The First chapter deals with the Introduction and Research Design of the Study area.

The Second chapter presents the Review of Literature.

The Third chapter analyses the “Growth and Development of SHGs in the Study Area”.

The Fourth chapter analyses the “Socio-Economic Status of Sample respondents and their Empowerment through Decision Making”.

The Fifth chapter examines the “Factors influencing the level of Empowerment of Women and the performance through SHGs”.

The Sixth chapter presents the “Summary of Findings, Suggestions and Conclusion”.

CHAPTER- II

REVIEW OF LITERATURE

An attempt is made in this section to review a few studies which have a close bearing on the present study. The review of literature is a task calling for deep insight and clear perspective of the overall field. No experienced researcher can think of undertaking a study without acquainting himself with the contributions of previous investigators for worthwhile study in any field of knowledge and especially in research, information about what has already been done in that particular area is essential.
Self Help Group has attracted the attention of many researchers these days, due to the recognized importance. This has created greater interest among the public as well as the Government. It is essential to review the research work so far done in the field of Self Help Groups.

George Joseph\(^1\) (1990) has conducted a study on “Evaluating the performance of credit unions promoted by Pondicherry multipurpose social study”. The study pointed out that 21 credit unions with membership of 9344 and the savings of Rs.3376000 within a short span of over 10 years is a credible achievement on the part of the society. It is also pointed out that 120 members out of 180 respondents have come from lower status of the society as many as 79 percent respondents have availed of credit union loans. Thus the study revealed that efficient office bearers with their regular meeting habits and the maintenance of proper accounts are the major factors contributing to the success of the credit unions.

V.Kasturi\(^2\) (1992) conducted a study on “Rural Development Programs”. The core theme of the study was to analyze the role of bankers in rural development. The study found that villagers in India are caught in a various circle of poverty, malnutrition, literacy, ill health, low productivity and lethargy.

\(^1\) George Joseph, Credit Unions are viable alternative means of savings and credit, Tata Institute of social sciences, Bombay, 1990, pp. 1-67.

Sydney Ruth Schulder and S.M. Hashemi\(^3\) (1993) in their working paper, “Defining and studying Empowerment of Women: A Research Note from Bangladesh”, suggested an approach to exploring women’s empowerment and provided individual level indicators of empowerment. To them, women’s subordination was a part of a cultural system and as such the process of empowerment must ultimately weaken the systematic basis of women who had traditionally been subordinated and in which empowerment was believed to be taking place. These six components were the sense of a vision of the future, mobility, economic security and decision-making power within the household, ability to interact effectively in public sphere, and participation in non-family groups. The order of the domain suggests a linear process of empowerment, mobility greater likelihood of indulging in wage employment, more decision-making power in the household eventually higher levels of community participation.

Sithalakshmi and Jothimani\(^4\) (1994) in their study presented, “An Analysis of Organizational Behavior as a Means of Empowerment”, exhibited by women in the DWACRA (Development of Women and Children in Rural Areas) program. According to them, if permanent changes are to take place in the status of women, women must be given intervention programs (income generating projects or much income generating activities on their own or collectively) in an organized way which should be backed by

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structural and institutional change that allow them access to skill, leadership, decision-making and economics independence. They reached at the conclusion that the organizational behavior of DWACRA groups directly influenced the active status of the groups concerned. In other words the organizational behavior of women acted as a means of empowerment, particularly experienced in delivering micro finance to the poor. These studies have shown that delivering of micro finance to the poor is smooth, effective and less costly if they are organized into Self Help Groups (SHGs).

Rengarajan\(^5\) (1996) in his paper “Linkage Banking for micro-finance in India: Some Models and Issues”, discussed the features of some micro-level institutions, which could be linked to the banks. The author illustrated the system of linkages between the financial institutions and the various local institutions for reaching the poor people. According to him, each one of the Indian villages could be treated as a social laboratory where various types of micro-level innovative experiments on development through credit could be conducted. He further pointed out that linking informal group such as self help groups and involvement of Non-Government Organizations in micro-financing were vital experiments for sustaining poverty alleviation in India.

Mehrotra\(^6\) (1997) analyzed State Bank’s experience with self help groups. According to him, State Bank of India’s experience in financing self help groups had

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been quite encouraging. The branch officials had themselves encouraged the poor to form self help groups in a number of centers. They had also utilized the Non-Governmental Organizations for the very same purpose. He pointed that in the states of Tamil Nadu, Karnataka and some parts of Andhra Pradesh, a good progress had been made possible due to the existence of some reputed Non-Governmental Organizations. Regarding the recovery, the author had drawn the conclusion that the branches have reported recovery ranging from 80 percent to 90 percent from the self help groups in small scale industrial sector. To sum up, the author had stressed that self help group, is a good concept and every effort should be made to ensure that his new experiment had succeeded. He had also stated that self help groups may eventually be the only viable units on accounts of low transactions cost, high percentage of recovery and mobilization of rural savings through the informal system.

Agricultural Banking Development of state bank of Indore had analyzed, financing through self help groups from 1994-1996\(^7\). The bank had linked 100 self help groups comprising 2000 members in 11 of their branches. Out of the 100 self help groups, 55 groups were from the down trodden section of the society. Thirteen groups out of the 55 self help groups had been meant exclusively for women. Further, 49 groups were in rural centers and 6 were in urban centers. Against a saving of Rs.35000/-, micro-credit of Rs.1.24 lakhs was made in September, 1994, by the bank. It was repaid in full in

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May, 1995. In July, 1995, these groups were given a loan of Rs.2.54 lakhs, which was repaid fully in January, 1996.

Usha Jumani\(^8\)(1997) has studied the reality of women in small business. She has described the main features of poor women’s economic activities, in overall context of women in economy as well as in small business. In her view, especially poor women working in informal sector of economy, are engaged in business of small size, using traditional labour intensive skills, generating small incomes, their works as highly decentralized, depending on verbal transactions with few people and are based on mutual trust. The credit needs of the poor women are small in size but the number of women in need of such credit facility is very large. A detailed system will be considered important to record all banking transactions. According to her, to ensure a high rate of repayment, a band of dedicated officials and workers, who are able to involve themselves in the progress of the poor women’s life, should be made.

Sangwan\(^9\) (1997) in his paper “Banking Through Self-Help Groups-Experience of Oriental Bank Project in Dehradun District”, analyzed the direct effort of oriental bank in organizing the Self Help Groups and financing them. According to him, the success of financial Self Help Groups depends upon the levels of awareness of the persons, their economic status and the type of ongoing activities. The group approach ensured a wide


coverage of poor families through bank credit and the response was comparatively higher than many other Government schemes, because of the direct involvement of the banks.

C. Rengarajan\textsuperscript{10} (1997) had dealt with the issues related to rural credit. He had pointed out that micro-credit was necessary but it was not a sufficient condition for the promotion of micro-enterprises and identification of inputs like livelihood opportunities, business and production. The study stated how the bank linkage program of Self Help Group had led to the externalization of a part of the bank’s work items of the credit cycle like credit need, appraisal, disbursal, supervision and repayment. This had led to the reproduction of formal paper work and transaction cost.

Karmakar\textsuperscript{11} (1997) had studied about all the Self Help Groups, Non-Governmental Organizations and Banks in Orissa of the credit linkage established up to March 1995. The study was conducted in mid 1996 and it covered entire state with the sample of 8 Non-Governmental Organizations, 11 banks and 14 Self Help Groups. Structured questionnaires were used to collect data; besides a field study consisting of Interviews and through non-participated observations at Self Help Group level was made. One of the findings was that there were a few Non-Governmental Organizations which started savings and credit programs among marine and fishing folk through the Self Help Groups. It also brought to the notice that for lending, they relied mainly on mobilization


of savings, since the amounts being very small, the credit based on the savings of the community was not adequate to meet the requirements. So loans were provided for growing crops, blacksmith’s work and so on, for making women Self Help Group function. The choice of the members of the self help groups was also limited to a few activities because the amount of micro-credit was small in the initial stage of the linkage program.

Moin Qasi\textsuperscript{12} (1997) had made an attempt to study rural development of the members of the Self Help Groups in general. According to him members of Self Help Groups were linked by a common bond like caste, sub-caste, blood, community, place of origin or activity. He opined that women Self Help Groups were more effective and they had better chances for survival. Although social homogeneity was used in establishing these groups, the objective is purely economic. Kumaran,\textsuperscript{13} (1997) study revealed that the individual approach to poverty alleviation programs has been increasingly replaced by group mode. This level according to him, the first social awareness among the group members has to be created and then they have to move towards the economic empowerment. He felt that social as well as psychological empowerment ensures development of skills and consciousness for sustainability of any activity in the long run.


Selvaraju and Vasanthi\textsuperscript{14} (1998) in the paper “Role of Self Help Groups in Entrepreneurial Development” opined that the credit alone was not sufficient to encourage micro-enterprises, equally important were the skill oriented training. Use of improved technology and social preparation in promoting micro-enterprises, the Self Help Groups should not allow overcrowding. This would help to avoid unnecessary competition and problem of marketing the products.

Dodkey\textsuperscript{15} (1999) had analyzed the role of the informal sector in improving the access of rural poor to the formal credit systems. According to him, self-help groups had a vital role in the credit delivery system; he had stated that the program of linking Self Help Groups with bank made progress over the years. The number of Self Help Groups taking bank loans had increased from 225 in 1992-93 to 14317 in 1997-98. The program benefited nearly 1,50,000 rural poor families. The repayment of loans both by Self Help Groups and bank under the program was excellent which almost 100 percent. RBI had advised the banks to treat Self Help Group financing as corporate agenda. Banks had also realized the potential of linkage banking.

Nanda\textsuperscript{16} (1999) had examined the linking of banks and Self Help Groups in India and the role of Non-Governmental Organizations. He had observed that the model Non-Governmental Organizations acting as a facilitator, continued to be the most popular,

\textsuperscript{15} M.D.Dodkey, “Linkage of Self-Help Groups with Banks in India”, Co-operation Perspective, July-September 1999, pp.15-16.
since 42 percent of such Self Help Groups were linked with banks by the Non-Governmental Organizations. The analysis had reflected the need for adopting different strategies and approaches in different regions of India. The strategy for the southern regions should be the consolidation and deepening of the programs and nurturing of emerging Self Help Group federations. But, it should be the expansion of the Self Help Group program by identifying and supporting new Non-Governmental Organizations’ in other regions, especially in the Eastern, Western and Northern regions.

R.R. Singh (1999)\(^\text{17}\) in his study states that society is a web of social relationships; individuals during the course of their life cycle seek or get affiliation with groups and institutions. These groups provide a natural helping and healing system and enhance growth. To begin with, there are three terms which initially require clarification. They are: self, group and help. The term self, can mean an individual, a group or an organization. A group is a relationship between two or more individuals who experience common problems or need. Help in social work means referral, containment or alleviation of a problem, its treatment or growth enhancement. Self Help Groups may either be self-initiated or sponsored. In the former case, they are self-managed units of society. The right perspective is of helping what is now being called empowerment. When self-help groups focus on health or other matters, they address the self in its multiple dimensions, namely the being self, the knowing self, and the becoming self. They focus on identity, emotional development, cognitive development and behavioral

change in response to life situation. They strive to fulfill basic human needs and some of them even transcend the self and work to achieve more exalted goals.

In recent times, due to social and environmental activism, welfare rights and also concerns of social and gender justice, grass roots movements have emerged which have enlarged the social space for Self Help Groups. These groups seek to provide physical and emotional support, educational programs, assistance in developing coping skills or increase in awareness through their egalitarian structure and experimental knowledge.

S.Mohana\(^{18}\) (2000) had discussed the role of Non-Governmental Organizations in providing micro-credit. According to her, the Non-Governmental Organizations were the good catalyst or the facilitators of micro-credit. In many cases, they guaranteed the loans taken by the women Self Help Groups. In some other cases, the Non-Governmental Organizations themselves took loans on behalf of the Self Help Groups and dispatched it to Self Help Groups. Organizations like Rashtriya Mahila Kosh (RMK), Friends of Women’s World Banking India (FWWBI) and the like, had provided credit to women Self Help Groups. For such loans, Non-Governmental Organizations were always held responsible for the repayment. Many Non-Governmental Organizations had concentrated so much on the micro-credit program, since they were either aspiring to transform themselves or trying to create separate micro financing institutions that would cater to the needs of micro-credit program.

Raman\(^19\) (2000) had analyzed the experience of Primary Agricultural Co-operative Society of Kerala with Self Help Groups. His study indicated that the recovery of loans from the Self Help Groups was 95 per cent to 100 per cent as against 60 per cent to 70 per cent in similar directly drawn loans by members of Primary Agricultural Co-operative Society. The reason cited was that the members of Self Help Groups were required to pay partly 4.5 per cent interest after deducting the State Government incentive of 5 per cent from the usual 9.5 per cent charged to them. The low rate of interest and the government incentive made a large difference between the income and profitability of members covered under Self Help Groups and those who were not covered under Self Help Group. The sample study showed that only around 10 per cent of members of Primary Agricultural Co-operative Society had been brought under the concept of Self Help Groups. Even in this 10 per cent, only 60 – 70 per cent of them were actually benefited by the scheme, as the rest were cultivators of crops other than food-grains, fruits and vegetables. According to him, the Self Help Group concept had apparently helped to reduce poverty. Besides yielding encouraging results, the Self Help Group concept was bound to have a positive impact on the functional efficiency of the Primary Agricultural Co-operative Society as well.

Sharma\(^20\) (2000) had studied the role of Self Help Groups in the development of the tribal people. According to him, Self Help Groups have a flexibility of approach and

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working, but are incapable of developing work culture which the tribal themselves understood. He believed that there was a need for better coordination for the performance of voluntary agencies and government departments.

Bernard E.Gbezo\(^{21}\) (2000) examined the working of the micro-financing in West Africa. According to him, the small financial initiatives have helped mightily to provide new opportunity to impoverished street sellers, embroiders, mechanics, restaurateurs, artisans, agricultural workers, small entrepreneurs and others in both rural and urban areas. He had stated that micro finance was increasingly popular among women who had generally being ignored by the commercial banks. The high rate of 98 per cent reimbursement seen in sub-Sahara Africa showed that the loans to the most deprived people were not only a way of rescuing the people from poverty but also stimuli for economic development. The most successful initiatives were taken by the network of people’s savings in Burkino Faso, the Kafo Jiginew (Granary Union), Network in Mali and the Alliance of Credit and Savings for Production (ACEP) in Senegal.

R.N.Hedge\(^ {22}\) (2000) examined the Self Help Group, which had provided services to both farmers and banks for the smooth implementation of projects. Involvement of Self Help Groups helped to increase the technical, financial and managerial capabilities of bank personnel and fruit growers. This had also resulted in better coordination in project implementation. Here government service was inadequate in providing technology and


inputs but Self Help Groups arranged everything on their own. In his opinion, credit institutions should look forward to promote self-help groups to create backward and forward linkages in the production of process in rural areas.

Lakshmikandan\(^{23}\) (2000) had analyzed Self Help Group in the “Life of Rural Poor with Reference to Philiphit District in the Northern Part of Uttar Pradesh”. According to his study, the membership of the self-help groups consisted mostly of small landholders and agricultural labourers. Out of 74 self-help groups studied, 57 were exclusive for women and the balance 17 were for men groups. The member’s strength varied for 10 to 20 and weighed heavily towards the larger figure. SRESOC was organizing Self Help Groups in that district. Among the Self Help Groups, 11 groups were able to successfully obtain sanctions from the leading bank of the district – the Bank of Baroda, which varied Rs.20,000 to Rs.30,000. He stated that facilities for entrepreneurial development were available within the group at the micro level in terms of basic functions such as market study, providing resources, general production management and marketing management. The literacy rate of the members of some Self Help Groups had improved from 5 per cent to 90 per cent.

Mokbul Morshed Ahmed\(^{24}\) (2000) presented his experience in implementing micro-credit financing programs among the poor in Bangladesh through Non-Governmental Organizations. He had worked with the field workers of four sizes of Non-


Governmental Organizations. The aspects covered in the presentation were micro-credit in Bangladesh, problems of repayment of micro-credit and pressure on the field works of Non-Governmental Organizations. A majority of the poorer among the poor was not yet covered by Non-Governmental Organizations. Field workers preferred the not so poor and better educated clients, which was against the stated objectives of the Non-Governmental Organizations. Many people joined the groups only to get credit. The initial success of micro-credit programs was attributed mainly to close supervision of the field workers. Field workers were pressed to disburse loans and to keep a good repayment record.

Yadav Ravindar\textsuperscript{25} (2000) in his paper “Micro-Credit Needs More Than a Policy” had studied a specialized branch which covered 41 villages out of which 450 Self Help Groups included 2250 poor families. The rapid expansion was attributed solely to the ability of the branches to pay individual attention and focus on the micro-credit activities. The average amount of loan outstanding per poor family was 1019. The economic activity of the poor consisted of a bunch of activities as a unit rather than a single activity like keeping two buffalos, a unit of 20 sheeps or 500 poultry birds. He insisted on helping the poor to pursue a basket of activities like keeping buffalos, goats, fruit bearing trees, a composite loan should be given instead of unit-based loan.

Jeya Anand\textsuperscript{26} (2000) has studied the impact of micro-credit in Alapuzha (Kerala). In his opinion the micro finance programs have enabled the poor to run micro-enterprises by availing credit without an outsider dictating as to how and on what the loan should be used. According to him, the educated and better-off leaders dominated and were re-elected again and again in the Self Help Group. These re-elected leaders seemed to have ‘empowered’ and ‘benefited’ to the maximum. Unless the group leaders educate the entire team to manage the group, maintain accounts and other records, it may lead to the domination of few and subordination of all other members.

Murugan and Dharmalingam\textsuperscript{27} (2000) had analyzed the collective organizational activities of the Self Help Group members and their working pattern. They had studied Self Help Groups under Mahalir Thittam of Tamil Nadu Women Development Corporation. The Self Help Groups were identified by a village level household survey to provide the baseline data. According to them, the members of the Self Help Groups have gained confidence because of the increase in their relative financial independence and security. The literacy skills of the members of the Self Help Groups have improved. The group members are attending the group meetings and the Grama Sabha meetings regularly and it has developed their ability to interact and communicate with each other.

D.Nagayya\textsuperscript{28} [2000] had studied the “United Nation Development Program project” which was implemented in the three districts of Anantapur Mehabupnagar and Kurnool in the State of Andhra Pradesh. According to him, Andhra Pradesh had established a good record of performance by the integration of different programs and the involvement of banks. The groups formed, provided the opportunity to financing banks to expand their activities to Self Help Groups. He identified that the formation of groups needs to be cautiously pursued without undermining the autonomy of groups – a critical element in the effective functioning of the self-help groups.

Manimekalai and Rajeswari\textsuperscript{29} (2000) analyzed the Self Help Groups formed by the Non-Governmental Organizations in rural areas of Tiruchirapalli District which were committed to promote rural women through self-employment. The Non-Governmental Organization namely “Society for Education and Village and Empowerment” (SEVAE) has been working in about 362 villages and helping a total of one lakh women beneficiaries in different nature of self-employment like petty businesses, processing, production and service units. A sample of 70 women from seven sample villagers wherein, the sample Non-Governmental Organizations were chosen at random for the purpose of the study. The primary data were collected regarding, the socio-economic background of the Self Help Group, nature of micro-enterprises activities, the problems and prospects of such enterprises.

Suriakanthi\(^{30}\) (2000) analyzed the need for the literacy of the members of the Self Help Group. A random survey of about 120 groups shows nearly 95 per cent of the members and 75 per cent of the office bearers were illiterate. The office bearers managed to carry on the activities with the help of their husbands and the educated wards. They used to narrate the things happening in the meeting to their husband/ward and the report was prepared by them. Similarly, accounts were maintained by non-members. Fifty per cent of the group’s survey revealed that the members were illiterate. It was found that ten per cent of the illiterate members did not know the amount saved by them as a group. He pointed out the dire necessity to impart basic education to all Self Help Groups.

N.C. Saxena\(^{31}\) (2000) had started that to involve the Non-Governmental Organizations in the process of development, it is necessary to point out that the environment of mutual trust and respect should prevail along with effective integration. Further the cordial relation between the Non-Governmental Organizations and panchayat is very crucial to achieve something pertinent in the society. His analysis of the six months National Statistical Survey (NSS) data had showed that the percentage of poor in the total population had declined from 36 per cent in 1993-94, but not at the target place to reach 16.5 per cent in 2001-02, the level which was projected to be achieved by the end of the Ninth Plan period.


S. Sundari and N. Geetha\(^{32}\) (2000) examined the gender disparity in access to institutional credit. In their opinion, the disparity was gradually narrowing down over the time. The empowerment of poor rural women would be possible only if they were trained and skilled for a certain employment. According to them, skill training included enterprises development, increased access to credit, new approach to markets and social, economic and political strategies.

C.L Dadhich\(^{33}\) (2001) in his paper “Banking with the poor-need for new savings linked loan Products” had examined the poverty incidence, financing for the poverty alleviation programs and micro-credit. Micro-credit delivery mechanism had been tried in different parts of the world to improve the recovery of loans from the poor, as well as to reduce the transaction costs and improve the capability of the poor through the social inter-mediation. The self-help group movement had covered 1.19 million families as against 64 million poor families at the end of the March 2000. Loans of the scheduled commercial banks up to Rs.25000 constituted 89 per cent of the total loan accounts whereas 12.5 per cent was outstanding at the end of March, 1998. In his opinion, segregating the small loans to form separate entity, banks would be able to reduce 89 per cent of the accounts by losing only 12.9 per cent of their loaning line as a result of the reduction in their transactional costs.


Cohen, Monique and Jennefer\textsuperscript{34} (2001) in their paper “Micro-finance, Risk Management and poverty” stated that micro-finance program extended a lot of help to the poor to cope with risks and vulnerability and to create opportunities for income generation. According to them, the experience of different countries in implementing micro-credit exhibited that the programs have been more successful in reaching moderately poor and vulnerable and households rather than extreme poor households.

Puyalvannan\textsuperscript{35} (2001) has studied micro-credit and women empowerment through Centre for Rural Systems and Development (CRUSADE), a Non-Governmental Organization. A survey was conducted to assess the economic status of the families especially the poorer households in the group. Women members were granted loans up to Rs.3000 for enterprises such as small business, goat rearing, fish vending and the like. During the year 1998-99 CRUSADE trained and stirred the conscience of the members and encouraged at least one Self Help Group to effectively control illicit liquor brewing in their village. CRUSADE in collaboration with Magalia Thittam helped the Self Help Group members to attend Gram Sabhas and participate in discussions. It enabled the political empowerment of the women.

R. Veluraj\textsuperscript{36} (2001) had studied about the status of women, promotion of Self Help Groups, involvement of the voluntary agencies, diversification of women workers,

women micro enterprises, rural marketing, and rural distribution system and linkage program of the NABARD. Voluntary agencies had played a pivotal role in encouraging women entrepreneurs through income generating programs. He opined that, importance had to be given to empower women in rural area with a view to attaining equal rights as those enjoyed by men and to achieve the objectives of Self Help Group in rural areas, the voluntary agencies should educate and make the Self Help Group members to practice a reputed system of accounting in order to regulate the management of funds.

Thomas Fisher\(^{37}\) (2002) had organized his book “Micro-Credit: Putting Development Back in Micro-Finance” in two parts. The part one broadly discussed the financial services such as savings, credit and insurance that were being provided by micro-finance institutions supported by case studies from SEWA bank, BASIX, Mysore resettlement Development Agency, CDF and the like. Organizational and institutions issues of micro-finance had also been analyzed in great depth and indicated the possibility of the groups being exploited and used by outsiders.

Pallavichavan and R. Ramakumar\(^{38}\) (2002) in their paper “Micro-Credit and Rural Poverty” have reviewed the empirical evidence of NGO-led micro-credit programs in several developing countries and also compared them with the state-led poverty alleviation schemes in India. The study showed that micro-credit programs had been able to bring about a marginal improvement in the beneficiaries incomes. However, the


beneficiaries had not gained much in technological improvements, since the emphasis was given to ‘survival skill’. According to them, the repayment of Grameen Bank loans by making fresh loans from money lenders had resulted in the creation of ‘dept cycles’ in Bangladesh.

Badal Chandra Das\(^3\) (2002) had examined the rural woman of Purulia district of West Bengal in micro enterprises. According to him, women self-help groups were the effective tools for the promotion of micro enterprises in rural areas in the district. The women managed the micro-enterprises like poultry farms, rearing ducks, goats and bullocks. The people who owned poultry unit earned as average monthly income of Rs.1500-2000 and goat rearing had an income of Rs.1000-1500 per month.

T.R.Gurumoorthy\(^4\) (2002) had studied about the micro-credit funding sources and the amount sanctioned. Out of the 27000 self-help groups found in Tamilnadu, 5400 self-help groups had been linked with banks and the banks advanced them to the extent of Rs.9 crore. Self-help groups have the power to create a socio-economic revolution in the rural areas of the country. In his opinion, self-help group members must be prepared to undertake entrepreneurial activities at smaller level with minimum capital requirements.

Punithavathy Pandian and Eswaran\textsuperscript{41} (2002) had undertaken a study on mobilizing women at the grass root through self-help groups. Hundred women members of self-help groups had been chosen using non-random sampling method from various villages of Sedapatti block. It was found that only 32 per cent of the members had availed bank loans and majority of them (59\%) were engaged in petty business so as to suit their skills and education. The petty business was mostly milk vending, petty shops, banana leaf cutting, vegetable vending, cloth selling and running tiffin centers. The study revealed how 95 per cent of women felt that self-help groups had enhanced their economic status and participation in decision making process. Even though one fourth of them felt that there was no significant increase in their own income, 92 per cent of them were of opinion that self-help groups had reduced their vulnerability towards famine, and unforeseen events.

A.P. Sabastin Titus\textsuperscript{42} (2002) had examined the promotion of women entrepreneurs through Self Help Groups. According to him the women entrepreneurs who had started small enterprises expanded them into large scale units. Self Help Groups had made readymade garments and exported them. A woman in Self Help Group in Dindigul district has been running a unit providing agro services with a total turnover of Rs.12 lakhs or more per annum. But many were not able to reach this level. The reasons cited by him were non-availability of funds for investment, dearth of technical and


management skills, inability to manage the labour, dual role burden, lack of professionalism and gender bias.

Gurulingiah\textsuperscript{43} (2002) had made an attempt to study the effort made by the Non-Governmental Organizations to empower the tribal women in Gubbi taluk of tumkur District in Karnataka state. The Non-Governmental Organizations, Ahbiviruddi had helped the self help groups to get financial assistance from the local credit institution. The women groups had been continuously trained in the field of formation, organization and management of the group, leadership quality, role and responsibility, raw material procurement marketing, revolving funds and institutional credit. The women were motivated and helped to procure coconut plantations.

R.Kurusheshtra and Archana\textsuperscript{44} (2002) had studied the role of micro-credit in the generation of income and promotions of savings habit among poor, especially rural women to help them uplift their economic status. The results of the study indicated how significant changes had taken place in the living standards of rural poor in terms of increase in income, employment, consumption, savings and borrowing capacity.

T.Chiranjeevelu\textsuperscript{45} (2003) had studied about the micro enterprises started by Self Help Groups in Warangal district (Andhra Pradesh). The micro-enterprises set up chilly processing units. Srujaba Mahilabhivridhi Upadi Mutually Aided Cooperative Society

was formed with the membership of 514 women. Each group had raised a share capital of Rs.15000. the group members predominantly belonged to backward class, scheduled caste and scheduled tribes. According to him, Conversation of consumption based Self Help Groups into entrepreneurship oriented Self Help Groups led to employment generation and empowerment of women.

S.K.Panda\textsuperscript{46} (2003) had analyzed the impact of micro-credit provided by the National Scheduled Caste Finance and Development Corporation (NSFDC), National Safai Karmachries Finance and Development Corporation (NSKFDC), National Backward classes Finance and Development Corporation (NBCFDC), and National Minorities Development and Finance Corporation (NMDFC). The analysis had shown that the loans provided by these corporations had increased tremendously due to the adoption of micro finance. NMDFC had provided assistance to over one lakh women living in the city of Mumbai and other parts of Maharashtra, Karnataka and Goa. Under the micro-finance, assistance had been provided for purchase of equipment like utensils, gas stoves, pressure cookers, tiffin carriers and working capital.

Jacques Charmes and Saskia Wieringa\textsuperscript{47} (2003) in their paper described work underway to enrich the present tools to measure women’s empowerment – particularly the Gender-related Development Index (GDI) and the Gender Empowerment Measure (GEM). The authors are developing an African Gender Development Index.


(AGDI) on behalf of the Economic Commission for African, which is to be launched in 2004. The paper begins with a discussion of gender and power concepts, and then it introduces a Women’s Empowerment Matrix as a tool to help link socio-cultural, religious, political and legal, and analysis had shown that the loans provided by these corporations had increased tremendously due to the adoption of micro-finance. NMDFC had provided assistance to over one lakh women living in the city of Mumbai and other parts of Maharastra, Karanataka and Goa. Under micro-finance, assistance had been provided for the purchase of equipment like utensils, gas stoves, pressure cookers, tiffin carriers and working capital.

Ritu, Kushawaha and Srivastava ⁴⁸ (2003) had examined the functioning of self-help groups in Kanpur Dehat District. For the study 25 women self-help groups were selected. 10 women members from each groups and 10 non members from the same village were selected as respondents, to study the impact of self-help groups on the socio-economic status of women was found to be significant in education, housing facilities, exposure of mass media, occupation, size of land holding and material possessions.

Prema Devi in her study on “A study on the Marketing ability of women in SHGs of central Chennai” found that nearly 70 per cent of 60 respondents produce their goods on the basis of the idea given by NGOs and only the rest decide arbitrarily with their members. Majority of the respondents (95%) do direct marketing of their goods. Therefore, researchers concluded that the self-help group women found difficulty in

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selling the products due to lack of identifying the retailers for their product. To overcome all these hurdles proper training could be provided to them, twice in a year by the NGO as well as the Government.

Wignaraja Poona,\(^{49}\) in his work on women poverty and resources gives an account of how SEWA (Self Employment Women’s Association) acted as an intermediary between the poor women’s groups and nationalized banking system SEWA registered its own bank the Mahila Sece Sokakari Bank and the women’s co-operative bank in its deposits and share capital from its members during 1989-90, 1407885 women benefited out of SEWA which advanced Rs.9808000 with repayment amount of Rs.7253000. The main beneficiaries are vendors and traders in vegetables, fruit, fish, eggs and allied activities and house hold producers such as garments, handicrafts, construction workers and agricultural laborers.

V.Sekar and K.Senthil Vadivu\(^{50}\) (2004) have conducted a study on ‘Self-Help Groups – A movement for women Empowerment’. The Study revealed how the positive impact of social capital (Group Savings) adds a social dimension to the commercial banks, accounting for over 50% linkage in the entire country, Regional Rural Banks hold the second position in this regard as they have a share of 38.66% and the co-operative banks are in the third position with 11% share in linkage. The achievements in terms of average assistance per SHG from the different banking groups indicate that the

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\(^{49}\) Wignaraja Poona, “Women Poverty and resources, Saga Publications, New Delhi. pp.3-78

\(^{50}\) Dr. V. Sekar and Miss K Senthil Vadivu, “Self help groups” – A movement of Women empowerment”, Kisanworld, July 2004, pp.13-14.
commercial banks, are leading the team with Rs.31,836 per SHG, while the RRB’s average assistance was Rs.26,220 and that of co-operative banks was Rs.21,703 against a National average of Rs.28,559 per SHG. Further Southern States show a remarkable performance, with 67% share in the program and accounting for more than 95% recovery of assistance. He is of opinion that formation of Self-Help Groups is a viable alternative to achieve the objectives of rural development and to get community participation. Self Help Groups are treated as an effective tool contributing to the development of the country. As such the womenfolk could enter into any venture of any nature and of any magnitude. The growth of SHGs in India have created a lot of hopes to the planners, politicians and the public to achieve 8% economic growth of India’s 10th plan target.

Govind Kelkar, Devnathan and Rownok Jahans (2004) analyze the study and assess the impact of the activities on women’s stay in household decision-making and their own well-being. Special attention is paid to women’s acquisition of assets, including land, whether through purchase or lease. Others are of change in women’s agency and their position that are looked into and their interaction with officials, mobility dignity and self-esteem. The role of women groups in promoting solidarity in supporting changes in household behavior, particularly men’s behavior, is analyzed. Changes in men’s roles and attitudes are addressed, as also the effect of credit-related activities on women’s labour and leisure time. Finally they sum up the changes in terms of changes in gender norms. Based on the analysis of rural women’s voices, the study concludes that while

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there is no straight-forward translation of micro-credit schemes into women’s samman (dignity) or change in gender relations in conjunction with the changed practice of women as income earners there is, however, a continuous creation of new norms and social contexts, which amount to a change in their traditional status as dependents.

Santosh Kumar Panigrahi\textsuperscript{52} (2005) in his study “Status of women in India during the era of globalization” explained that in India the slogans of feminism and gender equality are still distant dreams as the issues of women in our country are neglected. After more than five decades of planned economic development, it is ironical that we are still trying to tackle, the basic need of a minimum standard of living such as drinking water, shelter, sanitation and employment. Women form almost half of the population in India, Yet their status in economic, political or in social life needs to be desired. This paper examines how the forces of globalization are degrading the status of women in India. Women in one way or the other are considered to be an institutionalized commodity. Globalization has accelerated the pace of exploration due to international trafficking in the flesh trade and electronic transactions by transactional crime syndicates. The Indian political history shows that throughout the ages, the women were treated inferior and subordinate to men in terms of their political rights and privileges. In the economic scenario of India, despite emergence of a new liberal capitalistic order facilitated by globalization it has little to do for the women in India. Therefore, efforts should be made to introduce integrated multi faceted development.

\textsuperscript{52} Santosh Kumar Panigrahi, Status of Women in India during the Era Globalisation, Third Concept, February 2005, pp.33-35.
Sayed Afzal Peerzade and Prema Parande\textsuperscript{53} (2005) found that women empowerment is a global issue, which has gained momentum in recent decades. In India, besides ratification of international conventions, there are provisions in the constitution and several legislative acts have been passed to ensure women empowerment. It however, appears that on this front the situation on ground is far from satisfactory. Despite concerted efforts of governments and NGOs there are certain gaps. Of course we have come a long way in empowering women, yet the future journey is difficult and demanding. We need to draw strength from the determination and will to empower women, come what may. The efforts of government and its different agencies are ably supplemented by non-governmental organizations that are playing an equally important role in facilitating women empowerment.

S. Almelu\textsuperscript{54} (2005) stated that people’s participation is not a one-way interaction. It takes place by building skills among the people to understand and articulate their own problems. The success of the self-help groups is crucial in channelling their efforts constructively through motivated and inspired individuals in field.

The concept of SHG is that it lays the foundation for self-reliance through building an institution, which has the capacity to continue developmental activities and empower people. SHG has created confidence, awareness and information sharing attitude in a collective manner. They help in the promotion of economic activities. In India many


NGOs have promoted SHGs for collective action through periodic group based savings and credit. SHG can make the best use of their Micro-credit programs for improving knowledge and capacity of women. To strengthen these groups towards positive development the best way is to organize issue – based training for SHG members. The proper functioning of SHG can create conditions for rural women to realize their role in development. The group can also promote progressive attitudes, awareness and support women in improving their status and conditions. Some basic rules have to be followed by NGOs that are planning to facilitate the formation of self-help groups in villages. The existing infrastructure, indigenous trade and skills should be taken into account.

Sunita Kishor and Kamla Gupta\textsuperscript{55} (2005) in their study stated that over the past decade, gender equality and women’s empowerment have been explicitly recognized as key not only to the health of nations, but also to social and economic development. India’s National Population Policy 2000 has empowered women for health and nutrition as one of its crosscutting strategic themes. Additionally, the promotion of gender equality and empowering of women is one of the eight Millennium Development Goals (MDG) to which India is a signatory. The pairing of the two concepts of women’s empowerment and gender equality into one MDG implicitly recognizes that gender equality and women’s empowerment are two sides of the same coin: progress toward gender equality requires women’s empowerment and women’s empowerment requires increase in gender equality as shown. Since gender inequality and women’s disempowerment occur in all

\textsuperscript{55} Sunita Kishor and Kamla Gupta, “Gender equality and Women’s empowerment in India”, National Family Health Survey (NFHS-3) India 2005.
the different domains in which women and men interact and function, both concepts are multi-dimensional; consequently, they give rise to a large number of potential indicators. Indicators of gender equality/inequality are typically designed to compare the status of women and men on particular characteristics of interest; whereas, by definition, indicators of empowerment/disempowerment tend not to be relative. Instead, indicators of empowerment are designed to measure roles, attitudes, and rights of women and sometimes men.

Sakunthalai\textsuperscript{56} (2006) revealed that enhancing income earning opportunity through the SHGs is the most viable means to empower women, especially at the grass root level because once socio-economic empowerment is achieved it would have implication on the overall development of women. It is also found that SHGs in the villages and in the community bring down the advantage like inculcation of the spirit of self-help, collective action for development, family welfare through social awareness and enhance social status from secondary to primary, economic independence voicing and acting against social injustices and problem solving ability.

Chandra Kavate\textsuperscript{57} (2006) made a study on the “SHG’s Model of Micro Finance – A silent Movement Towards Empowering Rural Women” with the objectives of identifying the positive impact and problem of Micro Financing through SHGs. Positive impact of Micro Financing revealed by the author has increased saving. The regular

savings generated and collected by the members, though they were small, provided social support when needed. Otherwise they had to depend on handover from others. The system of group guarantee combined with the individual responsibility is the innovation that has enabled the credit to be expanded to millions of poor women across India. SHG facilitated the rural women to fulfill their credit requirement, without the requirement of collateral securities. By making the activities of the members’ commercial, the SHGs imbibed in them a sense of productive partnership, democratic spirit and secular approach among members.

Usha Thorat\textsuperscript{58} (2006) in her study pointed that the central theme of the Millennium Development Goals (MDGs) is reduction of poverty in all its forms. The SHG movement in India has enabled social and economic inclusion of women. The intervention of microfinance has resulted in finding a united voice for the women, getting bank finance for economic activities, creation of social capital and empowerment getting a large scale services ranging from health, education, marketing apart from savings, loans and insurances.

Soundarapandian, M\textsuperscript{59} (2006) has made an attempt to analyze the growth of microfinance in developing the rural entrepreneurship. From his study it is clear that, though there is a positive growth rate of SHGs in states, in terms of growth of SHGs there is a wide variation among states. He observed that most of the women concentrated only on

cooking powder preparation; tailoring, typewriting, milk and animals rearing. He has observed the issues of the practical experiences of micro entrepreneurs such as management of information system, income enhanced process, financial architecture and regulatory and supervisory role.

Sivamurugan. C and Anbumani.V.⁶⁰ (2006) have analyzed that Self Help Groups are self managed groups of women who have come together to promote savings among themselves as well as pool savings for activities benefiting other individuals or communities economic reserves, which in term empower people through the values of equality, participation, accountability and transparency. The empowerment of women through SHGs would lead to benefits not only the individuals and women’s groups but also the family and community as a whole through collective action for development.

Sudharsan Nayak⁶¹ (2007) discussed the role being played by promoting and nurturing SHG-bank linkage program. Based on a study from Kalanidhi district of Orissa, he inferred that SHG- Bank linkage program had reduced the incidence of poverty and many families had come out of BPL category. It enabled the poor to build assets for generating income; it improved the rate of literacy; it made improvement in the school attendance and reduced dropout in their families; it empowered women by enhancing contribution to household income and to have a better control in decision making process of the family; it brought about reduction of child mortality; it improved maternal health,

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housing and nutrition, and reduced dependency on village money lenders and non-institutional sources.

Sangarini Pattraik\textsuperscript{62} (2007) remarked that those who had access to financial services while participating in the micro finance programs, were able to derive appreciable benefits both at individual and household level. There is a strong indicative evidence that the impact is deeply felt by the women. The majority of women though illiterate save, borrow, invest and repay and manage their own SHG affairs, deal with banks for financial transaction, contribute to the household economy and improve their standing in the family and for the first time in their lives take a positive view of the future.

M.P.Vasimalai and K.Narender\textsuperscript{63} (2007) discussed community banking program, based on the principles of self help mutuality and ownership by poor women. They assured that the micro finance program had achieved some success in the field. According to them, the foremost challenge faced by the program currently is the lack of promotional cost, required to promote the groups, and their vested institutions, and also expending social security coverage, developing innovative products for drought mitigation, co-ordination of stake-holders and policy advocacy. Micro finance is not integrated into the larger development perspective. There is also a change that it may result in over indebtedness and financial bondage of the poor.


Kalyanasundaram, M\textsuperscript{64} (2007) has focused on the point of inclusion of rural poor into the banking and finance system. He stated that, when poor people join together in the form of Self-Help Group, it gives a social identity to them through which they are able to get access into the formal financial services. SHG provides a platform for the poor people to participate as a group in development activities. Hence SHG is seen as a prime and important tool for financial inclusion of poor. Therefore the poorest of the poor, who may be left out for various reasons, should be included into the SHG system and the micro finance federation should take the responsibility.

Shylendra H.S., \textsuperscript{65} (2007) has made an attempt to critically assess the overall merits and demerits of micro finance bill and to draw relevant implications for regulation of micro finance in the country. According to him micro-finance is an intervention which has emerged in response to the need to address the challenge of the financial inclusion. The NGOs have shown considerable potential in contributing to the financial exclusion. Formal institutions have failed, and therefore it has become necessary that NGOs have helped in overcoming their constraints, so that they are able to play the role of financial intermediation more effectively. The bill aims at creating and enabling provision for the NGOs to deliver micro finance in an integrated way. The aim of financial inclusion is sought to be achieved only by regulating a narrow set of institutions. However, the bill fails to recognize the reality; then the NGOs can play only a supplementary role and the formal institutions need to contribute in a major way for the cause.

Manohar R. and Uthira. K.\textsuperscript{66} (2007) said that the gap prevailing in rural areas could be better met only by banks through micro credit facilities. It is found that the micro credit programs had shown positive performance with respect to coverage, disbursement of credit and recovery rates by acting as a beneficiary oriented schemes. They clearly mentioned that while selecting a group for friends it should be seen that the group should not have come into existence solely for the purpose of obtaining loan, but they should be genuine in helping each other.

Natarajan\textsuperscript{67} (2007) analyzed micro enterprises with micro credit through SHG. According to him, Micro Enterprises contribute to an increased diversification of household economic activities, increased rates on productive activities and improved economic security. The development of micro enterprises for women is an appropriate way to alleviate poverty at the gross roots level by empowering them in all aspects. This can be done effectively by promoting and assisting SHGs in taking up micro enterprises. Thus SHG’s micro enterprise is the viable tool for promoting rural entrepreneurship in a holistic approach which will further facilitate in alleviating poverty and eradicating unemployment problem in rural India.

The UNDP study, \textsuperscript{68}“Innovative Approaches to promoting Women’s Economic Empowerment” reveals the developing of women’s entrepreneurship opportunities and

\textsuperscript{68} The UNDP study, “Innovative Approaches to promoting Women’s Economic Empowerment” http://www.undp.org/women/.
capacity, this section illustrates approaches that promote women entrepreneurs’ opportunities and capacity to effectively participate in the economy, including low-income women and women in small and remote villages. It provides examples on how the private sector can encourage and build the capacity of women entrepreneurs, as illustrated by Goldman Sachs’ 10,000 Women Initiative, which contributes to enhance business and management education for underserved women. Firms in India pioneered small-scale women entrepreneurship that is tied to their core business. Eastern and Southern Africa provided training on business skills and assistance for business start-ups. The approach taken in Syria to overcome challenges to women entrepreneurs was to build institutional capacity and provide technical support for women. A key activity in Turkey was the establishment of Women’s Entrepreneurship council. Initiatives were also taken to establish networks of women entrepreneurs.

P.N. Prasad and V. Sreedevi⁶⁹ (2007) pointed out that Information Communication Technologies, (ICT) offer immense opportunities for the comprehensive social and economic development of the people, all over the world. Without its adoption, there is little chance for countries or regions to develop. However, the potential of ICT as a technology, for promoting micro-enterprises by poor women is still unused in many countries. This article discusses the success of a government project for poverty eradication using ICT. The case study on,, ICT micro-enterprises by self-help group of poor women’ describes the story of a self-help group, which uses potential of ICT for

⁶⁹ P.N.Prasad V. Sreedevi, Economic Empowerment of Women through information Technology : A Case Study from an Indian State”, Journal of International Women’s Studies, Vol.8, No. 4, May 2007, p.0107
poverty eradication through economic empowerment of poor women. It illustrates how ICT can effectively be used as a technology for micro-enterprises, which are promoted by poor women under self-employment scheme. The article also deals with SWOT analysis that identifies the strengths, weakness, opportunities and threats for ICT based micro-enterprises. The article proves that if a country has the necessary enabling environment, permitting the establishment of ICT micro-enterprises, poor women can promote such business for their economic empowerment.

Tracy L. Moyle, Maureen Dollard and Saswata Narayan Biswas\textsuperscript{70} have examined the empowerment of women by addressing two dimensions, economic and personal empowerment. For this, they studied 100 SHG members from two rural Indian Villages in North West India. Their study reveals that the inclusion of women in income generating activities, gives support to the personal and economic empowerment of women. However, the income is low it is optimistic to say that their best, micro enterprise and employment provide women with the means of survival, security and growth. It is clear to see that the intermediate effects of participating in self-help groups for women include an increase in economic strength, a sense of purpose and enhance the level of psychological well being. This study identified a need to further explore the long-term participation of women in self-help groups, especially in relation to other members and the psychological health and well being of all members.

Suman Rohila and Bhuvaneshwari Swamy\textsuperscript{71} (2007) argued that, in the development policy of India the role and active participation of women in social, economic and political field should be given proper weightage to ensure development. By providing equality in the economic field to women, they could establish social, political, cultural and human intimacy with each other. They suggested that women should unite together to receive education and struggle for their rights, get awareness, generate income and social mobility through SHGs for their social and economic empowerment.

Indrabhusan Singh and Usha Kumari\textsuperscript{72} (2007) stated that, Empowerment of women involves economic opportunity, property rights, political representation, social equality, personal rights and so on. But women in many countries still lack right to inherit property, own land, get education, obtain credit, earn income or work outside home, control their fertility. They are still widely unrepresented in involvement in decision making at household or at social level. They argued that mobilizing women to take up entrepreneurial and cottage industry activities, through self help groups ensures economic independence of women.

Abdul Raheem. A and Yasmeen Sultana.\textsuperscript{73} (2007) found out that SHGs have emerged as the most successful strategy in the process of participatory development and empowerment of women. Many benefits automatically follow with the provision of


income-generating activities to women. It helps to assure self confidence to women who wish to be recognized as an economic entity and as individuals in their own rights. They have greater exposure and awareness; generate control over self, leading to capability to making informal choices. They get a platform to express them, share their problems and gain social acceptances.

Shamshad Akthar\textsuperscript{74} (2008) said that global micro finance campaign and initiatives have helped in extending finance to poor. This has played a significant role in changing lives of the poor through economic empowerment. He also pointed out that, in Asia, the number of Micro finance beneficiaries has now reached 113 million, 74 percent of which are poorest and 65 percent are women. Including families of the beneficiary clients, the overall impact of micro finance is close to 465 million people. The Micro finance beneficiary in Asia is the largest constituting 85 percent of the total recorded Micro finance clients.

Loganathan. R,\textsuperscript{75} (2008) said that micro credit has a greater positive effect on household welfare such as per capital household expenditure, schooling, non-land household assets. According to him, when women are capable of starting an enterprise, they can get economic empowerment the first and foremost benefit of women self-help groups. Women SHGs create self awareness and give a feeling of self confidence, solidity and social security to them. Women who generated income through SHG


schemes had gained greater respect within household; they could decide on spending on their own income and it increased women’s mobility which could result in economic independence of poor rural women.

Vinayagamoorthy. A,76 analyzed the improvement of women through SHGs in north districts of Tamil Nadu. It is found that the income of the women and household expenditure had increased after joining SHGs. But savings increased at a slow rate, because the incidental expenditure was higher. Mostly the SHG members would spend for present consumption and repay their monthly premium alone within time and even some members pay their due in advance, since the repayment of loan due was regular and within the time.

Jitendra Ahirro77 (2009) considered SHG as a suitable means for women empowerment. The impact of SHGs on socio-economic status of women was found significant. Micro finance program are currently being promoted as a key strategy for simultaneously redressing both poverty alleviation and women’s empowerment. Micro credit is enough for innovative and hard working micro entrepreneurs to start small business such as, making handicraft items. From the income of these small businesses the borrowers of micro credit can enjoy better life, food shelter health care and education for the families and above all these small earnings will provide a hope for better future.

Nayak Purosottam and Bidisha Mahanta\textsuperscript{78} (2009) in their study began to analyze the status of women and their empowerment in terms of various indicators such as access to education, employment, household decision making power, financial autonomy, freedom of movement, exposure to media, political participation, experience of domestic violence etc in the state of Assam using secondary data obtained from various sources. The study reveals that development process in the state is not gender natural; women enjoy quite inferior status as compared to the average women in India. Percentage of women in the government services and their political participation is quite low and does not show any sign of significant improvement. Sex ratio though not in favor of women is improving over time.

Tonmoyee Banerjee\textsuperscript{79} (2009) in his Case study made an effort to estimate the impact of SHGs, created under SGSy program and has observed that income generation through group activities has improved the average income of group members but the inequality of distribution of income is high among the group members than that of the non-group members. Further there has been a significant decline in the medical expenditure and dropout rate in the families of group members than that of non-group members. Women enjoy better status in the state as compared to women in India in terms of decision making power, at the household level while the situation is reverse in case of

\textsuperscript{78} Nayak Purosottam and Bidisha Mahanta, “Women Empowerment in Assam”, \textbf{MPRA Paper} from University Library of Munich, Germany, 2009.

their financial autonomy and sexual violence. Inter district disparity is rampant in the state.

Districts with high literacy rates are having high proportion of female and marginal workers and low proportion of non-workers. Higher the literacy, higher is the female workforce participation rate. Female enrolment rate is below fifty per cent in spite of universalization of primary education and provision of mid day meal schemes. Although Government has undertaken a number of steps, the situation has remained gloomy, mainly because the educated women are not forward looking and cherish the baseless age old customs. There is a need to create awareness towards achieving the desired goal of women empowerment in the state.

Kolte. S.B., Pronoti Luise and Anjali Vaidya\textsuperscript{80} (2010) states, due to the advent of SHG, women are able to see the outside world. They are able to understand the process involved in solving local problems through political participation. In SHGs, Women find an opportunity to test their leadership skills. Thus, the self - help groups have proved themselves and have become an important element of women empowerment movement in rural areas.

Suresh. S\textsuperscript{81} pointed out in his study how the non-farm employment should lead to agriculture propensity. We have to create condition contributing to this. A rise in non-farm employment, because of diversification does not deliver goods. After the pioneering


efforts of the last two years, the development of non-form sectors has reached tremendous level with the help of micro-finance. With some more efforts substantial progress can be made in taking macro finance movement to the orbit of sustainability.

Wendy Janssens\(^{82}\) (2010) in his paper stated that the summary of the community– based development projects are often argued to strengthen social capital. This paper investigates the impact of women’s empowerment program in India on trust and cooperation, using data on 2,000 households. The program significantly increases trust and stimulates contributions to educational and infrastructural community projects. The effect on informal assistance among households is less consistent. The findings suggest substantial spillovers on the wider community. Households who do not participate in the program themselves but who live in a program village are significantly more trusting and more likely to engage in collective action than households in control villages.

Rajendra. K and Raya. R.P.,\(^{83}\) (2010) viewed that there is moderate improvement among SHG members in the areas like, knowledge and awareness in self-confidence, participation in decision making, coverage to face problems, development of skills to start income generating activities, health and sanitation, personal hygiene, balance food and nutrition, financial assistance from banks, role of NGO in rural development, environment protection and its importance. The SHGs members are significantly


improved by using the micro-finance in the study area. Higher the micro finance assistance leads higher the capacity building of rural women.

The studies reviewed in the field of Self Help Groups, highlighted the problems of formation, organization and performance evaluation. The present study concentrated the evaluation of Self Help Groups and socio-economic status of members, empowerment and the special features of Self Help Groups.

Susan M. Lee-Rife\(^{84}\) (2010) in his study examined that the complex interplay between reproductive experiences and women’s empowerment using rich life history data from a survey in India. Previous research has examined the influence of a rather limited range of reproductive events, focusing on how many children or sons a woman has borne, and has only superficially incorporated the insights of life course theory. Furthermore, it has often conceptualized empowerment as a static characteristic rather than a time-varying one, and has often failed to examine the influence of empowerment resources or previous empowerment levels. The researcher focus on the cumulative influence of less-studied reproductive events—including unwanted or mistimed pregnancy, stillbirths, miscarriages, and abortions—on several dimensions of women’s empowerment, including mobility, financial decision-making, experiences of violence, and threats of abandonment or homelessness using data collected from 2435 women in markets lags behind that of men. Unemployment rates among women, at the global level are higher;

vulnerable work (family work and self-employment—which do provide social protection or benefits) is more prevalent among women; women comprise higher numbers—in most instances—of informal workers; and to add fuel to fire, when paid and unpaid work are accounted for, women work longer hours but receive lower pay than men.

R. Rakesh (2010) stated two opinions in global era about the role of information technology in empowering Indian women. The application of Information technology could be viewed from three different angles. One is from expert point of view; secondly from the user point of view and lastly comes from the layman’s point of view. Though the advocacy of the program on National Computer literacy Mission in the Rural areas has resulted in the change of views and visions of the few Villagers yet we are far away from attaining the targets especially in the Tribal belts where the literacy level is not so high as compared to non tribal villages. We have to attain a milestone in bringing the new hopes and smiles among the faces of women when we think about women empowerment.

Nagayya and Koteswara Rao (2010) Stated that Micro-Finance refers to credit provided to the poor for self-employment and other financial and business services. They review the recent trends in the SHG Bank Linkage Program at National and State level with special Reference to Andhra Pradesh in detail and certain aspects of the other three southern states, viz. Tamil Nadu, Karnataka and kerala.


Satpal Sunil Phougat and Silender Houda (2010) stated that there was a lack of diversities in the SHGs activities in the state. Highest amount of Resources has been spent on primary sector and mainly on milk cattle. There is less attention given in other areas such as handlooms, handicrafts and other activities in the state. The problem of marketing of the goods by SHGs is a big constraint in achieving the targets. So there is a need for proper attention to solve such type of problems.

Mohamed Khan and Dinesh (2010) analyzed that the participants of women are only within the PRI in name, but in reality, it is owned by the family members who hold the power. Views on improving women’s participation, education and training for women members, public and family encouragement, Govt encouragement through provision of more powers and seats for woman and making their attendance in the meetings, should be made compulsory.

Government of India Ministry of Women and Child Development (2011) stated how information and Communication Technology brought a lot of opportunities to women in the work situations and small business. Teleporting, flexi time and work from home arrangements are some of the gender dimensions of ICT usages. Keeping these facts in mind, the proposed study identified the needs of infrastructure and policy

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87 Satpal Sunil Phougat and Silender Houda, Swarnajayam Gram Swarozgar Yojana Program implemented in Haryana, Southern Economist, Feb 2010, Vol. 48, No.20, pp.41-44.
intervention to make ICT sector to contribute towards enhancing empowerment of women in India.

Esther Duflo\textsuperscript{90} (2011) in her study stated that the women empowerment and economic development are closely related: in one direction, development alone can play a major role in driving down inequality between men and women; in the other direction, empowering women may benefit development. Thus, the paper reviews the literature on both sides of the empowerment.

Venkat Nair. G and Ramappa. P,\textsuperscript{91} (2011) in their study, on SHGs and its impact on employment income generation, pointed that, the self-help group movement in Anantapur district brought some change in socio, political, employment and economic development of the poor women. By joining the SHG, the women have improved their saving capacity. Almost all the members are availing the credit ranging from Rs. 5000-20000. Access to credit has enabled them to undertake various economic activities like, dairy, petty business, live stocks and horticulture. The incremental income earned so far, by SHG members has been spent on children education, nutrition’s food, on health care for family.


\textsuperscript{91} G. Venkata Nair and P. Ramappa, “SHG’s and its impact on employment income generation”, Southern Economist, Vo.50, No.1, May-2011.