to be given. The bank also insists that the guarantor
should be an employed person or a person with enough non moveable assets. Most of the aspiring dalit entrepreneurs find it difficult to get a guarantor for his loan. Because of this lacuna most of the trained and talented dalit youths are unable to get loan from these batch. Hence it is suggested here that the central or state government should come forward with opening of Dalit Banks at District level with Government founds to provide enough Bank loan for aspiring Dalit entrepreneurs. It is also suggested here that there Dalit banks should be personalities to impart entrepreneurial training to young men and women Dalits every new and than.

These training personalities may also be used as supervisory officers to monitor the enterprises of the dalit entrepreneurs. They may also see that the loans obtained by these people are repaid by them regularly after a moratorium period.

Although there is much that the researcher would like to investigate into empowering of women through Self Help Groups, the present study tries to provide a few guidelines that can be followed by future researchers.

The information gathered through the practitioners could be more useful to draw inferences about the impact of Self Help Groups.
Gather information of women’s needs and design products specifically to meet those needs. The existing strength should not be lost as the micro-finance industry grows.

Incorporate programmatic elements such as training or leadership opportunities that contribute to women’s empowerment.

Track empowerment benefits along with institutional financial performance and economic impact indicators.

Bring women and women’s prospective into the governance, management and implementation of micro-finance programmes.

Collect gender-disaggregated data for use in the design and improvement of programmes.

Review organisational policies to ensure gender sensitivity and gender equity.

The present study gives a greater scope for further study in empowerment of women compared to that of other countries. A study of non-member women may also be undertaken. A comparative study may be much useful in this context in future.

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