CHAPTER - TWO RELAVANT

LITERATURE REVIEW

Research is a continuous process. For any scientific investigation previous findings provide basis to the research. The review of literature is one of the important aspects in the research process. Literature relevant to the present study was referred from various books, journals, periodicals and theses of various universities. Those are incorporated in the present chapter according to the aspects under study. The literature reviewed is presented in the following order.

2.1 The SHG’s engaged in various enterprises and efficiency.
2.2 To determine the socio-economic members of engaged various enterprises.
2.3 To study technological change occurred in agriculture and allied enterprises of the practicing farmers due to participation in SHGs
2.4 SHG’s members and impact of micro finances and technological changes.
2.5 To identify the difficulties encountered by the members of the SHGs engaged in various enterprises while participating in the group activities and running the enterprises.
2.6 To obtain the suggestions from the members of SHGs engaged in various enterprises for improving the performance of groups.

1. SHGs

1.1 Age

Anonymous (2006) in a study entitled -Micro finance and empowerment of scheduled caste women: An impact study of SHGs in Uttar Pradesh and Uttaranchal‖, observed that most of the beneficiaries belonged to the age group of '26-35 years' (42.59 per cent) and '36-45 years' (35.99 per cent).

Archana Adsul (2004) in her case study of self help units under SGSY of Gramin Mahila Va Balak Vikas Mandal of Bank of Maharashtra in Pune district, observed that 59.62, 26.92, 13.46 were in „old‘ age group.

Aruna Katole (2001) SHG socio development its members reported that two-third of the respondents (67.33 per cent) were „younger‘ in age, followed by 30.00 them in age group.

Develatha, (2005) in her study entitled, -Profile study of women self help groups in Gadag district of Northern Karnataka‖, observed that majority of the respondents (71.67 per cent) belonged to young age.
Genesarmurthy et al (2004) in their study on thrift and credit utilization pattern of SHG in Lakshmi Vikas Bank, Suriyampalayam Branch, and Erode, revealed that majority of the respondents (48.98 per cent) were in ‘young’ age category, while 40.82 per cent were in ‘middle age’ group.

Gosh (1991) in his ‘Study of awareness of IRDP beneficiaries’ found 40 per cent of beneficiaries were from age group of 31 to 40 years followed by 30 per cent were from age group of 22 to 30 years.

Karunkar Rao (2002) observed that more than half (52.32 per cent) of the beneficiary farmers were middle age group.

Katole (2001) reported that two-third of respondents (67.33 per cent) found to be younger in age followed by 30 per cent of them in middle age group.

Kulkarni (2003) in his study of beneficiary women of SHGs organized by Jnana Prabodhini with special reference to their socio-economic development, found that more than half (51.17 per cent) of the respondents were in ‘lower middle’ age group, while 21.77 per cent and 19.42 per cent of the respondents were in ‘younger’ and ‘upper middle’ age group, respectively. Remaining 7.64 per cent were from ‘lower’ age group.

Manimekalai and Rajeshwari (2001) in their study on nature and performance of informal self-help groups - a case from Tamil Nadu, revealed that, the women entrepreneurs were mostly ‘young’ (below 43 years) accounting for 57.00 per cent of the total.

Mohite (2003) in his study entitled, ‘Performance of self-help groups in Ratnagiri district - an economic analysis’, reported that the selected SHG members were on an average, 37.56 years of age.

Prita Rao (2000) in her study on the performance of self help group in Dharwad district, revealed that majority of the respondents (68.70 per cent) were middle aged, while 18.32 per cent were young.

Rajani Rewale (2003) in her study on women’s self help groups engaged in agricultural activities in Ratnagiri district, revealed that majority (72.90 per cent) of the respondents were in the ‘middle’ age category, while 15.89 per cent and 11.21 per cent were in ‘young’ age and ‘old’ age categories, respectively. The average age of the respondents was 38.33 years.

Rao (2001) in his study on dairy women and self-help groups in Andhra Pradesh and Karnataka, found that the average age of the respondents varied between 32.5 years in Support to Training and Employment Programme (STEP) areas of Karnataka to 51 years in non-STEP areas of Andhra Pradesh.
Satyanarayana et al. (2002) in their study entitled, "Profile of Swarnajayanti Gram Swarojgar Yojana beneficiaries," revealed that 60.00 per cent of respondents were "middle" age (31-50 years), while 25.7 per cent were "young" (18-30 years) and remaining were "old" (above 50 years).

Satyanarayana et al. (2002) revealed that 60 per cent of respondents were middle aged (31-50) while 25.7 per cent were young (18-30 years) and remaining were old (above 50 years).

**2.1.2 Self Education**

Anonymous (2006) found that most of the beneficiaries were poor in terms of education and literacy development.

Archana Adsal (2004) reported that 51.93 per cent of members of self help units were "illiterate", while 30.76 per cent of members of self help units were having education "Upto primary" level and 17.31 per cent of them had "secondary" education.

Aruna Katole (2001) in her study revealed that over one third (36.67 per cent) of the respondents were educated "Upto middle school".

Dahiya et al. (2001) in their study on, "Socio-economic evaluation of self help groups in Solan district of Himachal Pradesh: impact, issues and policy implications," found that over 54.00 per cent of the members were merely "literate" and only 7.20 per cent possessed "post-secondary" education.

Dipali Topare (2006) revealed that maximum number (41.04 per cent) of the respondents had completed "primary" education, followed by 21.64 per cent with "pre-primary" education and 19.40 per cent were "illiterate". In the "secondary" education category, there were 11.19 per cent respondents and only 2.99 per cent respondents had completed "higher secondary" education and 3.74 per cent respondents were in the category of "can read and write" only. The average education of the respondents was 4.56 standard.

Krishnakumar (2002) in his study on farm women participation in the TANWA self help groups, reported that about 85.00 per cent of the farm women were educated, ranging from primary to secondary level of education.

Kulkarni (2003) revealed that 35.29 per cent of respondents were "illiterate", while 25.29 per cent and 22.36 per cent of the respondents had education "Upto secondary" and "primary level", respectively. Only 15.88 per cent and 1.18 per cent beneficiary women had education "Upto pre-primary" level and "secondary or more" education, respectively.
Manimekalai and Rajeshwari (2001) revealed that 27.00 per cent of the respondents were "illiterate", 31.00 per cent had "primary" education and 36.00 per cent had "secondary" education.

Nedumaran et al (2001) in their study on performance and impact of self help groups in Tamil Nadu indicated that about 67.00 per cent members were "illiterate".

Prita Rao (2000) found that 70.23 per cent members were "illiterate", followed by 16.79 per cent who had "primary" level education.

Puhazhendhi and Satyasai (2007) in a study entitled, "Micro finance for rural people: An impact evaluation," reported that about 24 per cent of the sample members were "illiterate" and 26 per cent "could sign". Members with "primary" education accounted for 21 per cent and those with "secondary" level constituted 23 per cent.

Rajani Rewale (2003) found that majority (50.57 per cent) of the respondents had "high school" education, while 19.63 per cent of the respondents had "middle school" education, 16.82 per cent of the respondents were "illiterate" and 13.08 per cent of the respondents had "primary school" education.

Samar and Raman (2001). In their article on, "Can heterogeneity and social cohesion coexist in self-help groups? - An evidence from group lending in Andhra Pradesh in India," observed that 33.00 per cent of the members had "no formal education". About 28.00 per cent of the members had completed the elementary education "up to 5th standard", 18.00 per cent of them had educated "up to middle level". Only about 4.00 per cent of the members had reached "more than higher secondary level".

Satyanarayana et al (2002) observed that 68.57 per cent respondents were "illiterate", followed by "primary" education (17.14 per cent). About 2.86 per cent and 11.43 per cent beneficiaries had "middle school" and "above level" education, respectively.

2.1.3 Family Education Status

Dipali Topare (2006) in her study revealed that majority (67.92 per cent) of the respondents fell under "medium" family education status category, while 13.43 per cent and 18.65 per cent were in "high" and "low" family education status categories respectively.

Kamble (1995) observed that 90.00 per cent of the member farmers of co-operative poultry society were educated. Among them majority of farmers (42.66 per cent) had received primary education, 32.67 per cent received higher secondary and higher education.
Sonkamble (2002) reported that the highest per cent of (62.60 per cent) the beneficiaries of IRDP were illiterate, 31.40 per cent had primary education, only 6.00 per cent had received secondary and higher secondary education.

2.1.4 Caste

Anonymous (2007) members were from ‘upper caste’ and this was followed by 26.25 per cent from ‘middle caste’ and 13.75 per cent from ‘lower caste’.

Archan Adsul (2004) revealed that majority (57.69) units belonged to ‘SC/ST’ castes, while 25.00 per cent and 17.31 per cent of members of self help units were belonged to ‘open’ and ‘OBC’ category, respectively.

Dahiya et al (2001) revealed that 56.60 per cent of the respondents together were from ‘scheduled caste and other backward caste’ categories.

Dipali Topare (2006) in her study found that majority (47.76) ‘middle’ caste 34.32 per cent were from ‘upper’ caste and remaining 17.92 respondents ‘lower’ caste

Gangaiah et al (2006) revealed that 53.40 woman that are SCs, STs and Backward Class in rural areas.

Genesamurthy et al (2004) in their study reported that (91.84) ‘scheduled castes’.

Kulkarni (2003) observed that 80.00 per cent of the beneficiary women of SHGs belonged to ‘higher’ caste that is Maratha and Brahmins, while 11.18 per cent and 8.82 per cent of them belonged to ‘lower’ and ‘middle’ caste, respectively.

Manimekalai and Rajeshwari (2001) revealed that 63.00 per cent of the respondents belonged to the ‘backward classes’.

Nedumaran et al (2001) found that more than 62.00 per cent of the members belonged to ‘scheduled castes’.

Puhazhendhi and Satyasai (2000) in their study revealed that 36 the ‘backward class’ 33 ‘SC/ST’ community and 31 per cent belonged to the ‘forward caste’

Rajani Rewale (2003) found that majority (56.07) in ‘middle caste’ category. It was followed by ‘upper caste’ (33.65 per cent) category and only 10.28 per cent of them were in the ‘lower caste’ category.

Samar and Raman (2001) reported that at the aggregate level, 60.00 per cent were ‘backward caste’ members and 34.00 per cent were ‘other caste’ members.

Singh et al (2001) in their study on role of self-help groups in the Shiwalik foothills of Haryana reported that the group had mixed caste structure consisting of the members of Muslim, Gujjar and Lohar castes.
2.1.5 Annual income

Anonymous (2006) revealed that most of the families belonged to income level of Rs. 15,000/- to 30,000/- per annum i.e. low.

Archana Adsul (2004) found that majority (67.30 per cent) of the members of self help units had annual income of Rs. 10,000/- to Rs. 17,000/-, while 13.46 per cent and 19.24 them =below =above annual income, respectively.

Aruna Katole (2001) in her study indicated that nearly three fourth of respondents (74.87 per cent) had income between Rs. 15,001 to 40,000/-, whereas, 14.00 per cent of them had between Rs. 40,001 to 65,000/-.

Dipali Topare (2006) in her study found that majority (76.11) =Rs. 16,500/- 26,750/-, while more than one-tenth (10.45) of 26,751/- and above' and remaining 13.44 =up to 16,500/-.

Krishnakumar (2002) reported that nearly half (43.83 per cent) of the farm women had 'high' level of annual income.

Kulkarni (2003) noticed that nearly one third (31.18 per cent) beneficiary women had annual income between Rs. 25,001/- to Rs. 50,000/-, One fourth (25.30) of them 75,001/- 1,00,000/- and 20.00 per cent had income _between Rs. 50,001/- to Rs. 75,000/-

Lairinliana and Kanagaraj (2006) in their study revealed the annual _Upto 25000/-

500000/-

Mishra et al (2001) in their study entitled, _Socio-economic analysis of rural self help groups scheme in block Amaniganj, district Faizabad (Uttar Pradesh),_ observed that a majority of the members of SHGs belonged to the income group of Rs. 4,001/- to 8,001/-, indicating that they lived _below poverty line_.

Murugan and Dharmalingan (2000) in their study entitled, _SHGs: new women's movement in Tamilu Nadu,_ revealed that all the members of the SHGs were _below the poverty line_.

Prita Rao (2000) revealed that 76.34 per cent respondents were _above poverty line_ and about 23.66 per cent respondents were _below poverty line_.

Puhazhendhi (2000) caste in his study entitled, _Evaluation study of SHGs in Tamil Nadu_, reported that all the members of the SHGs were _below poverty line_, in which 49.00 per cent of the group members belonged to the _poorest of the poor_ and 40.00 per cent were _very poor_.

Rajani Rewale (2003) found that majority (90.65 per cent) of the members of SHGs were from _above poverty line_ category of annual income, while about one tenth (09.35 per cent) of them had annual income _below poverty level_.
Stayanarayana et al (2002) revealed that 80.00 per cent of the respondents belonged to “below poverty line” and rest 20.00 per cent were in above poverty line (above Rs. 20,000/-) category.

2.1.6 Major Occupation

Anonymous (2006) found that “agriculture”, “animal husbandry” and “labor” were the main subsidiary occupations.

Anonymous (2008) in an entitled, “Empowerment of rural women through Self Help Group engaged in agro-based enterprises” observed that majority (68.15 per cent) of the members were doing “farming” as main occupation.

Archana Adsul (2004) observed that 69.23 per cent of the members of self help units were “laborers”, 13.47 per cent of them had “business” and 17.30 per cent had “agriculture as the main family occupation.

Aruna Kotole (2001) in her study observed that nearly half of the respondents (48 per cent) were engaged as “laborers”, followed by over one fourth of them (27.33 per cent) having “service” as a occupation.

Dahiya et al (2001) in their study revealed that 39.70 per cent respondents were engaged in “bangles selling” followed by 24.40 per cent as “small farmers”, while 9.2 per cent each were engaged in “small business” and “service” profession like tailoring and 7.9 per cent as “marginal farmers”.

Dipali Topare (2006) in her study reported that majority (44.78 per cent) of the respondents had “service” as major occupation, while 32.08 per cent of the respondents had “labor” as a major occupation and only one fourth (23.14 per cent) of the respondents had “business” as major occupation.

Kulkarni (2003) revealed that 64.17 per cent of the families of beneficiary women had “labor” (6.47 per cent). “Dairy (5.30 per cent) and “business and others” (5.88 per cent) as their main occupation.

Lairinliana and Kanagaraj (2006) in their study reported that at overall level, 94.47 per cent of the respondents had “agriculture” as a primary occupation, while 66.67 per cent of the respondents had “no” secondary occupation.

Lakshmanan (2001) in his study entitled, “working of self help group with particular reference to Mallipalayam self help group, Gogichettipalayan Block, Erode district, Tamil Nadu”, observed that most of the group members had “agriculture” as their main occupation.

Mishra et al (2001) in their study reported that the main occupations of the selected members were “agriculture”, “small businesses”, “labor”, “service” and “others”. 

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Mohite (2003) observed that 42.86 per cent of the respondents were "wage earners", followed by "agriculture" (36.74 per cent) as their main occupation and remaining 10.20 per cent of the respondents had "business" as their main occupation.

Nedumaran et al (2001) found that the main occupation of about 70 per cent of the respondents was "agricultural labor".

Peerzade and Parande (2005) in their study entitled, "Empowerment of women- a study", revealed that out of 86 beneficiaries, 85 per cent of Land Purchase Scheme (LPS) beneficiaries combined "agriculture with casual labor" as their major occupation. Out of 24 beneficiaries of District Industrial Training Centre (DIC Training Scheme) 59 per cent beneficiaries were doing "casual work" in place of engaging themselves in book binding, embroidery, mirror painting etc. for which they were trained. Out of 60 beneficiaries were doing "businesses. Out of 66 beneficiaries of Sericulture Training Programme (STP), nearly 76 per cent beneficiaries were engaged in "sericulture" and its allied activities.

Prita Rao (2000) in her study revealed that majority of the respondents were "farm laborers" (46.56 per cent)

Raghavendra (2001) conducted performance evaluation of self help groups in Shimoga district of Karnataka and observed that SHG-I group members were engaged in "areca nut cultivation" as main occupation and SHG-2 and SHG-3 members depended on "subsistence agriculture" and "wage labor" respectively.

Rajani Rewale (2003) revealed that 44.86 per cent of the members of SHGs had "farming" as their major occupation, while 39.25 per cent members had "farm labor" and 15.89 per cent members had "housewife" as a major activity.

Samara and Raman (2001) observed that out of 30 SHGs, in 22 SHGs, the percentage share of people pursuing the same occupation were less than 50, only in 8 SHGs, a significant proportion of members were in similar business. They also reported that the dominant occupations of members were, "maintaining Tiffin stalls", "tailoring", "selling vegetables and milk".

Satyanarayan et al (2002) revealed that majority of the respondents were "farm labors" (48.25 per cent), followed by "peasants" (34.29 per cent) and "non agricultural labors" (17.14 per cent). A small per cent derived their livelihood form "kirana shop" and "carpentry".

2.1.7 Land holding

Anonymous (2006) reported that most of the beneficiaries were either "landless" (31.88 per cent) or possessing "small" and "marginal" land holdings.
Archana Adsul (2004) revealed that majority of the members of self help units that is 76.93 per cent were „landless‘, while 17.30 per cent of them had „marginal‘ land holding i.e. Upto 0.41 ha. And 5.77 per cent of members of self-help units had „small‘ land holding.

Kulkarni (2003) observed that more than one third (35.30 per cent), of the beneficiary women had „sub marginal‘ land holding that is up to 0.40 ha. One fourth (25.88 per cent) had „marginal‘ between 0.41 to 1.00 ha. Nearly one- fourth (22.94 per cent) had holding „between 1.01 to 2.00 ha‘. However, only 4.70 per cent had „more than two hectare‘ land. About 11.18 per cent beneficiary had „not possessed‘ any land.

Prita Rao (2000) observed that majority of the respondents were „landless‘ (46.56 per cent), while a little above a quarter of the respondents were „marginal‘ farmers with less above a quarter of the respondents were „marginal‘ farmers with less than 2.5 acres of land. „Small‘ farmers comprised 23.66 per cent of the respondents‘ „Medium‘ farmers and „big‘ farmers comprised 3.05 per cent, respectively.

Puhazhendhi (2000) recorded that only 11.00 per cent of the members were „land owners‘ with 2to 4 acres of dry land.

Rajani Rewale (2003) in her study found that more than one fourth (27.10 per cent) of the members of self help groups were „landless‘ and about three fourth (72.90 per cent) of the members had „marginal‘ land holding.

Satyanarayana et al (2000) revealed that majority of the beneficiaries were „landless‘ (62.86 per cent). Followed by „medium‘ farmers (17.14 per cent), „Small‘ farmers comprised only 11.43 per cent of beneficiaries. „Marginal‘ and „medium‘ farmers comprised a merge 62.86 per cent and 5.71 per cent, respectively.

2.1.8 Information Seeking Behavior

Dipali Topare (2006) observed that more than one- half (53.74 per cent) of the respondents had „low‘ extension contact, while 5.22 per cent) of them had „high‘ extension contact and 41.04 per cent had „no‘ extension contact.

Friends‘ and the lowest percentage of 4.08 per cent of them revealed that they came to know through „neighbors‘.

Ganesamurthy et al (2004) in their study reported that majority of the respondents (46.94 per cent) came to know about „SHGs‘ through „NGOs‘, 30.61 per cent through Mahalir Thittam. „The handbook‘ issued by the Government of Tamilnadu. About 18.37 per cent of them revealed that they came to know through

Khorate (2000) in his study entitled, „Impact of development programme on rural women in Ratnagiri district‖, revealed that 54.55 per cent of the respondents had „low‘
extensions ion contact, while 29.09 per cent and 16.36 per cent of the respondents had ‘high’ and ‘no’ extension contact, respectively. He further reported that majority (59.10 per cent) of the beneficiaries were noticed in ‘medium’ category, while 30.00 per cent of the beneficiaries were noticed in ‘low’ mass-media exposure category.

Krishnakumar (2000) in his study reported that nearly half (49.17 per cent) of the farm women had ‘low’ level of extension agency contact. Further, the study reported that more than half 960.83 per cent) of the farm women had ‘medium’ level of mass media exposure.

Sarvanakumar (2000) in his study entitled, ‘Impact of TANNWA in the empowerment of farm women‖, stated that 80.29 per cent of the participants had ‘medium‘ level of extension agency contact, followed by ‘high‘ (16.90 per cent) and ‘low‘ (2.81 per cent) levels of extension agency contact. Further, he observed that 81.70 per cent had ‘medium‘ level of mass media exposure, followed by ‘high‘ (16.90 per cent) level of mass media exposure.

2.1.9 Sources of motivation

Anonymous (2006) revealed that majority (72.00 per cent) reported that ‘GGOs‘ workers’ or ‘facilitators motivated them to join the SHGS.

Archana Adsul (2004) in her study observed that 86.54 per cent of members of self-help units reported that they were motivated by ‘office e level. Bearer of Gramin Mahila VA Balak Vikas Mandal‘ (GMBVM), followed by ‘Extension Officer ‘of Khed Taluka (42.31 per cent). Nearly, 46 per cent of them were motivated by ‘friends/relatives‘. About 19.23 per cent of members of self help units were motivated by ‘village extension worker,

Aruna Katole (2001) in her study observed that half of respondents (50.00 per cent) had ‘more’ motives behind participation in SHGs, followed by 38' 67 per cent and 11.33 per cent of them having ‘moderate‘ and ‘less‘ motive, respectively.

Dipali Topare (2006) in her study observed that maximum number (31.35 per cent) of the respondents had ‘self motivation‘, while for 20.15 per cent, 17.17 per cent and 14.18 per cent respondents. ‘Anganwadi workers‘, ‘neighbors‘ and ‘relatives‘ were the sources of motivation.

Kulkarni (2003) in his study revealed that majority (61.76 per cent) of the beneficiary women respondents reported that they were motivated by ‘women volunteers‘, followed by ‘office bearers of the institute‘ (52.00 per cent ) and ‘friend‘ (45.88 per cent ) for joining the self-help groups, while only 1.76 per cent of the respondents were motivated by the ‘institute worker‘ at village
2.2 Socio-economic impact of micro-finance on SHGs members

2.2.1. Behavioral changes

2.2.1.1 Desire to protest social evils/ Response to problem situations.

Kulkarni (2003) revealed that one-third (35.29 per cent) of the beneficiaries women reported „more‘ and medium (29.42 per cent) change that is, in increasing general knowledge among them. While 42.35 per cent of them reported either more or „medium‘ change in their professional skills. Further, the study revealed that most of the (94.14 per cent) beneficiary women (44.12 per cent) in increase in family prestige. Most of them change in family prestige Most of them (91.17 per cent) reported change in increase in their participation in family decision making to the extent of „Medium‖ (76.41 per cent) or „more‘ (14.70 per cent), while majority (71.76 per cent) reported „Medium‖ (64.70 per cent) or „more‘ change (7.06 per cent) in use of materialistic and other useful articles.

Pujahzaddi and Satyasai (2000) revealed that about 55 per cent of members were protesting abusing women in films during the pre group situation, whereas, 82 per cent of them protested in post group situation’. Similarly about 94 per cent of the members strongly protested husband beating the wife as against 71 per cent of them doing so during the pre-group situation. Further, the study revealed that around 43 to 50 per cent of the sample members expressed that they had no option except to summit themselves members expressed situations during pre-group situations. Only about 10 to 15 per cent of the members expressed their option for submitting themselves in post-SHG situation.

Yadav et. Al (2006) in their study entities entitled. „Impact of Women’s group – A study‖ reported that members got ability to understand and solve problems (78.00 per cent) regarding social issues after working as a member of group.

Yadav, et al (2006) in their study entitled, „Impact of Women’s group – A study‖ reported that members got ability to understand and solve problems (78.00 per cent) regarding social issues after working as a member of group.

2.2.2 Change in social status

2.2.2.1 Self Confidence / Interaction with officials/ communication skill

Kulkarni (2003) revealed that one-third (35.29 per cent) of the beneficiaries women reported „more‘ and „medium‘ (29.42 per cent) change that is, in increasing general knowledge among them, while 42.35 per cent of them reported either „more‘ „medium‘ change in their professional skills. Further, the study revealed that most of the (94.14 per cent) beneficiary women reported that there was either „medium‘ (50.00 per cent) or „more‘ change (91.17 per cent) reported change in increase in family prestige. Most of them (91.70 per cent) reported change in increase in their participation in family
decision making to the extent of medium (76.76 per cent) reported „medium“ (64.70 per cent) of „more“ change (7.06 per cent) in use of materialistic and other useful articles.

Puhazhendhi and Staysail (200) reported that only 20 per cent of sample households expressed a positive confidence level during regroup situation, about 80 per cent of them expressed positive responses on improvement of self-confidence during the post-group situation. Further, the study observed that most of the members (83.00 per cent) did not have an opportunity to freely communicate/talk during the regroup situation. 77 change in their the the group study also indicated that about 77 per cent of the members either from government or bank or any other organization during the pre group formation stage however as a result of group activities. About 89 per cent of the members could meet

Yadav, (2006) women’s group — A study reported that members got ability to understand and solve problems (78.00 per cent) regarding social issues after working as a member of group.

2.2.2 Change in social status.

2.2.2.1 Self Confidence/ Interaction with

Archana Adsul (2004) in her study revealed that 61.54 per cent of members of self-group units increased their status in society. Increase in participation in development programme (53.85 per cent) and increase in contact with various institutions in the village (45.07 per cent) were the social changes occurred amongst the members of self-help units. Further, the study reported 92 members of self help units increased their general knowledge, while 13.46 per cent of them increased their professional skill.

Kulkarni (2003) revealed that among the beneficiary women. There was no social change in increasing participation in Panchayat (91.18 per cent.) in participation in welfare programmed (55.88 per cent), in development programme (42.29 per cent). However, about two – third (67) them reported social status, either to medium (37.06 per cent) or more extent 30.00 per cent). Further, the study revealed that about two-fifth beneficiary women reported either more (35.88 per cent) or medium (23.23 per cent) change in development of their confidence, while two- third (65.88 per cent) them about professional outlook. The study also revealed that, large participation in various cultural programmed to the extent of medium level 61.76 per cent) and more (28.41 per cent). However, 68.82 per cent of them reported no change in development of mode of participation in cultural programmes. Large majority (82.35 per cent) of the beneficiary women reported that medium 952.94 per cent) of the participation in cultural programmes. Large majority (82.35 per cent) of the beneficiary women reported in
celebration of religious programmers publicly. However, 79.41 per cent reported more change (50.00 per cent) or medium (52.94 per cent) or more change (23.53 per cent) occurred in celebration of religious programmes at individual level.

Puhazhendhi and Sataysail (2000) reported that only 20 per cent of sample households expressed a positive confidence level during regroup situation, 80 expressed positive responses on improvement of self confidence level about 80 per cent of them expressed positive responses response on improvement of self confidence furring the post- group situation. Further, the study observed that most of the members (83.00 per cent) did not have an opportunity to freely communicate/talk during the pre-group situation, 77 per cent t of the members either from government or bank or any other organization during the pre group formation stage, however as a result of group activities, about 89 per cent of the members could meet more than one officer during the reference year for any of the situations indicated above.

Singh and Prasad (2000) in their study entitled, -Effect of IRDP on socio-economic status of beneficiaries. reported an improvement in social status in caste and community (44.00 per cent) and increase in social relation (30.00 per cent)

Yadav, et al (2006) in their study indicated that after working as a member of group, the confidence of respondents had increased and later they could talk freely in meeting (86.00 per cent). There was increase in self-reliance, confidence level, decision-making ability and house expenditure (79.00 per cent). They participated in all group activities (76.00 per cent) that increased their involvement level.

2.2.2.1 Change in annual spending pattern

Food habit / Clothing/Education/House

Archan Adsul (2004) in her study found that 30.70 per cent of members of self help units reported that, they could take adequate diet for them and 36.53 per cent members expressed that they were going to take balanced diet. Further, her study revealed 38.46 per cent of members of self help units started to use valuable clothes and 21.15 had change fashion of wearing the clothes, 36.53 units expressed that could provide good education facilities to their children, while 28.84 per cent of members of self-help units reported that they could provide education to their family members, followed by change in thinking level of family members as reported by 23.07 per cent of members of self help units. Two fifth (40.38 per cent) members of self-help units availed the facilities of good shelter, 32.69 per cent repaired their old houses. Nearly 17031 per cent of the members had developed the facilities like latrine and bathroom in their houses.
Aruna Katole (2001) in her study reported that over three fourth of the respondents (80.67 per cent) had change in their spending pattern above 66 per cent. This change could be notched with regard to change in food habits, clothiers, dwellings, education of their children and obligation.

Kulkarni (2003) in his study about (64.71) the beneficiary women reported medium (35.29 per cent) or more (29.42 per cent) change in taking required diet, however most of them (92.94 per cent) reported no changes was possible in taking balanced diet. Further, his study revealed about 44.12 .41.12 beneficiary women more medium change in providing educational facilities for their children. While 29.41 per cent each of them reported medium and more change by reduction of disparities in providing education to girls and boys. Most of beneficiary women reported that there was no change in availability of shelter (97.65 per cent). Construction of new house (97.05 per cent) and improvement in water supply (88.12 per cent) and construction of toilets/ bathrooms (52.35 per cent.)

Nalband (1991) in his study reported that nearly all the beneficiaries from tribal and non tribal blocks had used milk in daily diet with and average quantity of about one liter. Further his study revealed that 45.19 per cent of the beneficiaries started using terracotta cloth with an average quantity of two pairs per year worth Rs.229.75 The study also observed that beneficiated form both groups had repaired their house and spent an average amount of Rs. 3737/- on it.

Rajani Rewale (2003) found that majority (74.77 per cent) of the respondent’s perceived moderate change in food quantity. But more that half (54.20 percent) could not perceived any change in food quality. Further, her study reported that 24 per cent perceived change in clothing quantity, while more than two third (67.29 per cent) did not found any qualitative change in clothing. The study also reported that large majority could found change in child's educational aspects (83.18 per cent). Maximum members (46, 73 per cent) Maximum number (46, 73 per cent) could rejuvenate their house due to this schema.

Singh and Prasad (2000) in her their study reported an increase in consciousness about education of children (61.50 per cent).

2.2.3 Change in assets.

Aruna Katole (2001) in her study revealed that over half of the respondents (54.67 per cent) had change in their material possession above 66 per cent. This change could be noticed in buying the materials like television, sewing machine, radio, household
equipments, ornamentals and farm implements as a result of earning additional income through participation in SHG.

Nalband (1991) in his study found that more than one-fourth (28.89 per cent) of the beneficiaries had purchased bicycles with average value of Rs. 605.13 while 50.37, 07 beneficiaries had radio and TV with average value of Rs. 369.92 and 2750.00 levelers reactively, at overall level. Further, it was observed that 8.89 per cent of the beneficiaries had constructed a new big-bio-gas plant by spending an average of Rs. 3083.33.

Puhazhendhi and Satyasai (2000) in their study reported that the average increase in assets comprising live stock and consumer durable) was by about 72 per cent from Rs. 6,843/- to Rs 11. 793/- lakh in pre and post SHG situation. About 59 per cent of the sample households registered and increase in assets from pre to post SHG Situation.

Singh (2001) in his study entitled, –Impact of SHGs on the economy of marginalized farmers of Kanur Dehat district of Uttar Pradesh (A case Study)‖ reported that the average value of assets per household, which was Rs.31,625/- in the pre-SHG situation, increased by 47 per cent to Rs. 46,500/- in the post – SHG situation.

2.2.4 Change in annual income.

Ajay Prakash (2004) TARI VLP SHGs, selected 14 SHGs from Anju village of observed 89.00 members had stated that their income had increased. The mean rise in income varied from Rs. 150/- to Rs. 400/- with broiler, rabbit giving higher income (Rs. 400/-), followed by improved variety of turkey (Rs. 360/-) and rearing Nandanam Chicken under backyard system (Rs. 350/-), Embroidery making came last among the income rise group with Rs. 150/-. 

Archana Adsul (2004) in her study revealed that all the members (100 per cent) of self-help units increased their annual income.

Aruna Katole (2001) in her study respondents (47.33) change in their income Upto 33 per cent whereas the change in their income above 66 per cent could be noticed among one fifth those (20.67 per cent)

Dahiya et al (2001) found that 94.30, that is, form 8, 520/- .20, 604/- annual incomein the post SHG situation.

Dipali Topare (2006) in her study found that had additional income, that is, in between Rs. 2401/- to 8600/-

Ganglia et al (2006) in their study a favorable on of members. Each selected family could get an average income of Rs. 19,578/-, which brought the poor families above poverty line. They found that each beneficiary had generated the income of Rs.
5,000/- and Rs. 26,541/- agriculture, respectively through SHGs Flower vending activity generated engaged received.

Mishap and Housman (2001) reported that the pre-SHG Situation to Rs.15, 325/- in the post – SHG situation.

Mohave (2003) in his study observed that, the annual average income per member was Rs. 19,190/- in pre SHG situation, which was increased up to Rs. 16259.59 in the post-SHG situation, income during the period.

Nedumaran et al (2001) reported that the annual net family income of the members in the post-SHG Situation increased by 23.00 per cent over the pre-SHG situation.

Peerzade and Parande (2005) observed that in Sericulture Training Programme (STP) the income of 86.36 per cent beneficiaries exceeded Rs. 10,000/-, followed by 69.99 per cent of Self Employment Scheme (SES) beneficiaries. Further, 41.25 per cent of Land Purchase Scheme (LPS) beneficiaries enjoyed income above Rs. 10,000/-, while in DIC Training Scheme (District Industrial Training Centre), 16.66 per cent beneficiaries enjoyed income above Rs. 10,000/-.

Puhazhendhi and Satyasal (2001) in their study on microfinance for rural people, reported that the average annual income in SHG the 33.00 of the pe-SGH situation.

Puhazhenhi (2000) conducted evaluation of SHG s in Tamil Nadu covering 70 SHGs It was estimated that members income during the

Rajani Rewale (2003) found that the annual income increased by about 47.66 per cent of the respondents above Rs. 20,000/- after joining the SHGs.

Conducted NHO and SHG- Non NGO and reported that the impact of micro finance on generation of employment and income of SGH households was quite significant. Wages were paid @ Rs. 67.00 per day in that peak season and Rs. 45.00 per day in the. About 47.00 per cent of the respondent households reported increase in income.

Singh (2001) in his study revealed that the per household annual income also increased by about 28.00 per cent from Rs, 20,275/- in the pre SHG situation to Rs, 25,883/- in the post SHG situation

**2.2.5 Change in borrowing pattern**

Puhazhendhi and Satyasai (2000) found that the average borrowing of the sample households and increased from Rs. 4,282/- during pre-group situation to Rs. 8,341/- during post-group situation.
Singh (2001) in his study observed that, in the pre-SHG situation, the members of the group had taken loan from moneylender for consumption purpose, while none of the members approached the money lenders after the formation of SHG.

2.2.6 Change in employment status

Archana Adsul (2004) revealed that 25.00 per cent of the members of self help units reported that there was increase in employment by 150 to 200 days in a year, while 32.69, 34.62 them there increase in employment by 201 to 250 days and 251 to 300 days in a year, respectively. About 7.60 per cent of them expressed that there was more than 301 days increase in employment in a year.

Aruna Katole over one third (36.00 per cent) had generated the employment above 66 per cent, followed by one fourth of them (26.67 per cent) could change the employment generation between 34 to 66 per cent.

Dipali Topare (2006) in hers study revealed that additional employment that is about 70 person days.

Gangaiah et al (2006) in their study observed person in a year. 300 days and 240 person days of employment, while agriculture generated 218 person days person days person days. Average increase in employment generation was 184 person days per household per year.

Mishra and Houssain (2001) in their study worked out the additional employment of the members, generated through the SHGs, and reported that it was about 185 person days per member, which was higher than the pre-SHG situation.

Mohite (2003) in his study showed that the average annual employment per member during the initial period of group formation was 167.20 man days, which was increased to 184.10 man days during the later period of group formation.

Puhazhendhi (2000) observed that additional the had by number.

Puhazhendhi and Staysail (2000) revealed that, the employment per household during pre group situation was 320 person days which increased to 375 during post situation. The estimated incremental employment was 55 person days and it was about 17 per cent increase between pre and post situation.

Rajani Rewale (2003) in her study found that majority (42.06 per cent) of the respondents gained the employment ranging from 61 to 90 days due to SHG, followed by 31 to 60 days 25.23. The average gain employment days was 57.05 person days.

Sarkar (2001) in his study observed that of the 96 households 70.00 per cent reported employment for 200 days and the rest for over 200 days each in a year. Wages
were paid at piece rate with seasonal variation, being about Rs. 67/- per day in the peak season for adult males and Rs. 36/- for a female worker per day.

2.2.7 Change in monthly thrift habit (Saving)

Aruna Katole (2001) in hers study revealed that change in thrift habit above 66 per cent. This change could be noticed in saving some amount in other modes of saving namely co-operative bank and voluntary contribution scheme besides SHG.

Banerjee (2002) in his study observed

Borbor and Mahanta (2001) in their study entitled, -Micro-finance through self-help groups and its impact: A case of Rashtriya Gramin Vikas Nidhi Credit and Saving Programme in Assam,‖ reported that the out of 45 members, only 7 had savings bank account with the post office or bank before joining the about 57.8 only 7 had savings bank account with the post office or bank before joining the SHG. After joining the SHG, about 57.8 per cent of the members could save Rs. 200/- to Rs. 500/- and 42.2 per cent saved Rs. 501/- to Rs. 1000/- each.

Puhazhendhi and Satyasai (2000) in their study reported that an average household saved Rs. 460/- annually before joining the SHG. But during the post SHG period, the average level of savings increased by more than three times to Rs. 1,444/-. Rajani Rewale (2003) in her study reported that majority (70.09 per cent) of the respondents had annual saving of Rs. 501/- to Rs. 1000/-. About one-fifth (19.63 per cent) of the respondents had annual saving of up to Rs. 250/-.

Rao (2001) in his study found that the woman members of SHGs.

2.3 Technological change observed among SHG’s members

Sengar (1998) Community Lift Irrigation Scheme on beneficiaries‖ revealed that after establishment of the community lift irrigation scheme, large number of the beneficiaries (80.00 per cent) used the high yielding varieties of paddy, wheat, gram and horticultural crops, 74.00 per cent applied chemical fertilizers and 34.00 per cent had possessed improved agricultural implements.

Palande, et al (2001) in their study entitled, –Impact of National Watershed Development Programme on working conditions of beneficiaries,‖ observed that before NWDP, the marginal farmers (50.00 per cent) were having bullocks for their field operations. This Situation 29.00 per cent in 15.00 each and big. Further, their study revealed that, before implementation of NWDP, 48.00 per cent thus indicating an increase in the number of pump sets was noticed in case of small farmers (42.00
per cent) and big farmers (31.00 per cent). Similar trend was also noticed in case of 17., 26, and 16, marginal, small big farmers.

Arunkumar (2004) in his study entitled, –Profile of self help groups and their contribution for livestock development in Karnataka,‖ reported that 20.00 per cent of the respondents possessed a pair of bullocks before joining SHG and its was increased to 34.00 per cent after joining SHGs while possession of cows was 11.00 ,30.00

2.4 The SHGs micro finance and technological changes.

Nalband (1991) in his study reported that age, caste, annual income , and condition of treble.

Jasudkar (200) reported that education, occupation and size of land holding showed positive and highly significant relationship with socio-economic change in beneficiaries under tribal sub-plan programme, while.

Kulkarni (2003) reported that education, cast, land holding, family occupation and annual income non socio-economic change, and non socio-economic change.

Dipali Topare (2006) in their study revealed that self education, caste, major occupation and extension contact were non further, he study reported that age, family education, cast, major occupation, annual income and extension contact were non-significantly correlated with the impact and of the scheme contact were non-generation, while self education was significantly and positively related with the impact of the scheme on their income generation.

2.5 Difficulties encountered by the SHGs members

Anonymous (2007) observed that majority 96.25 faced „less market price for their product‘. More than stated ‚lack of marketing facilities (85.00 per cent) and „lack of transports/ storage facilities (81.25 per cent) were the problems in running the SHGs. The other constraint were, ‘basic infrastructure facilities were not provided by the Government‘ (45.00 per cent).

Awasthi et al (2001) in their study entitled, –Working and impact of SHGs on economic status of women in watered shed area of Madhya Pradesh‖, backward and the SHG members suffered from „lack of motivation‘, backward and forward linkages‘, inadequate infrastructure‘, insufficient loan,‘ „inadequate provision for marketing‘, „availability of inputs‘, „lack of systematic and follow-up of the activities‘ etc.

Chavan and Verma (2001) examined the comparative performance of major micro financing agencies for dairying through SHGs in Haryana. They reported that the major
constraints were "lack of consultative services", "problem in selection of proper animals", breeding problems in animals' and "diversion of funds for non-productive and social activities".

Dipali Topare (2006) in her study (30.60) experienced the constraint namely, "less interest of members in meeting," followed by.

Jadhav (2007) in his study entitled, -Economics analysis in Sindhudurg‖, reported group, the small and fragmented land holding', 'stray cattle', 'lack of irrigation facilities' (85.45 per cent), 'untimely availability of loan from SHG or bank to members' (75.45 per cent) and 'lack of knowledge about agricultural technology' (73.64 per cent).

Lairinlion and Kanagaraj (2006) in their study reported that; lack of attention from Government (39.00 per cent) high interest rate on loan (33.43 per cent) and insufficiency of loan amount (33.43 per cent) were the important constraints in the functioning of SHGs.

Lakshmanan (2001) in his study reported that one of the problems faced by the groups was, "difficulty in the procurement of raw material for making the mats and its high cost.

Manimekalai and Rajeshwari (2001) in their study observed that the problem faced by the SHG woman in running their enterprises were, 'lack of finance', 'on-material', infrastructural.

Mishra et al (2002) reported of SHGs of training', and among the members.

Mohit (2003) reported that the major constraints in functioning of SHGs were, "small and fragmented land holding', 'low market price for products of SHG', 'lack of irrigation facilities', 'lack of knowledge about agricultural technology', 'least interest of members in meeting' and untimely stringency of financial supply or loan'.

Prita Rao (2000) in her study revealed that and amongst were the major SHG members.

Rajani Rewale (2003) in her study observed that major constraints in carrying out agricultural activities were, market facilities', 'stray cattle menace' and 'lack of market rate'. The minor constraints faced respondents on needed and 'lack of co-operation among the members of SHG'.

2.6 Suggestions from the SHGs members

Das et al (2001) in their study entitled, -Performance of self help groups in Sonitpur district of Assam‖ revealed that more grants and aids would help to build adequate infrastructure, which would eventually streamline the various activities
infrastructure, which would eventually streamline the various activities of the SHGs, resulting ultimately in economic prosperity and social stability of them.

Kulkarni (2003) in his study reveals that most (88.82 per cent) of the beneficiary women suggested that, “Government agencies should organize various training programmes for imparting different professional skills among women‘, self help group be strengthened at village level (87.64 per cent and loan/ finance (82.95 per cent) be provided for starting group enterprises.

Further, the study reported that a large majority 70.00 beneficiary women various programmers implemented properly empowerment of women, agro-processing enterprises possible for women be developed (68.23 per cent) necessary subsidy over loans be provided to women for starting new professions (65.88 per cent), village women be empowered through medium of self-help groups. More than half (56.47 per cent and 53.53. per cent) beneficiary women suggested that more number of professions be initiated for women at village level and women are motivated to undertake unit enterprise, respectively. However, less than half (45.88 per cent s) of them suggested that agro based enterprises for women be developed in village.

Mishra et al (2001) in their study reported the suggestion that the banks, regional rural banks, primary agricultural co-operatives credit societies and other financing institutions, as well the state government should come forward to help the SHGs.

Nalband (1991) reported that at overall level, major affective percent, 68.88 per cent, “value of subsidy be increased (67.41 per cent),‘ quality assets be supplied (49.63 per cent) and ‘lone be made available in time (48.15 per cent).

Prita Rao (2000) in her study revealed 32 improvement the. Sixty percent of SJSY.

Rajani Rawale (2003) in her study reported that major suggestions obtained from the beneficiaries for better functioning of the programme were, “co-operation should be maintained (81.31 per cent), ‘proper guidance is provided to select the need based activity‘ (72.90 per cent).