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WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS – A STUDY OF TELANGANA

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ABSTRACT

Empowerment of Self-Help Groups were rural poor who have volunteered to organise themselves into a group for eradication of poverty for the members. They agree to save regularly and convert their savings into a common fund. The members of the group agree to use this common fund and such other funds that they receive as a group through a common management. The group formation will keep in view the following broad guidelines. Under SGSY, a self-help group may consist of 10 to 20 persons. In the case of minor irrigation, and in the case of disabled persons, this number may be a minimum of five. The group corpus fund should be used to advance loans to the members. The group should develop financial management norms covering the loans sanction procedure, repayment schedule and interest rates. The members in the group meetings should take all the loaning decisions through a particularly decision-making process. The Self-Help Group programme enhanced the general knowledge and awareness and improved the bargaining capacity of the rural women. This research article to be discussed about the Women Empowerment Through Self Help Groups – A Study of Telangana.

Keywords: Women Empowerment, Self Help Groups (SHG), Rural Development, Micro Credit, Savings, Women Employment.

Introduction

Statement of the Problem

“Truly Woman have a place, truly woman have a face and truly the world has not been functioning well without the input, in every sphere of Women”

-- Leyman Gbowee’s

Noble Laurent in 2011

Social Worker and Women Right Activist

According to the 2019 Human Development Report there are 2.7 billion people living in poverty, of whom almost 50 percent are in South Asia. Seventy percent of the poor and female in situation is getting worse, with the number of rural women living in absolute poverty rising by 50 percent as opposed to 30 percent for men over the last two decades. Women, who produced 50 percent food worldwide receive only 10 percent of the incomes. Women’s access to ownership of resources is negligible. Even when the women own the property, its control and its use is exercised by the male number of the family. Even if the national indices of development show a rise, the fruits of these developments do not trickle down in equal measure to men and women. Sometimes, women are victimized by the achievement of so-called development specially in the wake of technological progress which makes their skills redundant. The phenomenon of feminization of poverty has been clearly appearing in all the developing countries. India is no exception being a third world country characterized by poverty and unemployment. The Economic Survey 2010-2011 states that, 75 percent of rural population and 54.4 percent of urban population did not have adequate purchasing power to buy food conforming to nutritional adequacy norms. Poverty is not gender neutral and it is gender biased. The official country report for India presented at the Fourth World Conference on women has stated that the women among the extremely poor is disproportionately large and also added that intra-household inequalities are significant. Therefore, it has emphasized the necessity of a special attention for poor women. The causes of women’s poverty stem not only from the poverty conditions of the family but also from their subordinate position within the family, the community and the wider economic and political spheres. Moreover, women from low-income groups face gender specific causes of disempowerment. Still, the attainment of economic independence by women is identified as a necessary condition for their economic liberation and social participation.

Women empowerment

Women empowerment through self-help group constitutes emerging and fast-growing trend towards socio economic development of the nation. Self-help groups (SHGs) are one of the innovative and much needed schemes both at home and outside and wages are low as compared to males. Further, they are either compelled to work within the confines of the household and if they are working outside, they are generally engaged in low paid field activities which to little to enhance their self-esteem and socioeconomic status. Given such a bleak scenario where the status of women in rural areas is even poorer owing to low levels of literacy and other development indicators, the concept of self-help groups as a mechanism for poverty alleviation and women empowerment has gained a great deal of attention over the last two decades.



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The United Nations Development Fund for Women (UNDFW) includes the following factors in defining women empowerment.

- i) Acquiring knowledge and understanding of gender relations and the ways in which these relations may be changed.
- ii) Developing sense of self-worth, a belief in one's ability to secure desired changes and the right to control one's life.

Women empowerment is a process, by which women gain greater control over material and intellectual resources which will assist them to increase their self-reliance and enhance them to assert their independent rights and challenges the ideology of patriarchy and the gender-based discrimination against women. In India from the Fifth year plan (1974 – 78) onwards there has been a marked shift in the approach to women's issues from welfare to development. In recent years the empowerment of women has been recognised as the central issue in determining status of women.

The National Commission for Women was set up in 1990 to safeguard the rights of women. The 73rd and 74th amendments (1993) to the constitution of India to provide 33 percent reservation of seats in the local bodies of Panchayats and Municipalities for women, laying a strong foundation for their participation in decision making at the local levels. Empowering women is a significant factor for the national development and poverty reduction. Empowerment of women has been recognised as the key route for the development of any society. This is more true in case of agrarian societies where women, have often been neglected and their productive potential has remained untapped. Hence several programmes have been introduced by the central and state governments by recognizing that women empowerment is one of the best strategies for poverty alleviation and for achieving gender equality. One of the powerful approaches to women empowerment is the formation of self-help groups (SHGs) SHG is an effective tool for poverty alleviation and women empowerment in India to accelerate the women entrepreneurship, women's self-employment and women empowerment. This concept was successfully implemented in Bangladesh. Self-help groups are considered as one of the most significant tools in participation approach for the economic empowerment of women. It is an important institution for improving life of women on various social components. The basic objective of SHG is to act as the platform for members to provide space and support to each other. Women participation in self-help groups have obviously created great impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as member of the facility members of the community and the society as whole. The empowerment of women through SHGs would lead benefits not only to the individual women but also for the family and community as a whole through collective action the development. Empowering women is not just for meeting their economic need but also more holistic social development the SHGs empower women and train them to take active part in socio-economic progress of the nation.

Women Empowerment as a concept was introduced at the third International Women's Conference at Nairobi in 1985. The Conference defined – 'Women Empowerment as a redistribution of social power and control of resources in favour of women's control over resources in turn include control both over societal resources like education, employment, and political power and household resources like income, property, health, nutrition and decision making. An important means of Women's Empowerment is economic independence through group activity, if a woman is economically versatile parasite. She can never claim an equal status with men.

As long as she is dependent on others, she is treated as a slave at service of the provider and this very often aggravates her subjectivity to exploitation by the male domination. The same feelings is reflected in the words of Jawaharlal Nehru when he opines— 'freedom depends on economic conditions even more free and self-earning she will have to depend on her husband or someone else and dependants are never free. This economic independence is an essential aspect of woman empowerment.

Working in family-based occupations. These women were also developing skills in certain economical social activities. Thus, augmenting the human capital formation of India's development economy. The present socio-economic situation particular in South Asia and African economics offers very difficult living conditions of the majority population and in particular woman are to put to work at too early age in order to support and supplement the meager family income. One of the major consequences of the process of industrialization and urbanization is growing population of the urban poor in the cities which has not access to the basic facilities of life. They have been shifted decline in the employment rate of woman in organised sector but extensively engaged in the unorganized sector.

Rural women in India constitute a significant portion of the total population of the country and their backwardness is one of the major handicaps in the path of country progress. In the rural society characterized by deep-rooted, age-old sex discrimination, economic oppression and social stratification woman have occupied a place much below the men. Not only in Indian society. It is inferior position of woman can be seen in all the countries in particularly third world countries which is socially. Economically backward, seen in all the countries but the degree of subordination very according to the level of development on the one hand and the ownership of means of production on the other.



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Present Scenario of Rural Women in Telangana

Women play a key role in the society that is no generation of the people without the existence of woman. They are the pillars of the society. But social status of woman is being neglected from centuries she has always subordinated to men. The status and dependency of woman in any society is closely connected with their economic position. Therefore, the economic dependence is the main cause for the inferior place of woman in the society. The Economic contribution of woman is related to their status and role in the family and in the society. If woman is economically a parasite, she can never claim on equal status with men.

About more than 70 percent of working woman are agricultural labourers and cultivators. Hence, specific efforts have to be made not only to increase efforts have to be made not only to increase employment opportunities for women labourers, but also to reach house wives and unpaid female family workers with training, credit and other information and support services for productive self-employment. In order to benefit that rural woman in various fields like social, educational, health, economic and political etc. to integrate them in to the process of development a constant effort was need in various levels that is Central Government, State Governments, Planning Commissions and Governmental Organisations, etc. through various programmes.

The Government of India have introduced several poverty alleviating programmes for improving the economic condition of rural poor in general rural women in particular. IRDP (Integrated Rural Development Programme) is one such largest programme for providing direct assistance to the rural poor including rural women. IRDP is one of the major poverties alleviating programmes (undertaken by the Govt. of India) which follows both employment and income approaches to alleviate the poverty among the rural people. It was started in the year 1978-79 later on extended to all the blocks in the country from 2nd October, 1980. The main aim of this programme is to help the identified rural poor families to cross the poverty line by providing subsidy and term credit from the financial institutions and to provide livelihood to the poorest of the poor with the productive resources.

The main target group of this programme consists of small and marginal farmers, agricultural labourers, rural artisans etc. IRDP has introduced several schemes to improve the conditions of the rural poor, but the achievements are far from the goal.

Need and Significance of the study

Ever since independence a number of innovative programmes and policies were implemented for the upliftment of women. There has been a perceptible shift from viewing women from orthodox non-participative to active participative and critical agents for socio-economic and political development. The state government has taken up the issue of women's employment as one of the main agenda items to tackle rural poverty through social mobilization through self-help groups (SHG) movement. Our state is the pioneer state to introduce self-help groups to achieve self-sufficiency and empower social transformation among the rural women. In view of the above it was felt that there is a need for critical examination of the strategies adopted by the Government and to assess the what extent the aims and objectives of the SHGs beneficiaries and also to review the scheme and to suggest policy measures to improve the functioning of SHGs.

Area of the Research study

The study was conducted in Telangana State in three Districts of Warangal, Karimnagar and Adilabad. The intention behind the study of the implementation of the women empowerment programmes at gross root level. It is selected to the purpose of the study of woman empowerment. The area is one of the rural developing areas of Warangal, Karimnagar and Adilabad Districts. The present inquiry confines to the DWCRA groups which are involved in economic and social activity to generate employment and income.

Self Help Groups in Telangana State

After emergency of Telangana, The Government of Telangana has taken-up the theme of women's empowerment as one of the important strategies to tackle the socio-economic conditions of the rural poor. The rural poor women were taken up the savings as a mass movement by the Self-Help Groups (SHGs). They have chosen this path as a carrier for their destiny. The state government has taken up the development as an agenda for the upliftment of the rural women throughout the state where majority of Women are saving one rupee a day. The state government is consciously making an effort to assist SHGs by providing revolving fund under various programmes. The District Rural Development Agency of different districts in their Social-economic surveys indicated that the self-help scheme has helped the rural women to earn additionally for a month ranging from 1500-2900 rupees depending on the economic activities taken up by the SHG members. The majority of the rural women were benefited by taken up the initiatives in improving their socio-economic status by participating in government programmes for their family welfare improves their educational status. The members of the SH group they have improved a lot on environment, health, sanitation and clean drinking water, majority of them are not only creating awareness on environment and nutritional value not only improved their living standards they are educating and promoting the awareness their respective localities. Now, all of them are enjoying fruits of different economic policies.



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Special programmes have been designed for training and capacity building of the SHGS. The training programmes are meant for skill development and awareness generation programmes for the members of SH groups. The SH group members were taken out for exposure of SH members for supervising, guiding and for better packaging and to develop marketing skills among the SH members. They were exposed to the best and relevant technologies displayed at TTDCS (Training and Technology Development Centres) in all districts. The information about their functioning is obtained on a quarterly basis for monitoring and Evaluation. Well-known agencies like ORG - Marg are associated for evaluation and monitoring of SHGS and to suggest measures for sustainable growth.

The DWCRA bazaars (Market-outlets) are provided the marketing support to the SH groups these DWCRA bazaars are setup in all the districts. Training and Technology Development centres (TTDC) have been established in each district to introduce innovative technologies for the evaluative improvement of products made by the SH groups. The government of Telangana designed the SHGS to cover all the rural poor women under SHGS in the next 4-5years. It is also programmed to cover at least one woman from a BPL (Blow Poverty Line) family as a member of SHG in next two years. So far, all the habitations in the state have at least one SHGS.

SHG is a group of rural poor who have volunteered to organise themselves into a group for eradication of poverty for the members. They agree to save regularly and convert their savings into a common fund. The members of the group agree to use this common fund and such other funds that they receive as a group through a common management. The group formation will keep in view the following broad guidelines. Under SGSY, a self-help group may consist of 10 to 20 persons. In the case of minor irrigation, and in the case of disabled persons, this number may be a minimum of five. The group corpus fund should be used to advance loans to the members. The group should develop financial management norms covering the loans sanction procedure, repayment schedule and interest rates. The members in the group meetings should take all the loaning decisions through a particularly decision-making process.

Table 1
RESPONDENTS RESPONSES ABOUT SANCTIONING THE LOANS
(Caste-wise)

Respondents Caste	SC %	Minority %	OBC %	OC %	Total
YES	06 (60.00)	02 (100.00)	11 (36.66)	5 (62.50)	24 (48.00)
NO	04 (40.00)	--	19 (63.33)	03 (37.50)	26 (52.00)
Total	10 (100.00)	02 (100.00)	19 (100.00)	08 (100.00)	50 (100.00)

Source: Field Study

Out of 50 respondents 24(48%) of the respondents repaid that they have barrowed loans from bank and other agencies among these groups six self-help groups 6(25%) of the SC groups taken the loans from various agencies for their group activity. Both the minority self-help groups have taken the loans for their group activity, about 11 (45%) of the respondents belongs to OBC category were also taken the loans and remaining 5(20%) of the respondents of OC category of self-help groups barrowed the loans for their group activity. Interestingly; half-half the self-help groups invested their self money for their group activity from all the caste categories. Even four (40%) SC self-help groups did not take any kind of loan or subsidy for their group activity. Similarly, 19(64%) of the respondents from OBC category were also running the group activity with their self money. Three (38%) of OC category were also did not taken any kind of the loans from any agencies. However, they are managing with their self money. As per the analysis of the data presented in the table reveals that 50% of the self-help groups barrowed money from banks and other allied financial agencies. However, remaining 50% of the self, help groups of sample study were managing with their self money.

Respondents' responses prior to the self-help groups (Caste wise) presented in table-1.

Out of 50 respondents nearly 38(76%) of the respondents were leading a normal life before joining this self-help scheme. However, 12(24%) of the respondents were leading a good life. Cutting across different castes, a majority of the respondents from SC and OC categories for leading a good life prior to joining of the self-help groups. Now, after the joining, this scheme they are leading a improved life. Interestingly all the 30(100%) of the respondents from OBC category were leading a normal life. But, only after joining these groups, they have improved a lot with the help of self-help groups and Be Corporation's finances, all the members of BC community were benefited to the maximum extent.



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Table 2
RESPONDENTS RESPONSES PRIOR TO SH GROUPS
(Caste-wise)

Respondents Caste	Normal %	Good %	Satisfactory %	Total
SC	4 (10.52)	06 (50.00)	--	10 (20.02)
ST	2 (5.26)	--	--	02 (4.00)
OBC	30 (78.94)	--	--	30 (60.00)
OC	2 (5.28)	06 (50.00)	--	08 (16.00)
Others	--	--	--	--
Total	38 (100.00)	12 (100.00)	--	50 (100.00)

Source: Field Study

As per the analysis of the table/all the self-help group members prior to the joining of the scheme they were leading a normal life. But only after becoming" members of self-help groups. They are leading a improved life with minimum facilities: All the self-help groups the members are getting their two square meals and they could able to pay the expenses of the hospitals for their requirements All the self-help group members could able to send their wards to the schools and they could able to meet the expenditure shows the improved standard of life. This may be considered as an indicator for the empowerment of rural women.

Table 3
RESPONDENTS RESPONSES PRIOR TO SH GROUPS
(Religion-wise)

Respondents Religion	Below the BPL %	Normal Satisfactory %	Good %	Total
Hindu	38(100.00)	11 (91.66)	--	49 (98.00)
Muslim	--	1 (8.34)	--	01(4.00)
Christian	--	--	--	--
Others	--	--	--	--
Total	38 (100.00)	12 (100.00)	--	50 (100.00)

Source: Field Study

Out of 50 respondents 49 were Hindus, only one respondent belongs to minority community. Among the Hindu respondent 38(77.56%) of the respondents, were the living under the belong to poverty line and remaining 11 (22.44%) of the self-help groups members are leading of a normal or satisfactory life. In the remaining one member belongs to minority community; who is leading a normal life prior to the starting of individual self-help group. Interestingly, out of 50 respondents 38(76%) of the respondents prior to the joining of the self-help group are leadingly a life below the poverty line and remaining 12(24%) of the respondents leading a normal life, including a minority woman. The respondents are Hindu community include the SC and categories. About two-third of the self-help groups ridden with the poverty radian life. There is a tremendous pressure on the sustenance of these members. The proclaimed aims and objectives of self-help groups are exactly suitable to these members. The prevailing conditions the district and the state better to worsen. Thanks to the different policies better to the DWCRA and self-help programmes they could able to fulfil their basic minimum needs throw this economic programme. Those who were not covered by the DWCRA programme such under privileged and poverty-stricken people,' this self-help programme is a boon to these women who were in hapless conditions. The identical feature of the scheme is by inculcating savings habit and linked up with group or collective responsibility and make them more sustainable and more confident about themselves, by creating employment opportunities, one the one side and make them to self-consciousness about their existence, ultimately the objectives of the self-help groups are to make them to stronger one in the society. For this purpose, the multi thronged approach for personality development of the ruler member, once they become members bold enough to contend to face any challenge comes in their rates; the ultimate object of this scheme is nothing short of the empowerment of women. The respondents' responses about the subsidies(caste-wise) - are presented in table-4



Table 4
RESPONDENT’S RESPONSES ABOUT THE SUBSIDIES
(Caste-wise)

Respondents Caste	A 10,000%	B 15,000%	C 60,000%	ABC %	AB%	Total
SC	08 (17.77)	01 (50.00)	--	01 (50.00)	--	10 (20.00)
ST	01 (2.22)	01 (50.00)	--	--	--	02 (4.00)
OBC	29 (64.44)	--	--	--	01 (100.00)	30 (60.00)
OC	07 (17.55)	--	--	01 (50.00)	--	08 (16.00)
Others	---	---	---	---	---	--
Total	45 (100.00)	02 (100.00)	---	02 (100.00)	01 (100.00)	50 (100.00)

Source: Field Study

Out of 50 respondents 10(20%) of them are from SC category, 8 self-help groups from this category got subsidy the tune of RS.10,000 in the first phase another group along with first phase subsidy, second phase loan secured another group from this category along with subsidy got second and third phase of loans because of this group’s performance and commitment prompt payment instalments make this groups to get IIIrd phase of loans for the past 8 years. Among the SC category only one group got subsidy in the first phase but another group along with subsidy got second phase of loans, with this the both self-help groups got subsidy and loans. Among OBC category except one self-help group remaining 29 groups secured subsidy. However only one group could able to get the along with subsidy, second and third phase of loan secured. All these BC self-help groups are recently formed one because of their late formation of self-help groups, they are not entitled to get loans. The respondents of OC category all of them are secured subsidies and loans, only one group could able to secure even IIIrd phase of loans.

As per the analysis of the data presented in this table reveals that majority of respondents reveals that they are ready to contest the elections if situation warrants that, they are ready for the sake of their women’s status and rights. All the respondents are from all this communities, cutting across the caste groups are gained confidence to do anything in political spears Generally speaking politics are considered to be a competitive field, where fair sex cannot compete with men folk in politics. The present study’s field-data gives a negative picture about the age-old perception about the women cannot compete men with the politics. But the members of self-help groups of the sample study reveal about the preparedness of the self-help groups members of the sample study gives a total new picture about the awareness of the women. It can be concluded that after becoming the self-help groups almost all the respondents of the sample study were enlightened and gained self-confidence and learnt the skills of market and political dynamics and improved a leadership quality. All of the self-help group members claimed that they are ready to lead that any institution or any movement per-se. The researcher observed that, they gained this kind of confidence only after they become the members of self-help groups. In other wards) self-help scheme is helped them to become more vocal, bold and enigmatic to prove their worthiness their caliber and talent any feel including politics.

Summing up and Concluding Remarks

Another finding is that majority of the respondents are illiterate, even than all of them are interested to join in the SH groups. Hence; there is no correlation between the illiteracy and individual participation in SH groups. The present study confirms the DWCRA and self-help groups enhanced the status and empowerment of women. It is also confirmed that rural women by joining in self-help groups acquired the bargaining power and marketing skills. A greater number of rural women in Telangana State were benefited by the joining in Self Help groups, another finding is that all the members of the SH groups is that, all of them expressed their satisfaction about the training imparted by the DRDA and VELUGU official’s cooperation from the bank officials. Majority of the respondents felt that they have improved their economic status with the help of self-help programme. They are leading a better quality of life with minimum basic facilities. Their standard of living is an indicator of their empowerment. Theme of this research article deals with the perceptions of the respondents of the self-help groups are analysed and studied the impact of improved socio-economic status on empowerment of rural women. The SH group beneficiary’s satisfaction indicates the success story and efficiency of any women development programme. The member beneficiaries of SH groups are key members of any rural development and women welfare network. The SHG programme members possess rural base and bias who come to equip with the given financial potency to invest on their income generating activities in order to avoid the exploitation of the rural money lenders. The government-initiated women programmes DWCRA and self-help group programmes were successful in achieving the declared objectives mainly eradication of poverty and unemployment of the rural women and empowering the weaker sections women in the rural areas. The



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SHGs were adopted as a viable alternative to the individual approach focused in earlier programmes. The SH programme enhanced the general knowledge and awareness and improved the bargaining capacity of the rural women. Their economic status has been enormously increased and it indicates that rural women are fully equipped with empowerment in all respects.

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