CHAPTER II

A REVIEW OF CONCEPTS AND EMPIRICAL STUDIES

Innumerable studies have been conducted ever since the British rule came in the existence in India about the untouchables, Harijans, Adi Diravidas, Schedule Caste and Dalits. However most of all these studies irrespective of the regions in India were conducted either on the social conditions or the untouchability prevailing on them or the nomenclature or the social oppression etc. No fruitful study has been conducted regarding the economic conditions of Dalits of a region or the country as a whole. Reservation in employment and education institutions was brought to this oppressed class after a long fight of Dr. Ambedkar. Economic conditions have been touch them and their by Dr. Ambetkar in his speeches and articles spoke and written during the regime of the British. Wrote many articles and published various books on Dalits followed of footsteps of Dr. Ambetkar. However once again all these articles and books narrated only the oppressions meted out on Dalits at various parts of this country. Though many libratory steps have been taken by the freed India for Dalits through various enactments, subsidies, sanctions and reservations no concrete step has been taken by either the Government or the leaders of the same community in developing Dalits on entrepreneurial activities. Still more than

* DATA AND INFORMATION PRESENTED IN THIS CHAPTER ARE PURELY SECONDARY COLLECTED BY THE RESARCHER DURING THE FIELD VISIT
90 per cent of the Dalit population or either farm workers or paid employees or middle level officials in the Government etc., Attempt is made in this part of this chapter to give in nutshell some of the important studies conducted on Dalit community weather social and economical.

REVIEW OF LITERATURE

Untouchable is the word used by Ambedkar for those castes lowest in the Hindu scale of pollution. It first appeared in print in 1909. However, the word had now disappeared from ordinary parlance following widespread education and the constitutional provisions (Nath 1987:3). The early Government term was Depressed Classes; this was replaced by Scheduled Castes in the Government of India Act of 1935 when these castes were placed on a schedule as qualifying for special rights. Harijan, meaning son of God used by Gandhi' for the Dalits, dates from his 1933-34 campaign against untouchability, and is in general usage among Ambedkar's followers. All those who have converted to Buddhism use the term Buddhist and reject all other nomenclature, including their original caste names. Dalit, or downtrodden, has become the most acceptable term in the 1980s.¹

¹ Zelliot. Eleanor, From Untouchable to Dalit: Essays on the Ambedkar Movement, Manohar, NewDelhi, 1992, pp.93-106
Dalitology\(^1\) has no space for hegemony at all. There is unlimited space for frafemity. In Dalitism caste must be given up and all must live as a community. I like Dalitology very much because of its preference for communitarians instead of Individualism. Dalitology asserts that we are just another part of nature and have no right to dominate over it. Being part of nature we should receive all beings with kindness. In Dalitology the elder, Booshakthi, resilience, providing space for all and communicative Interaction are some of the foundations.

The problem is all the more acute because the individual hierarchic ranking of hereditary castes that permeates the dominant society does not stop at the social border of Untouchability. Some Untouchable castes long regarded themselves as superior to others, and even imposed their own internal touch-me-not-ism. One of the hallmarks of the contemporary Dalit movement has been its explicit rejection of older divisive strategies by which a given Untouchable caste would seek its own liberation by trying - usually unsuccessfully - to distance it from other Untouchable castes. By now the goal is liberation of all Dalits - and this means dismantling the burden of centuries. For the past several years, official Indian figures on violent attacks against Untouchables have routinely exceeded 10,000 cases.

per year. Indian human rights workers report a far larger number go unrecorded, buried by collusion between police and local privilege (for example see Randeria and Yagnik 1983). Justice is rare, even when charges are filed\(^1\).

Similarly we shall establish the Dalit Panchayat\(^2\). Politics must come in to the hands of the Dalits. Therefore, we shall always fight for our Rights. On the whole we shall spread the Dalit religion into the entire India and all will have freedom from Barhminic oppression. Dalits will establish our own identity. We have two strong supporting pillars. One is our M.C.Raj and the other is our Jythiraj, My Billion "Jai Bheem" to both of them.

The "untouchables" are found at the bottom of the caste hierarchy. The untouchable have the lowest ritual standing and usually the lowest economic position and traditionally subject to onerous social and civic disabilities.

The were to earn a living by doing such jobs as executing condemned criminals, cleaning the villages, removing the bodies of dead animals, tanning leather, or doing any other work that the touchables asked them to do. It was sin for any caste Hindu to look at these people, to talk to them, to


receive them in their homes, or even to have their shadow fall upon them. Their utensils could not be used by anybody else, nor could they eat from utensils belonging to the "pure" caste. They had no right to possess cattle, horses, sheep or goats, and could possess only dogs and mules. They had to wear clothes which belonged to the dead. They could not wear gold, silver, pearls and jewels. Untouchables living outside the village limits could enter the village only during the day time, and that too only on displaying some external symbol of their untouchability. After the 1857 war, the British changed the policy and decided not to offend the caste Hindus (by recruiting Mahars into the army).

For us Dalits there is no link with the gods and goddesses of Hinduism. It has not given any solution to the problems of untouchability, free caste labour and sufferings of the Dalit people. The places of worship in the Brahminic order have become market places. There is no limit to the oppression on the Dalit people in the name of gods. Hinduism has made our women as prostitutes in the name of their goddesses. Dalitology not only serves a blow with our slippers to these gods and goddesses but also is giving an alternative that is Booshakthi.

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Study to find out about anti-caste legislation in 52 villages in all 16 districts of Karnataka, 941 total respondents, 50 percent being SCs. Awareness among SCs of lower rank is extremely low. Constitutional guarantee is unknown to 96 percent of the respondents, Untouchability (Offences) Act is not known to 86 percent. Sources quoted by respondents include informal sources like social activists, social conflicts, and friends. Formal sources of communication are virtually out of reach.

Excepting in the case of political activities, in all the remaining areas of social interactions, untouchability is practised as admitted by a vast majority of respondents. As high as 80 percent say those hotels are still barred for them. Seventy-seven percent say temples are barred for them and an equal number say they are not allowed to participate in religious processions. SCs are not allowed to take their processions in the caste Hindu areas. Tank water is still a taboo, according to 68 percent, similarly tap water is also not allowed. 70 percent say no social mixing is allowed (with caste Hindus). This was particularly so in the case of women (with caste Hindu women).¹

Dalit people are landless. They have caste discrimination. Even today we are experiencing untouchability. We have the sufferings of free caste labour, carrying shit, and Devadasi system. In Dalitism we have banned widows’ status. In Dalitism there is opportunity for remarriage. The aim of Dalit Religion is to establish Dalit Panchayat. In Dalit Religion there is honor for Dalit elders. In the same way Dalit women have place without any discrimination.

Field work conducted in five villages each of two districts in Rajasthan, Ganga Nagar and Jodhpur. It was sponsored by the Home Ministry, Gov't of India. 50 SC households from each village; one adult male per household interviewed; plus 200 in Jodhpur. Total 600 interviews with SCs.

The major characteristics of caste given by Ghurye are:

i) Segmental division of society

ii) Hierarchy

iii) Restrictions on feeding and social intercourse

iv) Civil and religious disabilities and privileges of the different Sections

v) Lack of unrestricted choice of occupation

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vi) Restriction on marriage. 

The study shows that the practice of untouchability has not vanished completely but it is declining. One-third of the respondents have reported that the practice still continues in matter of water collection. The prevailing situation about water collection is indicative of a declining trend. It could be said that there is no commensality in the sense it is understood but at the same time it cannot be denied that the traditional rigidity also does not exist. Discrimination in hotels and restaurants is generally not practiced.

There does exist discrimination of one kind or the other as far as entry of SCs into temples is concerned. The rural respondents have reported about discrimination of one kind or the other. Brahmins are not prepared to perform religious and ritual functions for SCs. In education, whatever discrimination still exists, it is confined to rural areas. In market places discrimination appears to be vanishing. SCs are allowed to enter the shops. Rural respondents said that SCs would not be hired at caste Hindu shops. No discrimination exists in medical services. Barbers and tailors do make discrimination in rural areas. In terms of interactions, caste Hindus do not

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reciprocate invitations to dinner, visits during festivals, funerals, etc., to SC homes, especially in rural areas\(^1\).

Dalits\(^2\) did not come into India from outside like the Aryans did. We are here from the beginning. Therefore, this land belongs to the Dalits. But in reality more than 90 per cent of Dalits are landless. They have lost their land to the barbarism of the Ayans. Our ancestor Mruthanjayya was a big landlord. But today, grand children, his great grandchildren and we are landless and are poor. Unless we get back out lost land there is not must hope left for us.

Indian consciousness is that of the dominant group. It is caste oriented. The sub-altern consciousness of the Dalits and Tribals have not been taken seriously, it is true that we should articulate it as it exists among the Dalits and Tribals. The sub-altern consciousness should represent the consciousness of an oppressed nationality in our country. This consciousness is of anger, rejection, and protest of the existing dominant socio-economic, political and religious situations in India. But this consciousness includes the positive human values for a new social order. This is particularly true of tribal subaltern consciousness of an egalitarian, community ownership of

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means of production, distribution according to needs, and a democratic form of government in which leadership is always of Punches-Corporate and consensus in decision making process. The human values must come out clearly for an indigenous people (Adi people), humanity in our country¹.

Depressed classes are the sum total of the untouchable castes of India. Notwithstanding, all other terms and specific names of untouchable castes will be used in this dissertation according to time, period and group usage. To begin with, there is no generic name of common acceptance that actually describes this large group of people. Today they are called Untouchables, Low-castes, Pariah, Panchama, Outcaste Hindus, Protestant Hindus, Adi-Drivadas, Harijans, Scheduled Castes, etc. The Hindi word for the Depressed Classes, ‘Dalit’ which was first used by Sami Shardhananda is more popular than the English expression. The Depressed Classes constitute, according to conservative estimates, about 15 percent of the total Indian population. Even the process of approximation to the upper castes’ code of conduct which M. N. Srinivas has described as Sanskritization could not help the Depressed Classes to cross the barrier of untouchability.

In Dalitism\textsuperscript{1} we do not discriminate men and women. If a husband expires we shall not keep the women as a widow forever. Dalitology provides the opportunity for widow remarriage. We are proud for being blackish in complexion. This is our symbol.

Depressed Classes all over India have tried to change their way, their marriage practices and their caste names but to no effect. Untouchability was made a legal offence by Parliament in 1955, nevertheless it cannot be said that it does not exists. The Depressed Classes constitute not only a socio-cultural group but often an economic class too. A number of social studies have revealed that their women make a large number of the prostitutes. From a careful examination of information it has also been established that 90 percent of those who die of starvation and attendant diseases belong to the Depressed Classes. Their untouchability and poverty support each other - their untouchable status accentuates their economic exploitation and their deplorable economic conditions strengthen their polluting social status (v-vi). They were not a homogeneous category. They very much differed from one another in their language, manners and customs. There were gradation and caste taboos among the untouchables themselves. For example, the chambhar regarded mahar as his inferior and the latter regarded the among

as still lower in the scale of humanity. They share in common certain features of poverty and degradation due to the contemptuous treatment they suffered at the hands of the caste Hindus (Nath 1987:17).

In Dalit religion we have no god, no soul, no heaven and no hell. Hindu religion has divided the people into Brahmin, Kshatriya, Vaishya and Shudra. They do not show the origin of Dalit people. May be they have come from Brahma. But we claim that we have come only from our Mothers. We have different cell systems. We do only those things that our cell systems do. We have originated from cell systems. We have not descended from any god. Therefore, there is significance to the cell system in this religion\(^1\).

Furthermore, untouchability as a social institution was kept alive by use of brutal force; the caste Hindus insisted on enforcing the inferiority of the Depressed Classes in many ways, and if the latter tried to improve their standards of living they were cruelly persecuted... Lastly, perhaps the most effective weapon, which helped in the perpetuation of the untouchability, was the denial of the right to education to the masses. Only Brahmans were allowed to learn Sanskrit, the language in which the sacred books were written and the rituals were performed. The insistence on Sanskrit as the

medium of education and higher thought even when the common people spoke other languages points to the policy of keeping the masses in the dark. But untouchables were still worse, they were completely outside the pale - they were not evil allowed to approach the schools, let alone enter them. Monstrous punishments were to be imposed on the Depressed Classes if they even tried to assert their right to be educated. Mahabharata records the story of Eklavya who was refused training in archery for not having been born in the right caste. And when he acquired the art, despite no guidance, he was mutilated and incapacitated.

The only way for us to come out of the capitalist and Brahminic religions is no reject all gods and to accept Booshakthi. The center of our unity, development, solidarity and power is Booshakthi. Among the Dalit elders, under the neem tree, spreading the black wool, the Dalits should remember their elders, share their joys to gain and increase one day our own political, cultural and economic power. As a symbol of our victory we shall raise blue flags on all our buildings. The slogans of our self-respect will thunder throughout the world as "Jai Bheem" and "Jai Booshakthi".

After the coming of the Aryans we have better linguistic and literary evidence, through it has to be cautiously analyzed. The Aryan advent cannot

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be simply understood as a conquest over equalitarian indigenous peoples who give rise to the caste system. Nevertheless, ‘Aryans and ‘conquest’ did play a role. The Indo-Europeans were a matrilineal people, in contrast to local matrilineal traditions, through their patriarchy, tribal and statistic, gave certain freedom to women. Once, however, they absorbed the notions of ‘sacred power’ and ‘danger’ associated with women and low castes in the Dravidian tradition, the resulting patriarchal synthesis in the context of group conflict was far more complete and violent in the control of women.

Similarly, the tribal or lineage inequalities that intensified among Vedic people as they spread throughout India were not really ‘caste-like’, but once they absorbed the ‘proto-caste’ features among the indigenous culture and various groups fought for dominance of the system, a caste hierarchy developed. Chaturvarnya did not actually describe existing social groups, but was rather an ideology overlaying the very different processes of transformation of ‘proto-caste’ tribal groups into jatis. In this Brahmans played a key role - Brahmans who derived both ethnically and culturally from indigenous as well as Aryan priestly groups, but who identified with the Aryans as they sought to legitimize and extend the total system of
dominance and exploitation associated with caste in a period of developing production, surpluses and economic inequalities.1

Viswanatham and Reddy (1985) have made an explorative attempt to find out the determinants of educational achievement among Scheduled Castes. Most specifically, they have examined whether or not there are class wise variations among them with respect to educational achievement. Their research study is based on the assumption that the SCs are no longer a homogeneous community and that there are perceptive differences among them with respect to class, status and power, parental attitude and its perception as a valuable channel of upward social mobility, availability of tradition of education and the existence of education oriented sub-culture.2

D. Venkateswarlu (1990) makes a different study about the conflicts between the Harijans and the Upper castes. He observes that there is a new level of awareness and consciousness among them that has not only enhanced their aspirations and ambitions but also made them assertive. This is not tolerated by the socially and economically dominant among the caste Hindus. There, a situation of conflict develops when the Harijans wish to

realize their aspirations or assert their rights which the dominant among caste Hindus do not concede. Such a conflict is treated at the psychological level and also at the manifest level. The various aspects of both levels of conflict are discussed in detail.

Significant studies on the Mala are very few. Singh's book (1969) is noteworthy as the first of its kind in India which has made a detailed study of Madiga in the Telangana region (AP) (11). Vidyarthi and Mishra (1977) deal with Harijans from two zones in Bihar. Khan (1980) studies SCs in Bangalore district. Moffatt (1979) makes a detailed study of untouchables in a rural setting of Tamil Nadu. Desai (1973) studies untouchability in 69 rural villages of Gujarat, including among untouchables themselves. The Malas live on the out-skirts of the village in clusters of tiny cone-shaped and square-shaped thatched houses known as "Mala-wada." These wadas have their own wells, pump sets, and temples (36-7). They are not allowed to draw water from public wells in the villages...or to enter the main temples and worship along with other Hindu castes. People belonging to higher

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1Venkateswarlu, D., Harijan-Upper Caste Conflict: A Study in Andhra Pradesh, Discovery Publishing House, New Delhi, 1990, pp. 77-89
castes like the Brahmins, the Vaishyas and the Shudras do not accept cooked food or water from these people¹.

Castes are 'discrete', segmentary and flexible. Class relations can be analysed by juxtaposing them with caste, kinship, marriage and family. Studies of the nexus between caste and class have highlighted the multifaceted nature of social stratification. The structural-historical perspective in particular is found relevant for analysing the historicity of the nexus. What is more important here is the fact that the studies of caste and class have moved away considerably from the hierarchical model of consensus, resilience and summation of roles and statuses. These studies have emphasised the emergence of 'caste free areas', downward social mobility and incompatibility of the pollution-purity principle with the entrenchment of middle and lower castes in politics and modern jobs. The increased quest for equality among the weaker sections as well as the highly aspiring middle castes and classes too overrides the traditional bases of status and power.

Both caste and class are corporate as well as individualistic entities; and the two have fixity as well as flexibility. Caste is not being replaced by

class, and caste is still changing rapidly finding a place for itself in non-
conventional and secular domains of social, political and economic life. Whichever caste aspires to use it for upward social mobility makes use of the 'caste idiom'. The castes which become economically and politically dominant also make use of caste for further upward social and cultural mobility. Caste is ...appropriated for economic and political goals in the first instance and for socio-cultural mobility afterwards. It is opined that instead of 'caste and class', it would be appropriate to refer to it as 'class and caste'. However, there is no uniform pattern of the nexus between caste and class. (In Bihar) caste is becoming a political process in which class and power are inherently embedded. Caste has changed; it has discarded some of its dysfunctional elements in today's context and has also become a 'resource', a means for some of its members. What is needed today is an appropriate conceptualisation of this complex situation rather than an undisputed adherence to the conventional concepts of 'caste', 'class' and 'power'. Caste-class-power nexus needs to be accepted as a concept signifying the dynamics of the inter-connection between social, economic and political dimensions of India's social reality particularly since independence¹.

In "Growth, Inequities and Tensions: A Case Study of Sangli District, Maharashtra," S. P. Punalekar shows that uneven development in Sangli district has resulted in disparities in levels of production, income levels and lifestyles of the people. The district can be divided into 'developed' and 'underdeveloped' zones. Strategies of the state regarding growth and its pro-farmer policies have immensely contributed to the development of agriculture, trade, commerce, education, etc., in one part. However, the other part remained backwards and undeveloped because of non-availability of natural endowments and recurrence of successive droughts. Even drinking water is not suitably available to many villages.  

"Caste and Land in Colonial South India" by A. Nagaraja Naidu highlights that in the colonial period, in South India, the lower castes were dalits and perceived the upper caste landlords as their enemy and not the British as the latter were not directly exploiting them. The upper castes, being the early beneficiaries of education, first entered into the British revenue administration and later became entrenched in politics. They were nominated to the legislative council representing the landed aristocracy. In

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such a situation 'freedom' for the country had hardly any meaning for the dalits\(^1\).

In "Caste and Class in Rural Andhra: A Historical Perspective," A. Satyanarayana notes that there has been a gradual decline of the power and authority of the landed class as a whole. The zamindars and Brahmins have lost their hegemonic authority since the late 1950s, when land reforms were introduced in the State of Andhra Pradesh. Consequent upon land reforms, a class of rural rich emerged from among the principal agricultural castes which in fact became a threat to the zamindars and Brahmins. Soon this 'new class' began to displace the traditional dominant castes/groups, and also received the support of a large number of people as its members belonged to the numerically preponderant castes\(^2\).

"A low class man may, by leading a virtuous life, rise to the level of a higher class man and he should be ranked as such. In like manner a high class man can, by leading a sinful life; sink down to the level of a class lowers than his and should be considered as such." Thus, the qualifications, character and knowledge of a person determined the class of that individual.

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There are historical proofs of this class mobility. Sage Javal of an unknown class became a Brahmin (Chhandogya Upanishad); Vishwamitra, Kshatriya by birth, became a Brahmin (Mahabharata); sage Matang, an outcaste by birth, became a Brahmin. Vashishta was born a prostitute, Vyasa of a fisherwoman and Parasra of a Chandala woman¹.

Origin of caste as ethnic - Risley; Keane (1920) argued that nasal index corresponded to social status. However the correspondence of physical and social gradation in UP, noted by Ghurye (1969) has an important exception - the chuhra or Bhangi of Punjab. Both Ibbetson and Nesfield, the pioneers of the sociological study of caste, endorse the view that caste is mainly occupational in origin.

Once caste replaced classes, the Hindu society showed a bias towards the upper three classes and prejudice towards the Sudras and increasing contempt for the untouchables. Castes emerged sometime in post-Vedic period, 600 BC - 300 AD. Of all the features of the caste system, the most blatant has been that of purity and pollution. However, observance of the rules has shown regional variations, being stricter in south India than in the north; and inter-caste variations. Paraiyan, or the Tamil unapproachable,

has given the word pariah to the English language. The more glaring example of social degradation like keeping away from upper castes 24 paces (in Tamil Nadu); dragging a thorny branch to wipe out his footprints (Mahars in Maratha country); restriction on umbrellas, and wearing of shoes (Izhavas and Shanars in Malabar), were not evident in the relatively tolerant Punjab or Delhi area. But even here, a Bhangi walking in the streets of the towns had to carry a broom and to shout "Bhangi, Bhangi" to warn unwary people about his polluting nearness (Punjab Census 1911)\(^1\).

Dr. Tripathy has effectively portrayed the fact that, without access to vital economic resources and bargaining power, the Harijans have become one of the most exploited peripheral groups in the Indian society. Predominantly rural, they have been mainly landless rural agricultural labourers, marginal share-croppers and farmers commonly indebted beyond redemption.

His study of contemporary India and Orissa shows that the Dalits have been kicked, raped and burnt, refused minimum wages, their properties have been destroyed and they have been killed. His study of village Jari and Kesharpur reveals that the Dalits are discriminated against with reference to living wage, share-cropping, money-lending, drawing water from public

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\(^1\) Keane, A. H., *Man, Past and Present*, 1920, p.86
wells, entry into the temples, service of tea and snacks in the hotels, service in the grocery shops, services of the barber, Wassermann, cowherds man, priest, community feasts and marriage with caste Hindus The Harijans or Dalits live in sub-human social existence, abject poverty, economic exploitation, a subculture of submission and political powerlessness. They have withstood the psycho-economic pressure of social conformity for centuries. They have degraded nature of working relations with the higher castes and they are involved in works like scavenging and sweeping. They are considered to be visited by a curse and are treated as untouchables. The status quo was maintained by sanctions and the Harijans were kept in a state of constant fear under a permanent threat of violence.

During the Muslim rule, many of these untouchables and low caste people embraced Islam and joined the invaders partly to avoid prosecution and partly in search of freedom.

The 15 Harijan families in Kesharpur village constitute 12 percent of the population. Two Harijan communities live here, such as: the Hadies and the Dhobies. 15 family heads were interviewed. Dhobies constitutes 20 percent of the Harijan population. The Dhobies do not accept food and water from the Hadies. The Harijans in Kesharpur remain in abysmal poverty, illiteracy and ignorance. They are denied a living wage in the village and
they remain semi-starved. Overwhelming majority of Harijans are landless agricultural labourers. Wages for agricultural labour remains low. The Harijans still depend on their traditional occupation. The caste Hindu employers do not touch them while making payment. Majority of the Harijans make loans from consumption needs. The Hadi Harijans do not get loan from the village common-fund. They pay exorbitant rates of interest to the money-lenders.

They bring their drinking water from the tube-well of their own street. An overwhelming majority of Harijans are prohibited drinking water from the public wells and public tube-wells in caste Hindu streets. The tea shop-keeper does not give drinks and snacks to the Harijans in the cups used by caste Hindus. The Harijans do not get the services of the barber, the washer man, the cowherds’ man and the priest in the village. They are not allowed to inter-dine with caste Hindus. They are not allowed to enter temples. Caste Hindus do not marry Harijans. Their participation in elections is passive. The small number, poverty and fear discourage them to contest elections. There are no Harijan elites in the village.

In Jari village, 500 Harijan families constitute more than 50 percent of the population. 50 family heads were interviewed. Harijan communities like the Gokha, the Kandara, the Pano, and the Dhobi live in this village.
Harijans remain in abject poverty and illiteracy. They are denied a living wage and they remain semi-starved. An overwhelming majority of the Harijans are agricultural labourers. The female Harijans are paid much less than the Harijan male labourers. The harijans pull rickshaws, trolleys and do small business being financed by banks under different government welfare schemes. A few depend on their traditional occupations.

Harijans are discriminated against in their share in share-cropping and in case of money lending. Majority are prohibited to draw drinking water from the village public wells and tube-wells. They do not get the services of the barber, washer man, cowherds man, and the priest in the village. They are not allowed to worship in village temples. They are discriminated in the tea-shops and grocery shops. Harijans so not enjoy equal status in village community feasts, and the caste Hindus do not marry them. Their participation in politics is active. They contest village elections and panchayat elections. They attend political meetings. They vote for Congress because they get some economic benefits. They party has helped the Harijans to get benefits from the welfare schemes of the government.¹

Fieldwork: Interviews with 396 SCs and Hindus in six villages of AP for 8 months in 1977. The SCs are Mala and Madiga. Although

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Sanskritization attempts might have brought higher social status to the Harijans, it has no where improved their ritual status according to Srinivas (:8). The Studies of Patwardhan (1966), Beteille (1967), Lynch (1969), and Roy-Burman (1970), for instance, discuss the Sanskritization process among Harijans.


Between the Malas and Madigas, there is a constant conflict over their respective status in relation to the other though both are untouchables to the caste Hindus. But the caste Hindus seem to grant the Malas higher status rather than to the Madigas. Subba Reddy has listed certain activities which are exclusively assigned to the Mala and the Madiga castes. These are: (1) the office of the village servant and this entails manual assistance to the village officers, i.e., the Karnam (revenue official) and the Munsif (police Patel); (2) disposal of the dead village cattle; (3) digging of grave and two important tasks of capturing sacrificial animal and cutting its neck during the festival of the village goddess. These duties in certain districts fall to the
Mala and elsewhere to the Madiga, and there is no fixed rule (Dept. of Social Security. 1967; Reddy 1950, pp. 8-9).

Both the Malas and Madigas work as agricultural labourers. Malas provide additional hands whenever required for by the non-brahman higher castes, for example, carrying a Reddy landlord's luggage from a nearby bus-stop to the village or the other way. Madigas are traditionally leather-workers. They tan the skin and make leather articles like foot-wear for villagers, for which they are paid in cash or kind. They are also the carrion-disposers and during the festival occasions like marriage and ceremonies in honour of the village deity, they serve as drum-beaters and sacrifices of the sacrificial animals.

The Hindu gods, Rama, Krishna, Venkateswara, Lakkshmi, etc., are also worshipped by the Malas and Madigas at their homes. They are not allowed to enter village temples, nor are they allowed to build their own temples for these gods and goddesses in their localities. They can only build temples for their own caste deities. The village watch-men are generally the Malas¹.

Untouchable is the word used by Ambedkar for those castes lowest in the Hindu scale of pollution. It first appeared in print in 1909. However, the word had now disappeared from ordinary parlance following widespread education and the constitutional provisions (Nath 1987:3). The early Government term was Depressed Classes; this was replaced by Scheduled Castes in the Government of India Act of 1935 when these castes were placed on a schedule as qualifying for special rights. Gandhi’s name for the Dalits, Harijan, dates from his 1933-34 campaign against untouchability, and is in general usage among Ambedkar’s followers. All those who have converted to Buddhism use the term Buddhist and reject all other nomenclature, including their original caste names. Dalit, or downtrodden, has become the most acceptable term in the 1980s (Zelliot 1992:74).

Dalit: 1. Ground. 2. Broken or reduced to pieces generally. (Molesworth’s Marathi-English Dictionary. 1975 reprint of 1831 edition). There is in the word itself an inherent denial of pollution, karma, and justified caste hierarchy. The Marathi word dalit, was chosen by the group itself and is used proudly (Zelliot 1992:267). Phule seems to have been the first to use
the word *dalit* in connection with caste in the term *dalitodhar* (uplift of the depressed)\(^1\).

**Review of policy approach to women**

While a large part of the world continues to look at women’s issues in terms of paternalism and well being, the concept of women’s empowerment in the social, political and economic order as a pre-requisite for human development is hardly given the priority it deserves. Throughout the Third World, particularly in the last 15 years, there has been a proliferation of policies, programmes, and projects designed to assist low income women. This concern for low-income women’s needs has coincided historically with recognition of their important role in the development process. Since the 1950s many different intervention strategies have been formulated to address women’s needs, which reflect changes in macro-level economic and social policy approaches to Third World Development, as well as in state policies towards women.

The welfare approach introduced in the 1950s and followed up through the 1960s may be considered as the earliest policy approach concerning with women in developing countries. Here, women are seen as

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\(^1\) Zelliot, Eleanor, *From Untouchable to Dalit: Essays on the Ambedkar Movement*, Manohar, New Delhi, 1992, pp. 26-29
passive recipients of development, rather than participants in the
development process. The reproductive role of women is recognised and
policy seeks to meet practical gender needs through top-down handouts of
food aid, measures against malnutrition and family planning. As such, it did
not include women in participatory planning processes. However, by 1970,
the limitations and the critique of the welfare approach became obvious and
resulted in the formulation of a number of alternative approaches aiming at
equity, poverty alleviation, efficiency and empowerment. These approaches
are not entirely mutually exclusive and have been categorised, in general, as
the women development (WID) approach.

The original WID approach was the equity approach, introduced
during the 1976-85 UN Women’s Decade. Its purpose was to ensure equity
for women in the development process. Women were seen as active
participants in development. It sought to meet strategic gender needs through
direct state intervention by giving political and economic autonomy to
women and thereby reducing inequality with men. It acknowledges that they
must be brought into the development process through access to
employment and the market place. However, equity oriented programmes
encountered problems from the outset. The lack of a single unified indicator
of social status and baseline information about women’s economic, social
and political status meant that there were no standards against which success could be measured. Politically the majority of development agencies were hostile to the programmes because they were meant to meet not only practical gender needs but also strategic gender needs whose very success depended on an implicit redistribution of power.

The anti-poverty approach, the second WID approach, the toned down version of equity was also introduced in the 1970s. This approach focused mainly on women’s productive role, on the ground that poverty alleviation and the promotion of balanced economic growth required the increased productivity of women in low income households. It aims at increasing the employment and income-generating options of poor women through better access to productive resources. It was soon realised, however, that though the approach might meet practiced gender needs by augmenting their income, unless employment leads to greater autonomy, it would not meet strategic gender needs. Moreover, the income-generating programmes implemented under the assumption that women had free time, often succeeded in extending their working day hours and thereby increasing their burden. The purpose of the efficiency approach—the now predominant WID approach—was to ensure that development was made efficient and effective through women’s economic contribution. Women’s participation was
equated with equity for women. It sought to meet practical gender needs. Experience illustrates the fact that the efficiency approach only met practical gender needs at the cost of longer working hours and increased unpaid work. In most cases this approach failed to meet any strategic gender needs.

The empowerment approach is the most recent one and is aimed at empowering women through greater self-reliance and internal strength. It seeks to meet strategic gender needs indirectly through bottom-up mobilisation around practical gender needs. The first welfare approach recognised only the reproductive role of women and utilised women's organisations as a top-down meant for delivering services, while the empowerment approach recognises the triple role of women and seeks to raise women's consciousness to challenge their subordination through bottom-up approach in the form of women's organisation. A diverse range of women's organisations including Self Help Groups have been initiated in this context conveying a multitude of issues and purposes.

The Concept of Self Help Groups

Experience in many countries demonstrates that poor women make investments wisely and earn returns. However, the flow of financial assistance to them is too marginal for them to cross the poverty line. The need to create a grassroots organisational base to enable women come
together, analyse their issues and problems themselves, and fulfil their needs has been strongly advocated. In fact, experience shows that some of the successful group-based participatory programmes have made significant improvement in the living conditions of poor women. The concept of Self Help Groups gained significance, especially after 1976 when Prof. Mohammed Yunus of Bangladesh began experimenting with micro-credit and women Self Help Groups. The strategy led to revolution in Bangladesh in poverty eradication by empowering the poor women.

Self Help Groups are small informal association created for the purpose of enabling members to reap economic benefits through mutual help, solidarity and joint responsibility. The benefits include mobilisation of savings and credit facilities and pursuit of group enterprise activities. The group based approach not only enables the poor to accumulate capital by way of small savings but also helps them access formal credit facilities. These groups, by way of joint liability, enable the poor to overcome the problem of collateral security and thus free them from the clutches of money lenders. The joint liability not only improves group members' accessibility to credit, but also creates mechanisms like peer monitoring leading to better loan recoveries. Besides, some of the basic characteristics of Self Help Groups like small size of membership and homogeneity of composition
bring about cohesiveness and effective participation of members in the functioning of the group. In general, Self Help Groups evolved on the above lines of functioning have been able to reach out to the poor effectively, especially women and help them obtain easy access to facilities like savings and credit and thereby empowering them.

Studies reveal that certain elements become crucial or critical for the successful formation and functioning of the groups. These include voluntary nature of the group, small size and homogeneity of membership, transparent and participative decision-making and brisk use of funds for micro-enterprise ventures. Regular meetings of the members foster meaningful relationship among them; and issues, other than thrift and credit, concerning gender and social problems also get a platform for discussion. Empirical evidence has shown that women, as a group, are consistently better in promptness and reliability of repayment. Targeting women in these male stream programmes has been a very effective method of ensuring the benefits of increased income accrue to the general welfare of the family, and particularly of children. At the same time, women themselves benefit from the higher status they achieve when they are able to earn additional income.
Government Interventions in India

The development of women in India has occupied a central place of importance in the development planning right from Independence. However, it was in the 1980s that women were recognised as a separate group and given adequate attention in the development planning by opening a separate chapter viz., women and development in the sixth plan document (1980-85). During the seventh plan (1985-90) programmes for women were continued with the objective of raising their economic and social status bringing them into the mainstream of national development.

The Eighth Five Year Plan (1992-1997) promised to ensure that benefits of development from different sectors did not by pass women. Special programmes were implemented to complement the general development programmes. An attempt was made to enable women function as equal partners through participating in the development process. This approach of the eighth plan marked a paradigm shift from development to empowerment of women.

In India, as on May 2001, there were around 4.80 lakhs Self Help Groups and one half of them (2.19 lakhs) were found in Andhra Pradesh. With regards to the coverage of the disadvantaged groups, scheduled castes constituted 31.9 per cent whereas scheduled tribes constituted 12.51 per
cent. Of the total Self Help Groups, more than two fifths of the members were women. However, only 2984 Self Help Groups had concentrated on economic activities while more than one tenth of Self Help Groups in Tamilnadu were involved in economic activities. As regards utilisation of funds, Kerala seemed to be impressive as it could utilise more than 150 per cent of funds followed by Tamilnadu with more than 120 per cent. Andhra Pradesh trailed behind with 73 per cent and Karnataka with 59 per cent.

As the focus of the present study is to investigate the contribution of Self Help Groups to empowerment of women, it is necessary to be conceptually clear about what we mean by the term empowerment. There are several definitions available with regard to the concept.

**The Definition of Empowerment**

While several researchers have tried to capture the meaning of the word, the definition most relevant to the approach adopted in this study is one provided by Sen and Baltiwala. To quote empowerment is the process by which the powerless gain greater control over the circumstances of their lives. It includes both controls over resources and over ideology... includes, in addition to extrinsic control a growing intrinsic capability, greater self-confidence, and an inner transformation of one’s consciousness that enables one to overcome external barriers...
Two things are discernible from the above definition. First, empowerment is not about power to achieve goals and ends. By conceptualising empowerment in terms of power to the definition explicitly recognises that the process of empowerment involves not only changes in access to resources, but also an understanding of one's rights, entitlements and conscience that gender roles can be changed and gender equality is possible. Second, the concept of empowerment is more generally applicable to those who are powerless irrespective of the gender, group, class and caste. Hence the concept of empowerment per se is not applicable to women alone. Nonetheless, women's empowerment or lack of it is unique in that it cuts across all types of class and caste powerlessness and plays an important role within families and households.

Gender relations in the society define women's position and degree of empowerment. The gender represents not the biological sex of an individual, but also the different roles, rights and obligations that are attached to individuals. Although sex differentiated roles, rights and obligations vary across class and lifecycle stage, they exist in every sphere of human functioning. This makes gender a fundamental dimension of societal stratification. Moreover, the sex specific roles, rights and obligations are
unequal between genders. In every sphere of human functioning the roles defined for women are subordinated to those defined for men.

The right for women is less emancipating than those that men have and the obligations women have are more limiting than those of men. Unequal gender relations imply that men not only have and can exercise greater power than women but also have greater access to and control over resources and information. This inequality in gender relation seems to be inherent in various societal institutions being practiced in day-to-day life. In this context, several studies have shown that there is a paradigm shift in the social development with greater attention to gender issues at the national and global level. Discrimination and social exclusion have received specific attention for their negative roles in promoting equality and equal partnership.

The Dimensions of Empowerment

It is extremely difficult to define the concept of empowerment, as it reflects various aspects of people, which are conditional upon the context in which the term empowerment is used. Hence, it is obvious that there is more than one definition for empowerment. One officer at Sinapi Aba trust in Ghana defined empowerment as enabling each person to reach his or her God-given potential. Some clients have defined empowerment as self-reliance and self-respect. According to UNIFEM, “gaining the ability to
generate choices and exercise bargaining power”, “developing a sense of self-worth a belief in one’s ability to secure desired changes, and the right to control one’s life” are important elements in women’s empowerment.

Empowerment is an implicit, if not explicit, goal of a number of microfinance institutions around the world. Empowerment is about change, choice and power. It is a process of change by which individuals or groups with little or no power gain the power and ability to make choices that affect their lives. The structure of power – which has it, what its sources are, and how it is exercised – directly affect the choices that women make in their lives. Microfinance programmes can have tremendous impact on the empowerment process if their products and services take these structures into account.

In order for a woman to be empowered, she needs access to the material, human and social resources necessary to make strategic choices in her life. Not only have women been historically disadvantaged in terms of access to material resources like credit, property and money, but they have also been excluded from social resources like education or insider knowledge of some businesses.

However, access to resources alone does not automatically translate into empowerment or equality, because women must also have the ability to
use the resources to meet their goals. In order for resources to empower women, they must be able to use them for the purpose that they choose.

Women’s empowerment is a western concept. The question has been raised, not only in micro finance but also in the broader field of international development whether it is ethical and appropriate for development institutions to promote women’s empowerment. The empowerment or disempowerment of women and other groups in each society is closely linked to the culture of that society. The promotion of women’s empowerment implies advocacy for cultural and social change, which is an inappropriate imposition of western values of non-western societies.

Even if we set aside culturally relative values for a moment and look objectively at human welfare, we can see that gender inequalities and discrimination against women contribute directly to the perpetuation of poverty in many nations. Many independent, indigenous women’s organisations around the world have contributed to their countries development by leading long and successful struggles for women’s empowerment. Organisations like SEWA and working women’s forum in India have organised and mobilised hundred of thousands of Indian women to work for women’s empowerment and rights with little or no outside assistance or influence. For example, in areas where women beedi-rollers
poverty was exploited by contractors, WWF successfully organised women to demand higher wages and the release of children from bondage. Moreover, in some cases poor countries have surpassed developed countries in terms of women’s representation, existence of women’s machineries and ratification of instruments and conventions. This illustrates Government’s awareness of the need to address women’s empowerment. Although desired outcome and goals of empowerment are culturally relative, empowerment itself is not a western concept.

Although the process of empowerment varies from culture to culture, several types of changes are considered to be relevant in a wide range of cultures. Some of these changes include increased participation in decision making, more equitable status of women in the family and community, increased political power and rights and increased self-esteem. Although most micro finance institutions can share anecdotal evidence of empowerment, very few studies have the effects of their programmes on empowerment. The information and evidence that are available give us a mixed picture, showing successes as well as some limitations.

Empowerment is defined as giving power to, creating power within and enabling. Hence empowerment is a multi-dimensional process, which should enable individuals or groups to realise their full potential and powers
in all sphere of life. It is a comprehensive process, which includes, awareness, confidence building, realisation of self-worth, organising, participating in decision making and finally having access to control over resources in fair and equal proportion. It thus envisages a greater access to knowledge and resources, greater autonomy in decision making for self, greater ability to plan one’s life to have greater control over the circumstances which influence one’s life and greater capacity to free oneself from shackles, imposed on customs, beliefs and practices. Empowerment is a process and not an event. It is therefore, time consuming and may have several phases. Each phase or step may be an effort by itself. It can be built only gradually by constructing each step solidly. The progress of the whole depends on various environmental factors in a given society in which such a process of empowerment takes place. It can be self initiated or initiated by others.

Empowerment of women is the phenomenon of the 90s. It represents the fourth (according to some fifth) phase of policy approach towards involvement of women in the process of development. This is considered the most appropriate approach adopted till date.

For a development practitioner, India offers a unique challenge. On the one hand, it accounts for the largest number of the poor in the world. In
fact, over one third of the world’s poor who live on less than one dollar a
day are here. On the other, India is technologically advanced with the
financial capacity to invest substantially in reducing rural poverty. More
importantly India has the human and intellectual resources to tackle the
problem of poverty. In recent years, the international community has
reinforced the priority given to poverty reduction. This new emphasis
culminated in the Millennium Summit in September 2000 when world
leaders expressed their commitment to reduce extreme poverty by half by
2015. IFAD has been involved in India almost from the beginning of its
operations in 1978. Over the last 25 years, it has provided USD 420 million
to India for supporting 17 projects.

In India, as elsewhere, women suffer disproportionately from poverty
and its consequences in terms of access to health and education as well as
finance and other economic services. For this reason IFAD has broadly
focused on two main target groups in India, women and tribal. The fund’s
involvement in women’s development and empowerment in India began in
1989 in the innovative Women’s Development Project in five districts in
Tamilnadu in partnership with the state and local authorities as well as
commercial banks and NGOs.
These programmes have been introduced to Self Help Groups using micro service finance as the entry point. Our experience has shown that by giving access to financial services, women's Self Help Groups have not only empowered women economically, but also contributed to enhancing their dignity and position within their communities and families. It has given women the confidence and power to negotiate with banks and local government officials as well as other economic factors. In all these programmes the aim has been to create conditions in which women can become effective agents of change for social as well as economic development.

In today's global society pressures for empowerment are growing. The empowerment theme runs strongly through all the literature, policy documents, planned initiatives etc., in the Third World countries especially in the context of women. Most of the modern democracies and developing nations have already been fascinated by this theme and have a public agenda for the process of empowerment of women. It is more or less a kind of national commitment, which is prevalent in these countries including India. This favourable environment, to a great extent, is the creation of the series of world women's conferences held in the last two decades with the United Nation's support. Within the women's movements too, empowerment has
been given considerable attention. Both academicians and consultants have also analysed their experiences with regard to the process and have offered lessons to learn from. Empowerment can be broadly categorised into (a) Economic empowerment (b) Political empowerment and (c) Social or socio-cultural empowerment and (d) Managerial empowerment where Self Help Groups are used as a strategy to achieve the above dimensions.

**Economic Empowerment**

Economic empowerment is undoubtedly the key dimensions and can lead to all other kinds of empowerment. This is true in the context of women. A major cause of a women’s subordination is said to be her economic dependence. In the event of social crisis, a woman is unable to express or decide for herself mainly because she has no means to support her (and children). It is precisely because of this that many women development programmes emphasise fully on the income generation activity, so that there is money available with her and that she moves towards economic independence and takes the first step towards empowerment.

The emphasis is on rural women in India because (a) rural women constitute 75 per cent of the total female population of the country (1991); (b) on any given indicator of development, the rural women are further
disadvantaged vis-à-vis their urban counterparts (while both are
disadvantaged as compared to men).

The profile of a rural woman is that of a poor, ignorant illiterate,
superstitious and suppressed being. She has low level of skills. Her access to
information, assets, opportunities are also low. She is unorganised and
under-represented. She is overworked. But, she is a producer, a farmer, a
household worker and a community resource manager, besides being a
homemaker. Hence she needs to be provided with information and access,
better wages, credit and ownership rights and also she should be trained and
organised so that she is empowered.

Strategies for Empowerment

As stated earlier, there has been a significant shift in the approach
towards the well being of women from welfare in the 50s to empowerment
in the 90s. In post-Independent India, the Government concern and
sensitivity towards the issue has been reflected in many ways. The first
serious attempt their lot was perhaps taken through assessing their existing
status. This was done by way of appointing a Committee on the Status of
Women in India in 1971 (towards equality) which finally led to the
preparation of the Perspective Plan of Women: 1988-2000 AD. This report
put together almost all that plan claimed to provide an alternate strategy of
national development, so far as upliftment of women and their emancipation are concerned, it was admitted, however, that no additional financial outlays were made available for programmes specifically designed to uplift women who are supposed to be woven into the social fabric in what was called an integrated national development strategy. In the then prevailing social, economic and political environment, there was no commitment on the part of the political and administrative machinery and as such a tall claim and expectations appeared to be misplaced.

The report of the National Commission for Self-Employed Women and Women in the Informal Sector also authenticated many realities about the conditions and contributions of women in this sector. NGOs working with women gained much strength and confidence from this report. The appointment of the National Commission for Women in 1992 and the Rashtriya Mahila Kosh in 1993 were part of the overall strategy of integrated approach to empowerment of women adopted by the Government.

Human resource development has been considered as one of the major thrust areas by the Government of India during the Eighth Plan and efforts were directed towards mainstreaming men, women (and children) into the national development process on an equal footing. While the main thrust in respect of children was to ensure their survival, with special focus on the girl
child, the emphasis in respect of women was to make them economically independent and self-reliant. Empowerment of women is one of the major objectives of the Ninth Plan too. The plan reiterated the need for creating an environment with requisite policies and programmes, legislative support, exclusive institutional mechanisms at various levels and adequate financial and manpower resources to achieve this objective. The strategy was to adopt an integrated approach towards empowering women encompassing all fronts like social, economic, political and legal. Government of India also prepared a National Policy for the Empowerment of Women in 1996 which reflected all the above measures in detail and the Ninth Plan recommends expeditious adoption of this policy along with a well-defined gender development index to monitor the same. Further, a special strategy of earmarking of funds as a component for women will also be adopted to ensure flow of funds and benefits for women in all development sectors both at the Central and State levels.

Economically rural women are in a state of acute poverty. They are considered consumers and not producers, as they have no occupation, property, education or skills. A majority of women are at a disadvantage in gaining admittance to professional training courses because of unequal access to education at preparatory levels. As a result they hardly get into the
formal sector of employment. They are however, a major work force in the informal sector but suffer from wage discrimination. Women also have unequal control over and access to cash.

Many micro studies have demonstrated the inverse relationship between income level of a household and women’s labour participation. In the last 40 years very few structural changes have taken place in female employment. Hence skill development, income generation and credit availability are the main planks of economic empowerment of women. Heavy domestic choirs allow women little leisure to invest in other activities. Technology transfers to reduce drudgery are being attempted. To counter their mobility skill trainings are being arranged near their homes.

Seriousness about extending benefits of economic development to women started in 1980s with the Sixth Five Year Plan, after the report of the Committee on the Status of Women was published providing lot of information on the multiple roles of women and their development needs. Inadequate focus on women by the earlier plans can be attributed to the lack of appreciation of the role of women and the lack of proper perspective. The major thrust of the Sixth Plan was economic upliftment of women through greater opportunities for employment, imparting new skills and upgrading existing ones. As a result today there are 27 programmes involving six
ministries and eight departments, which focus on women in terms of training, skill development, wage employment and income generating activities.

The Integrated Rural Development Programme (IRDP) which is the main plank of poverty alleviation provides 40 per cent share for female beneficiaries. The programme of training of Rural youth for Self-Employment also provides as much share for female trainees. Wage employment programmes such as the Jawahar Rozgar Yojana (JRY) and the Employment Assurance Scheme (EAS) also provide wage employment to women to the extent of 40 per cent. The exclusive programme on the Development of Women and Children in Rural Areas (DWCRA) provides income generating activities to them. However, in terms of performance, the implementation of these provisions varies widely across the country.

The level of self-employment among women is also quite low as they have very little control over the productive resources and processes. Some steps are taken to ensure greater accessibility of women to credit through schemes like financing of Self Help Groups and institutions like the Rashtriya Mahila Kosh. The Government is also promoting local women’s Self Help Groups in a big way under the umbrella of the Indira Mahila
Yojana (IMY. Another scheme of economic empowerment of women, Mahila Samruddhi Yojana introduced in 1993, is facing rough weather now.

In spite of these interventions, the basic problems that affect women’s role and opportunities stem from their dependence, limited skills, illiteracy, restricted mobility and lack of autonomous status, which remain to be tackled in a big way.

Some non-governmental agencies such as the Self-Employed Women’s Association (SEWA), Ahmedabad, the Community Health and Development (CHAD), Vellore, The All India Women’s Conference (AIWC), New Delhi, the Working Women’s Forum (WWF), Chennai, and the Young Women’s Christian Association (YWCA) are successfully operating programme for economic empowerment of women.

Political Empowerment

Till the end of 19th century women in India were crushed under the weight of evil customs. They were socially weak, economically dependent and politically powerless. A common belief even with regards to women’s voting behaviour is that the male members of their family influence them. They did not venture to stand for elections. Hence in the political sense the role of rural women was very much negligible. They were politically less
conscious, less articulate and less active. They were basically apathetic and indifferent towards the political process.

However, women with elite and political background, always, found it easy to have a smooth entry into politics. Women’s traditional role demanded full attention to home. This, clubbed with modesty as a virtue, kept other women away from politics in general. Their economic dependence and prohibitive election expenses were also hurdles.

The Constitution of India opened a new chapter in the matter of equality of women. Article 15(30 empowers the states to make any special provision for women and children even in violation of the fundamental obligation of non-discrimination among citizens inter-alias of sex. Reservation of seats for women in local or educational institutions has been held valid in view of these provisions. Ever since the first general elections in 1952, women voters participation in various elections has been increasing. But their representation in the National Parliament has never crossed 10 per cent. Keeping this in view a modified strategy to increase women participation in political decision making by way of adopting a quota system in the legislative bodies was adopted. The 73rd Constitutional Amendment providing for one-third of the seats for women members in all the rural local self-government institutions (Panchayat Raj bodies) is considered a
landmark attainment towards political empowerment of women. A similar provision for one-third reservation for women in the Lok Sabha and in the Legislative Assemblies of the States by way of the 81\textsuperscript{st} Constitutional Amendment is under consideration of the Parliament. These provisions are basically to create greater consciousness among women and to strike a greater gender balance in the decision-making. For the first time opportunities to share power with the elite are ensured constitutionally. These acts are expected to bring in a silent revolution in the gender constitution of political structure in India. Arguments both for and against are put forward on this preferential treatment method out to women. However, whether the presence of women can change the political culture in any measurable or symbolic way remains to be seen.

Though the political status of women in ensured in the Constitutional document, it will take time to make rural women politically equal in practice. Amendment is a progressive landmark in the history of political empowerment and will enhance their status and development.

**Social Empowerment**

In the social sphere rural women are still religious, tradition bound and custom oriented. Scientific temper has not yet shattered them. The changes towards modernisations on the part of the rural women are not as
conspicuous as in the case of urban women. Though women constitute half of our population, without proper education and training, they can hardly become partners in the development process around them. It is however, unfortunate that the socio-economic and legal reforms towards the upliftment of women have awakened only a few of them regarding their rights and duties. Life still remains difficult for women as compared to men. The mere quarantine of legal equality would be of little purpose. Besides material comforts, intellectual and moral growth is also essential component for any worth living. Women do not live in vacuum. They are part and parcel of society. It is to the advantage of society itself that every single member of it, man or women, should be enabled to contribute his/her best to it. It is an acknowledged fact that women were, by and large, excluded from certain crucial economic, social and political activities till recently. Their roles as wives/mothers were/are associated with fewer powers and prerogatives than men. As a result there is still a wide disparity in social roles, perceptions and status between men and women.

Social empowerment is, by far, the most difficult and long-term goal to attain, because social equality includes equality of treatment, respect, opportunity, recognition and above all equality of status. It basically entails a change in perception, attitudes and values on the part of the society, which is
hard to come by. Social legislation has done little in this respect except providing a legal sanctity for a social equity measure.

In terms of rights and privileges, the Indian women not only enjoy constitutional protection but also special legislative enactment. The constitution grants equality to women and also empowers the states to adopt measures of positive discrimination in favour of women for neutralising the cumulative socio-economic, education and political disadvantages faced by them. Fundamental rights, among others, ensure equality before law, equal protection of law, prohibit discrimination against any citizen on grounds of religion, race, caste, sex or place of birth and guaranteed equality of opportunity to all in matters relating to employment.

The Tamilnadu Women's Development project under the name of Mahalir Thittam (or MaThi) is a replication and phased up scaling of the TNWDP (IFAD) successes to cover about 10 lakh poor women of the state over the project period. Announced in 1996-97, it commenced operations in 1997-98. The project has completed 3 financial years of operation. This project was intended to promote economic development and social empowerment of poor women through a network of Self Help Groups formed with active support of NGOs. The scheme based on the TNWDP
(IFAD) experiment, adopts positive collective learning, while casting away many of the shortcomings seen in TNWDP (IFAD).

The Self Help Groups revolution has been instrumental in assimilation and dissemination of knowledge about health, nutrition, literacy, women’s rights, child care, education, adoption of new agricultural practices, and non-farm sector economic activities etc., and has paved the way for increased participation of women in decision-making in households, community and in the local democratic setup, besides helping women prepare themselves for leadership responsibilities.

The Self Help Groups is supposed to achieve Social Empowerment through: (a) Equal status; participation and powers of decision-making of women at the household level, (b) Equal status, participation and powers of decision making at the community and village levels, (c) Overcoming social, cultural and religious barriers to achieve equality of status and recognition of women/girls in their day-to-day affairs and on matters concerning them and (d) Increased status, participation and power of decision-making in democratic institutions. Economic Empowerment through: (i) Greater access to financial resources outside the household, (ii) Reduced vulnerability of poor women to crisis situations like famine, flood, riots, death/accidents in the family, (iii) Significant increase in
women's own income, and the power to retain/save such income and use it at her discretion, (iv) Equal access and control over various resources at the household level and (v) financial self-reliance of women, both in the household and the external environment. Lastly, Managerial Empowerment and Capacity Building through (a) better awareness on health, education, environment, legal rights, (2) Improved Functional literacy and numeracy (3) Better communication skills (4) Better leadership skills and (5) Self-help and mutual help.

Such empowerment of the poor and disadvantaged women would lead to overall improvement that accrue directly to women and women's groups; and also would lead to ripple-effect benefiting the other poor families in the neighbourhood, the community and village as a whole, in the long run.

Self Help Groups are a strategy, which is a unified, comprehensive and integrated plan that relates the strategy advantages of the programmes to the challenges of the environment. It is designed to ensure that the basic objectives of the programme are achieved through proper execution of the policies and programmes.

Review of Literature

Participation empowers! When participants interact with each other to make meaningful changes and to assert influences individually and
collectively empowerment occurs. Self Help Groups and women empowerment is a subject that has received growing research attention in recent years. Several organisations have promoted Self Help Groups taking up the philosophy and approach of successful experiments of extending credit to poor women. Since the early 1980s, a large number of studies have examined the various dimensions of women empowerment. Several international organisations like Action-Aid UK, CGAP (Consultative Group to Assist the Poorest) and Overseas Development Authority have conducted case studies and organised workshops in various countries. The workshops had looked mainly into the experiences of different countries and the impact of the programmes in a cross-cultural perspective. Other sources of information include published and unpublished materials including materials from the Summit (February 1997 and 2001) and action research programmes of IRMA, NIRD and CIRDAP Digest. Additional information is obtained from Internet websites.

Past research has shown that participation and empowerment are closely related (Berger and Neuhaus, 1977; Schulz et al, 1995; Rappaport, 1987; Zimmerman and Rappaport, 1988). However, this relationship may be complex and complicated. Itzhaky and Schwartz (1988) found that not all the elements of empowerment are affected by all the elements of
participation. Itzhaky and York (200) further suggest that the relationship between participation and empowerment can be erratic, although the former can well be an antecedent of the latter. When participation affects empowerment, the path can be direct, indirect or combined (Zimmerman, 1990; Prestby et al, 1990; Chavis & Wandersman, 1990; Speer & Hughes, 1995). Participation in Self Help Groups certainly helps members to empower themselves (Chesler, 1991; Nylund, 2000; Mok, 2001). Self Help Group activities empower members to cope with problems and stresses and they also empower members in their relations with the organisations that serve them, and the community where they live. Empirically, it has been found that participation in Self Help Groups activities is instrumental in reducing family burden, loneliness, and guilt-feeling, and at a macro level, Self Help Groups members' advocacy activities can affect government policies (Citron, et al, 1999; Medvene & Krauss, 1989).

The strong correlation between Self Help Groups participation and self-confidence, self-efficacy, civil responsibility, and political efficacy has also been supported in research studies (Florin & Wandersman, 1984; Zimmerman & Rappaport, 1988). Various social science theories, such as the theories of affiliation, attribution, change, coping, deviance and social exchange provide some explanation as to why participation in Self Help
Groups empowers members. Steward (1990) concluded, after synthesising some theoretical and empirical studies, that the provision of social support and social learning in Self Help Groups is the major factor in Self Help Groups effectiveness. In a study of three organisations (one of which was a mutual help organisation for persons with severe mental illness), Maton and Salem (1995) found that the reason why they are so empowering is because they have a belief system that inspires growth, an opportunity role structure that is pervasive, highly accessible and multi-functional, a support system that is encompassing, peer-based, and provides a sense of community, and leadership that is inspiring, talented and shared.

Meenakshi (1997) examines how panchayat raj has impacted the empowerment of women. She observes that effective participation of women in PRI has contributed to rights and development of women. However, the effectiveness of their participation is largely conditional upon whether panchayat raj system is operating in a democratic way. She has observed further that effective participation of women in the PRIs may not ensure a fair share of decision-making at the initial stages of the process.

Anitha (1995) has focused on empowerment in the context of marginalised groups, the landless, the powerless, and the voiceless. She has observed that empowerment is not an end product of any development
scheme that can be attained within a stipulated time frame. Instead, empowerment is a dynamic and ongoing process. It brings the fruits of the programme to the group only when empowerment is obtained at individual level. The direction of empowerment is that of self-reliance and withdrawal of external agents if the initial impetus has come from outside. The grass root organisations, as internal parts of most empowerment strategies, are thus, seen as critical elements.

Bhasin (1997) stated that empowerment couldn’t be constrained by a sectoral approach. Empowerment is a broader one in which economic, social and political activities including group organisation, agriculture and income generating products, education, and integrated health care and so on would work synergistically towards common goals of empowering the poor.

According to Stromquist (1988) empowerment is a socio-political concept that goes beyond participation and raising of consciousness. She calls for a fuller definition of empowerment that considers cognitive, psychological and economic components. The cognitive component refers to women’s understanding of their conditions of subordination and the reasons that create such conditions. The psychological component includes the development of the feeling that women can improve their condition and the belief that they can succeed in their efforts. The economic empowerment
signifies that women are able to engage in productive activities that will allow them some degree of financial independence, however small in the beginning.

Chouthury et al (2001) has stated that poverty alleviation forms the integral part of the rural development strategies in India. Micro credit is considered as a push factor that enables the poor come out of poverty. The study shows that there exists no symbiotic relationship between Self Help Groups and micro enterprise development. However, there are evidences to show that the flow of micro-credit did trigger growth impulses among small entrepreneurs. It is also observed that group enterprise on a large scale involves greater risk but yields better returns to the entrepreneurs. Further Self Help Groups as a system has infused certain synergy among its members to move up in the socio-economic ladder from a passive onlooker to an active partner/stakeholder in the development process. In short, Self Help Groups have served the cause of women empowerment, social solidarity and socio economic betterment of the poor in their own setting.

Singh (2001) has reviewed the status of women and the initiatives being taken by various agencies for empowering women. He also examined the constraints and inherent obstacles that the system and programmes face in terms operation. The researcher observes that opportunities for women
have indeed increased but not proportionate to the rate of increase in female population.

Fernandez (2001) has argued that the potential benefit of credit to Self Help Groups as an empowering tool declines if the strategy of credit management, process of savings, lending and repayment is not developed and controlled by the group. It is not credit per se, but the management of credit and the quality of governance of the institutions set up by people to manage credit that empowers. Another issue addressed is whether all the members of Self Help Groups are empowered or only a few. It assures some impact of groups on village life and on gender relations within families. It has been further documented that the structural constraints in the institutional set up are highly responsible for poverty.

Rani et al (1998) evaluates the performance of Self Help Groups in Medak district of Andhra Pradesh and observes that Self Help Groups have become one of the largest and highly accepted means of effective delivery mechanism in the world. It is one of important factors determining empowerment and promotes collective action that paves the way for transparency and accountability. She has further argued that provision of skill, financial services and products delivered to the poor through Self Help Groups has contributed rural development. The programme has a strong
gender bias as more than 85 per cent are women. The collective actions through the group have not only contributed to women empowerment but also increased their participation in the economic activities and decision making both at the household as well as at the society level.

Nevertheless, there are challenges ahead. There is a real danger that unwanted growth of influential parties that often exercise their power may hijack the benefits. The maturity of the Self Help Groups depends on revolving group dynamics over time. Care has, therefore, to be taken not to hasten the process, which can do more harm than good. Care also has to be taken to avoid subsidy-oriented programmes. Since the rural development comes about mainly through participatory and decentralised approach, clusters and federation at appropriate level can also play an important role in sustaining Self Help Groups. Over time, it is expected that the growth of vibrant Self Help Groups can take over most of the functions of the NGOs. The Self Help Groups are an elastic up gradation of decentralisation and empowerment of people in a democratic manner. The Self Help Groups are built on social homogeneity and support, enable individuals understand crises, alienate and promote entrepreneurial learning. They secure self-reliant responses; achieve consciousness raising and collective actions by organised groups.
This new social movement enables the poor assert their rights and, provides sensitive support, which is considered to be a major dimension in social transformation. This movement started during the 70s has secured participatory development in poverty eradication and has provided the poor the access to unutilised resources. This demonstrates that the poor can get involved in income-generating activities and develop locally effective counter acting force. These have enabled reinforcement of community consciousness and professional attitude. These groups have been performing vital community functions and new kind of non-party policies.

Sakunthala (1995) states that strategies for empowering women must go beyond economic restructuring, as rural women lack self-assurance and motivation. She further argues that information and awareness ensure avoiding exploitation, and in this sense information and awareness enable members gain empowerment. She emphasises that the group must focus on human resource development rather than identify sources to generate income. While stressing the fact that economic benefits can accrue to the group through community solidarity, she points out that economic betterment is necessary, but not a sufficient condition for women’s empowerment. Poor women may be poor in material terms, but not necessarily in terms of potential and capacity to assert their legitimate rights.
She points out that in the case of women’s empowerment, attitudinal empowerment and material advancement are necessary. If the attitudinal dimension is addressed first, women gain double benefit, their status improves and their economic situation gets strengthened. Neither development nor empowerment can be meaningful without the other. She also notes shifts in power dynamics as a result of the layers of confidence acquired by the women. As they initiate changes through collective action, the trickle down theory (benefits accruing to males percolating to women) does not work. On the contrary, women empowerment seems to enrich the community in a wider sense.

Beaumont et al (1992) has recognised that improving economic status of women is an inevitable prerequisite for women’s empowerment and observes the followings: (i) social inequality can be reduced by empowering women, which can be achieved through economic independence. (ii) Women need training in building confidence, motivation, assertiveness and negotiation skills, which are considered essential for creating economic opportunities (iii) Financial, technical and managerial inputs are required to set up their own enterprises (iv) Both collective and individual approaches are required in training and counselling to suit the needs and demands of a given situation. (v) For greater impact, community development activities
should be taken up in synergy with focus on health, housing and education. (vi) The NGOs and supporting agencies need to develop skills to identify viable activities based on market opportunities, availability of raw materials and relate them to local conditions of women’s knowledge, skills, attitudes and need for training (vii) Women entrepreneurs require counselling services at various stages, before and after start up of their enterprises. The development and support agencies should be trained to acquire enterprise management skills in the areas of finance, marketing, production and managerial skills (viii) Support from NGOs and other agencies should not render women dependent on them, rather such support should be reduced in stages and then withdrawn when sustainable capacity is built up. (ix) The women’s movement will benefit by enlisting the support of men at all levels; hence, promoting gender partnership is essential in improving the quality of life of the families. (x) The educational system, from an early stage, should encourage attitudinal and cultural change in the society towards women’s status in terms of equality, empowerment and entrepreneurship.

Pillai (1998) focuses on the contribution of training programmes to the status of women in India. He has recognised the importance of making gender issues a priority one in policy formulation and implementation.
Further, they have introduced a gender analytical framework that gives priority to gender issues in formulating and implementing policies.

BIM & DHAN foundation (2002) has conducted a project that mainly concentrates on the impact of the linkage between Self Help Groups and banks and how the banking industry helps the poor in assuring the viability of business proposition. The study observes that people develop with a habit of savings by taking up new initiatives. However, people still continue using their earnings for consumption purposes and very little percentage is invested in generating income. The confidence level of women has increased significantly in rural areas.

There are gains through periodic meetings and group discussions in the form of cohesiveness and initiatives in approaching officials. There is a sea of change in the attitude of the rural women. They have become confident and empowered to voice their demands. However, there seems to be a dependency syndrome, as better coordination of group members is achieved only through supporting agencies; hence, it reflects only partial empowerment achieved through group activities.

Choudhary (1996) in his study stressed the need for sharpening women’s empowering strategies to make them effective and result oriented. He points out that money earned by poor women is more likely to be spent
on the basic needs of life than by men and that this realisation would bring in women as the focus of development efforts. He also examines the advantages of organising women groups thereby creating a new sense of dignity and confidence to tackle their problems with a sense of solidarity and to work together for the cause of economic independence. Shylendra (1998) in his paper attempts to evaluate the performance of eight women Self Help Groups promoted in the Vidaj Village by the Institute of Rural Management, Anand (IRMA). Here the Self Help Groups failed to enable members to realise their potential benefits. The reason identified for the failure were the wrong approach followed in the Self Help Groups formation by the team, misconceptions about Self Help Groups goals both among the team and the members, and lack of clarity about the concept. The main lesson drawn from the project are the need for creating Self Help Groups based on a clear assessment of the needs of different sections of the society, ensuring clear understanding of the concept of Self Help Groups among team members involved in promoting Self Help Groups, and enhancing the relevance of Self Help Groups to their members by enabling them meet effectively their requirements, be it savings or credit or income generating activities.

Gain and Satish (1996) in their paper describes the factors affecting group dynamics and group functioning such as feeling of solidarity and
pervasive benefits from group formation, increased awareness of group members, self reliance, and transparency. They feel that dependence on outside source either in material or human terms exists and so the group autonomy is not attained in many cases. Kartar Singh and Jain (1995), in their working paper, Evolution and Survival of Self Help Groups: Some theoretical and empirical evidences explain that there are four stages of group formation: forming, storming, norming and performing. They identify the factors that have an impact on group formation as full participation of all members, quality in leadership, some sort of homogeneity among the members, and transparency in operations and functioning of the groups.

The study conducted by Kartar (1995) reveals that as the programme was effectively implemented, the monthly income of the beneficiaries had increased substantially. A large number of groups had become mini-banks reducing the dependence on money lenders to a large extent. It had also resulted in improving their standards of hygiene and nutrition. The major findings were that the urge for literacy especially for the girl child and the adoption of family planning measures had increased. The process of group dynamics strengthened the networking, homogeneity, and self-esteem of women. The We can do it approach was a part of their psyche. The scheme had also provided women the opportunity to sit together, discuss and share
their long pending problems, and seek joint solutions through sympathetic cooperation and advice. The group thus acts both as a pillar of strength and an information window. An article (Gramin Vikas, 1995) highlights the role of an innovative saving/credit programme called Podupu Lakshmi that had been successfully launched and carried out in the Nellore district of Andhra Pradesh. Podupu Lakshmi was based on a very simple principle of saving a rupee per day/per member. The erstwhile submissive, docile, silent and meek women changed their psyche into assertive, confident, mobile, articulate, questioning and demanding pressure lobby groups. The aspirations of women for economic prosperity went up and they started climbing up the social ladder through the programme. The other factor for the success was the timely intervention of the government machinery. The careful identification of key government functionaries also led to the success of the programme. In Kerala, however, more than nine years have passed since the programme gained momentum.

A few studies were undertaken by experts like Leela Menon (1994), Liliana Marulanda (1994), of UNICEF, and Sarala Gopalan and Hilda Rajan (1996) all of which were generally uncritical and highly appreciative of the programme. The South Malabar Gramin Bank (1998) conducted a Monitoring Study on Self Help Groups to examine the progress of the
scheme since its implementation in 1995-96 in Malappuram and Kozhikode districts. About 60 per cent of the bank linked groups were rated as excellent. In a few groups, group dynamics decreased after the credit linking. The study suggests that in 20 per cent of the groups, the organisational set up underwent change by replacing the existing members. It identified several weaknesses in the CDS groups such as lack of monitoring; lack of interest among coordinators due to non-receipt of allowance which they had been formerly receiving; and static performance of groups. An impact study conducted in seven wards with 2003 risk families in Alappuzha by the Department of Statistics, University of Kerala, revealed that families with less than two meals per day had gone down from 57 per cent in 1993 to 44.50 per cent in 1996, families with one or more illiterates fell from 26.5 per cent to 17.8 per cent and families with persons addicted to alcohol declined from 32.5 per cent to 22.10 per cent. However, the most comprehensive study on Self Help Groups in Kerala has been the one by Oommen (1999). He covered all the districts and municipalities in the State in which the Urban Community Development Societies were functioning. The study reviewed the progress of the programme under four heads: Impact on poverty, income generating programme, thrift and credit societies, and women empowerment. Some of the major findings are the
following: (i) About 51 per cent of the households investigated have become non-poor. (ii) Housing conditions in Alappuzha and Malappuram have improved to some extent largely through convergence of resources and inputs from different agencies, (iii) Awareness about various communicable and non-communicable diseases has improved; non-immunised children and incidence of tuberculosis exist in some pockets in Malappuram. (iv) Despite the several advantages there remain some CDSs which have not promoted Thrift and Credit Societies; (v) The rate of repayment of loans is high; (vi) efforts to formulate group projects for NHGs as a whole do not exist. CDS has failed in realising the full potential of creating self-employment; (vii) More than 56 per cent of NHG households have improved their economic status and 65 per cent of the members expected the programme to bring more economic opportunities. (viii) More than 90 per cent of the women believed that their collective action against social injustice towards women was inevitable and that the NHGs could play an active role in this regard.
Operational Definition of Concepts

Self-Sphere System

Self-sphere system of a Dalit entrepreneur is composed of her personal characteristics, qualities and capabilities which can never be identical with other entrepreneurs.

Socio-Psycho Sphere System

Socio-Psycho sphere system is conceptualized as a specific set of social conditions and particular psychological characteristics of Dalit entrepreneurs.

Resource System

Resource System has been composed of all resources and facilities namely, finance, raw-materials, machinery and equipment, technical guidance and marketing which always serve as the pre-requisite requirement/tools for achieving the desired goals by any Dalit entrepreneurs in their field.

Support System

Support system, in the present study, has been operationalised as the extent of assistance or aid provided by the institution and persons.
**Dalit Entrepreneur**

Dalit entrepreneur is a Dalit or a group of Dalit who organizes coordinates and manages an industrial undertaking, business/trade or activity of any kind/service.

**Education**

Education is operationalized as the number of years of formal education, acquired by the Dalit entrepreneurs at the time of investigation.

**Age**

Age has been operationalized as the number of full years completed by Dalit entrepreneurs, at the time of investigation.

**Experience**

It refers to the number of years of active involvement of Dalit in her entrepreneurial career.

**Job Satisfaction**

The degree of satisfaction and dissatisfaction experienced by a Dalit entrepreneur is operationalised as job satisfaction.

**Social Participation**

Social participation refers to the extent to which the Dalit entrepreneurs are involved and interested in formal organization as member or office bearer.
Financial Assistance

Financial assistance is conceptualized as the assistance provided by any agency or institution in the form of money.

Technical Assistance

It has been operationalised as the guidance and advice provided by the agencies and institutions to the Dalit entrepreneurs, while initiating, implementing and running the enterprise.

Machinery and Equipment

It has been operationalised as the need and availability of machinery and equipment required for the present enterprise, started by Dalit entrepreneurs.

Raw-Material

It has been conceptualized as the extent of availability of raw-materials needed for Dalit entrepreneurs.

Intra-Family Decision Making

Intra-family-decision-making pattern has been operationalised as the extent of involvement of Dalit entrepreneurs in decision-making within the family.
Entrepreneurial Decision Making

Entrepreneurial decision making has been operationalised as the extent of involvement of Dalit entrepreneurs in decision-making connected with their enterprises.

Family Profile

Family profile refers to size and type of the family. Nuclear family is the basic grouping of couple and their children (unit). But in the case of joint family, it is the collection of more than one unit based on the closed blood ties and sharing of shelter and kitchen. Size of the family refers to the total number of members in the family of the Dalit entrepreneurs.

Family Education

Family education refers to the aggregate years of formal education acquired by each member of her family above 14 years, divided by total number of family members above the age of 14 years.

Family Occupation

Family occupation refers to the livelihood of the family and it is divided into labour, caste occupation, self-occupation, business, farming and servicing.
Marketing

Marketing has been operationalised as the extent of marketing facilities available to Dalit entrepreneurs.

Institutional Support

Any kind of support or help provided by the agencies and institutions for any entrepreneurial activity is conceptualized as an institutional support.

Entrepreneurial Training

It is operationalised as institutional training availed by the Dalit entrepreneurs related to any aspect of enterprise.

Manpower Support

The variable ‘manpower support’ is conceptualized as the number of workers, working in the enterprise, owned by Dalit entrepreneurs.

Profit – Reinvestment Pattern

The policy or pattern adopted for reinvestment of profit for unit expansion, essential family requirements and luxury items are operationalised as the profit reinvestment pattern.

Entrepreneurial Performance

Entrepreneurial performance is a function of entrepreneurial ability to manage her investment, returns on investment, amount invested for a worker and amount of working capital to sales