# हिन्दी दलित आत्मकथाएं एक सांस्कृतिक विश्लेषण

डॉ. राजेन्द्र बड़गूजर

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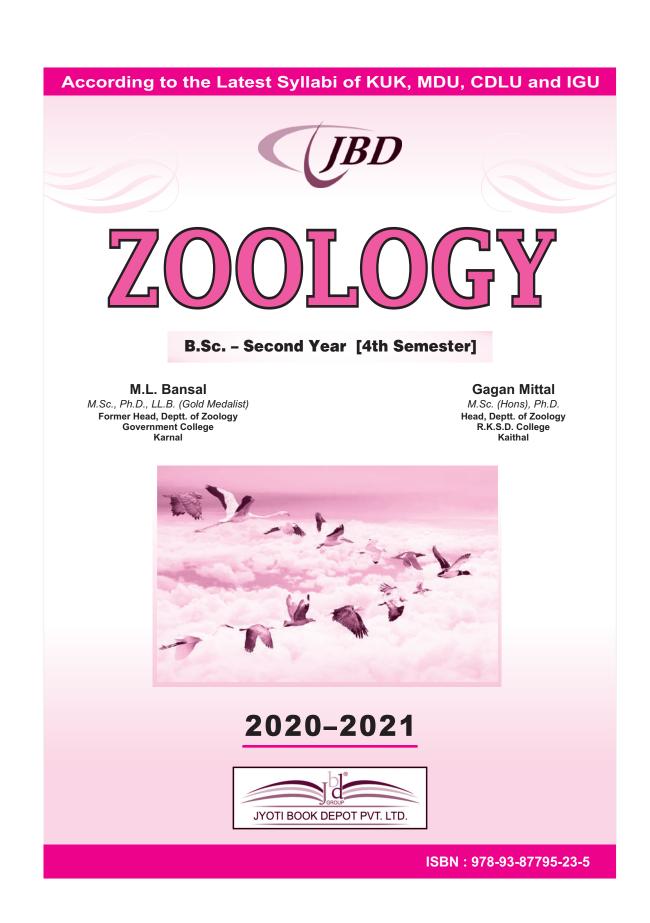
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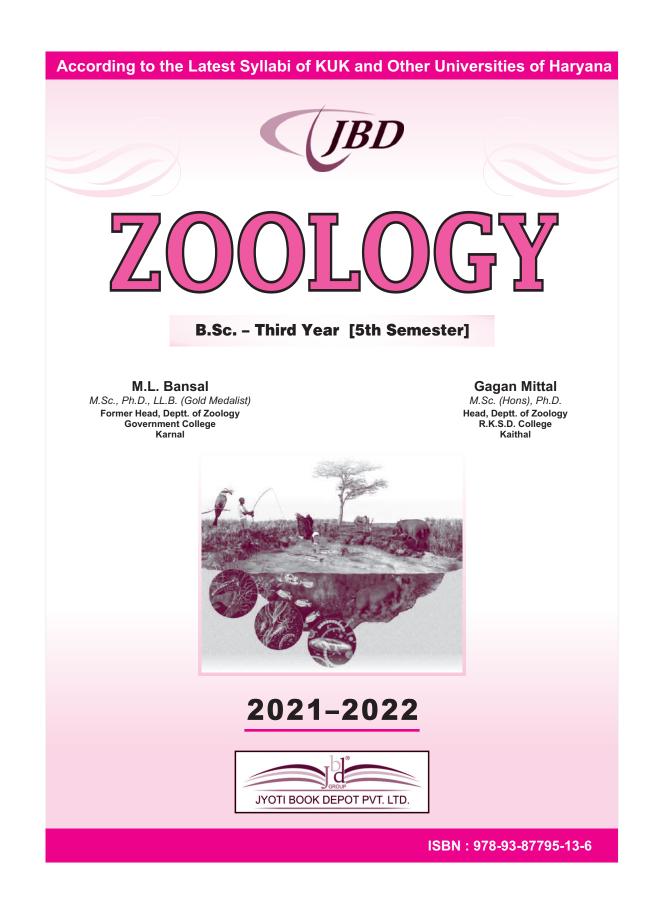
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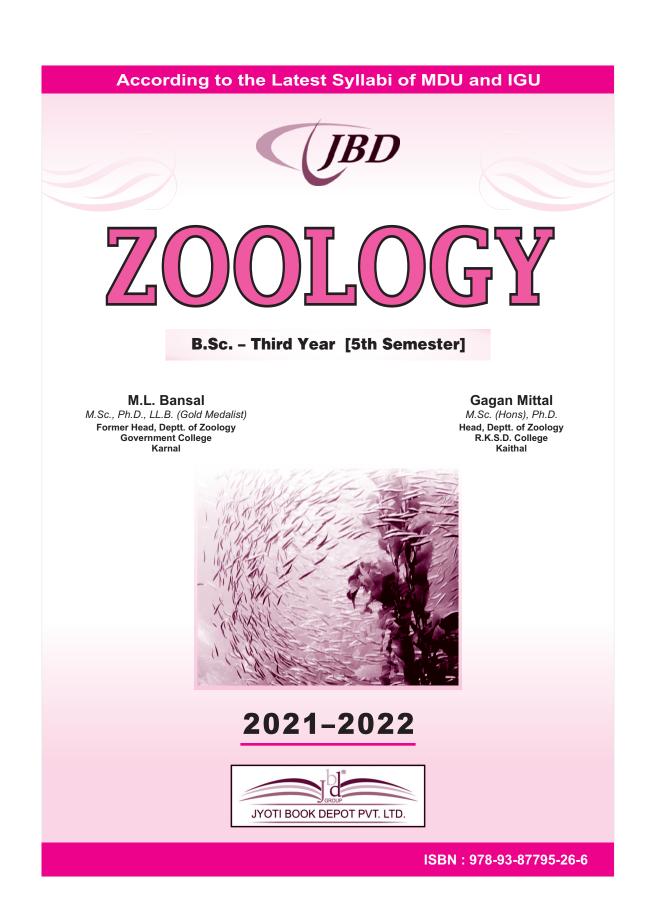
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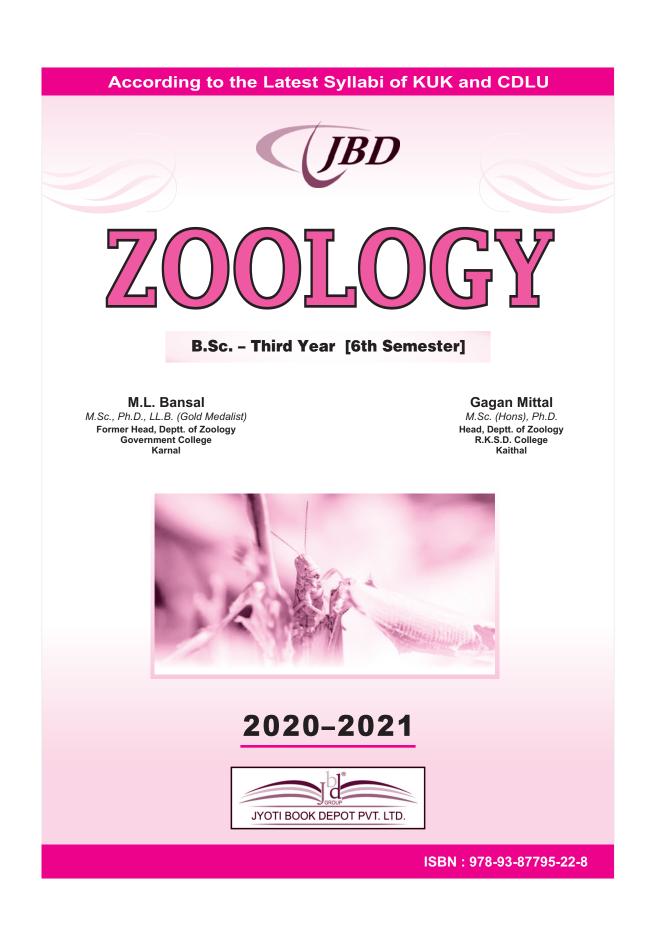
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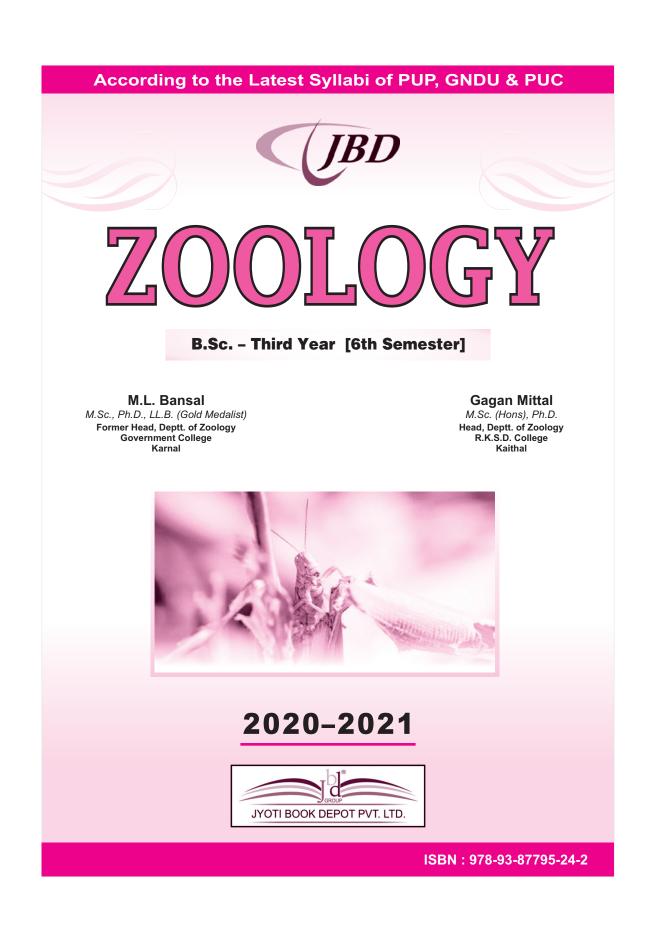
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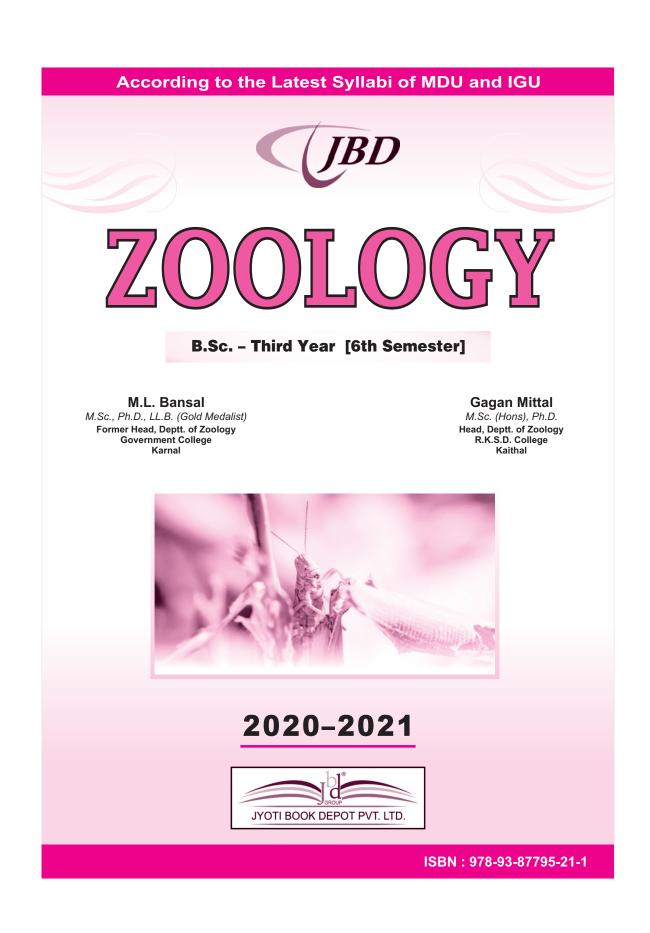
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# COMPUTERIZED ACCOUNTING SYSTEM

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# COMPUTERIZED ACCOUNTING SYSTEM

KURUKSHETRA UNIVERSITY For B. Com. Semester IV

CHAUDHARY BANSI LAL UNIVERSITY, BHIWANI For B. Com. Semester III

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Assistant Professor Post Graduate Department of Commerce R.K.S.D. (P.G.) College, Kaithal (Haryana)

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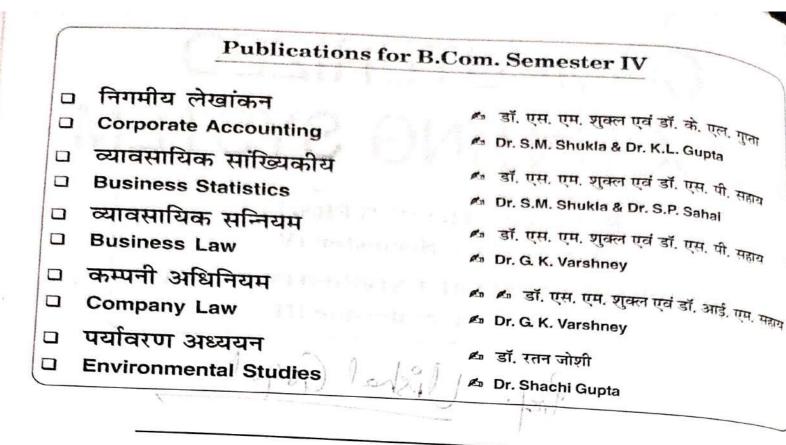
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### DEDICATED to :

My beloved father Sh. Jai Bhagwan Bansal Ji



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## DYNAMICS OF RURAL TRANSFORMATION IN INDIA

## ESSAYS IN MEMORY OF PROFESSOR G.K. CHADHA

## EDITOR M.R. KHURANA

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Editor M.R. Khurana



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## CHAPTER 9 **Dynamics** of Rural Transformation in Haryana Role of Micro-finance

Virander Pal Goyal and M.M. Goel

Drawing upon a primary data set generated from 325 members/beneficiaries of the Self-Help Groups (SHGs) in Haryana through a well-structured comprehensive questionnaire, this essay endeavours to examine the role of micro-finance in providing financial services like micro-credit, micro-savings and micro-insurance to the rural poor. It argues that micro-finance has helped in increasing income/savings levels and the number of assets which, in turn, resulted in improvement in the quality of life, satisfaction and esteem of the members in terms of other indicators of social and economic well-being. It holds that there exists a strong case for extension of credit under the rural group housing scheme and loans for education and non-farm activities at low rates of interest instead of subsidies for achieving better outcomes in making micro-finance under SHGs a success story for achieving rural transformation in Haryana. It further observes that in view of the fact that there always exists scope for improvement in the implementation of the scheme for making it more effective in achieving the objective of poverty alleviation, the success of programmes like 'Make in India' will critically depend on whether or not we are in a position to increase return on training investment (ROTI) for

M.R. Khurana (ed.)

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## DYNAMICS OF RURAL TRANSFORMATION IN INDIA

This book, a collection of 16 essays (including the postscript) from colleagues, friends, admirers and students of Professor G.K. Chadha, commemorates his work and contribution to Agricultural Economics, including his role as an institution builder and miscellany of other wide-ranging areas. Professor G.K. Chadha was the President of South Asian University when he left for his heavenly abode. He was founder of the South Asian University, author of over 100 research articles published in journals of national and international repute, and of as many as 16 books on various facets of rural transformation. Widely acclaimed as a well-established academician and serious researcher for over forty years, Professor Chadha's contribution to the study of rural transformation in India is peerless and legendary.

The book encompasses in its fold the mainspring of ideas of those who have had the good fortune of being in close affinity of Professor Chadha one way or the other, and, as such, were also influenced and inspired by his exemplary scholarship. A notable feature of this volume is that the various included contributions provide a number of policy insights into a wide variety of topics of interest to the planners and policymakers involved in the task of rural transformation in India and elsewhere, and are written by the foremost scholars who have carved out a niche for themselves in their respective areas of specialisation. Taken together, these essays, while giving a sense of some of the key issues and aspects of the dynamics of rural transformation in India, seek to highlight the need to protect the interest of rural masses, in general, and those at the lower rung of the socio-economic ladder, in particular, in the Indian countryside as also elsewhere in situations similar to it.

The book also includes the editor's memorial tribute to Professor G.K. Chadha which throws light not only on his personal traits, but also on his remarkable academic career, including his roles as CACP Chairman, Vice-Chancellor, Jawaharlal Nehru University, New Delhi, The CEO of South Asian University, New Delhi and finally, its President. The editor's personal reminiscences of Professor G.K. Chadha, in particular, help the reader understand why he was so highly respected and admired and why his sudden demise dealt a distressing blow to those associated with him directly or indirectly.

**M.R. Khurana** is a retired Professor, Department of Economics, Panjab University, Chandigarh. His work encompasses in its fold the diverse fields of economics including development economics, agricultural economics, and human resource development. He has been a participant in national and international conferences and seminars and is author of a widely acclaimed book, Agricultural Development and Employment Patterns in India: A Comparative Analysis of Punjab and Bihar, as well as of several articles and reviews.



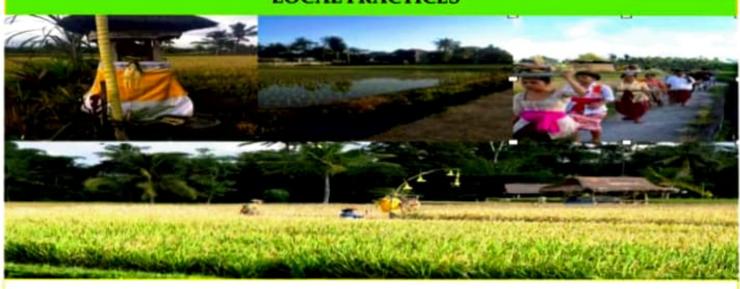
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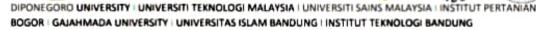


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PROCEEDING

#### MICROFINANCE AS A TOOL FOR GENDER EQUITY IN RURAL DEVELOPMENT: A CASE STUDY OF HARYANA

#### Dr. M.M.Goel<sup>a</sup>, Dr. Virander Pal Goyal<sup>b</sup>, Suraj Walia<sup>c\*</sup>

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#### Abstract

Gender Equity in Rural Development(10)

Women have been the most under-privileged and discriminated strata of Indian society including Haryana, one of the most developed States of India. To reduce if not remove discrimination, discontent and deprivation concerning women, microfinance programs have been promoted as an important strategy for their empowerment ever since Professor Mohammad Yunus of Bangladesh began experimenting with microcredit and women Self Help Groups. In the present study which has been conducted in four districts of Haryana State, 272 women members of the Self Help Groups have been interviewed with the help of a comprehensive schedule. The empowerment of women which has resulted in gender equity in rural development has been judged by analyzing the responses of the women beneficiaries in the study. We have observed that microfinance has resulted in empowerment, gender equity and social justice. It has helped in reducing domestic violence and also helped in antialcoholism among the villagers but has not helped in remarriage of widows, preventing bigamy and early marriage of girls because of the patriarchal setup of society. To ensure inclusive growth, gender equity and women empowerment, we need to take remedial steps which will increase the efficiency and sufficiency of micro financing for self-employment. There is a strong case for monitoring and evaluation with good governance (SMART and SIMPLE administration) for achieving better results in making microfinance under SHGs a success story for rural development in India.

#### Keywords

*Keywords:* Type your keywords here, separated by semicolons ; Self Help Groups; Domestic Violence; SMART& SIMPLE; Women Empowerment; Good Governance

#### 1. Introduction

In the recent past Microfinance has become one of the most promising ways to use scarce development funds to achieve the objective of poverty alleviation and empowerment of women. Microfinance is a term for the practice of providing financial services such as microcredit, micro savings and micro insurance to the rural poor. It is a financial service of

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small quantity provided by financial institutions to the poor. These services may include savings, credit, insurance, leasing, money transfer etc. The poor find it difficult to have an access to financial services through the formal sector because of the cumbersome procedure. They do not have any collateral to secure a loan though they have small savings. These poor people have to approach village moneylenders to meet their credit needs. Microfinance has become one of the most effective interventions for economic empowerment of the poor.

#### 1.1. Self Help Group (SHG)

SHG is a group of the poor in both urban and rural areas who have volunteered themselves in a group of 10-20 people from a homogeneous class for addressing their common financial problems. They agree to convert their savings into a common fund known as Group Corpus. The members of the group agree to use this common fund to make small interest bearing loans to their members. The Group Corpus is supplemented with Revolving Fund sanctioned as cash credit limit by the banks. These groups are like micro banks of 10-20 people who manage two types of loans; internal and external. Internal loans are based on the savings of members, whilst the external loans are of various origins, banks being the most frequent source.

#### 1.2 Women Empowerment

Women have been the most under-privileged and discriminated strata of the society not only in India but the world over. Microfinance has been gaining considerable importance as a tool for empowering the women and the marginalized since the latter half of the 20th century. Microfinance programs are promoted as an important strategy for women empowerment ever since 1976 when Professor Mohammad Yunus of Bangladesh begin experimenting with microcredit and women Self Help Groups. Yunus is of the view that if the goals of economic development include improved standard of living, removal of poverty, access to dignified employment and reduction of inequality , then it is quite natural to start with women because they constitute the majority of poor, under employed and economically and socially disadvantaged. Women have been shown to spend more of their income on their households. As the women are more likely than men to spend more of their incomes on households and family needs, assisting women, therefore generates a multiplier effect that enlarges the impact of microfinance.

Empowerment is a multi-dimensional social process that helps people gain control over their own lives. It is a process that fosters power (that is, the capacity to implement) in people for use in their own lives, their communities and in their society, by acting on issues that they define as important. Empowerment is the process of enabling people, especially women to acquire and possess power resources to make decisions on their own or resist decisions that are made by others which affect them.

According to the World Bank, "Empowerment is the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. Central to this process is actions that both build individual and collective assets, and improve the efficiency and fairness of the organizational and institutional context which governs the use of these assets." (World Bank empowerment website www.worldbank.org)

#### 2. Review of Literature

Following studies regarding impact of microfinance on the empowerment of the rural women justify the need of the present study.

Manimekalai and Rajeshwari (2001) in their study of SHGs in Tamil Nadu found that SHG women who took up their own enterprise like tailoring, animal husbandry, petty shops etc. were contributing more than 50 percent of their earnings to the household. They further observed that though women were supplementing the family income but their voices were not heard in core family decisions like education and wedding of their children, purchasing assets etc.

Ashe and Parrott (2001) observed in their research project (Women's Empowerment Project in Nepal) that 68 percent of women experienced an increase in their decision making role in area of family planning, children's marriage, buying and selling property and sending their daughters to school after availing of the microfinance.

Kabeer (2001) in his study of the SEDP in Bangladesh concluded that empowerment and wellbeing benefits substantially increased when women controlled their loans and used them for their own income generating activities and the standard of members was found to be much higher than the non members.

Reddy (2002) in his study has reported that after the onset of microfinance, women had better assess to assets and resources and were able to tackle the issue of injustice and family violence. Thus microfinance has contributed to their empowerment.

#### 3. Evolution and Models of Microfinance in India

India has been experimenting with microfinance strategy in the form of Self Help Group (SHG) scheme as a part of formal credit delivery system since 1960s while giving lot of freedom to Non-Government Organizations (NGOs) for setting up Self Help Groups based on various models. Government of India, RBI and NABARD has made concerted efforts to provide the poor with access to microfinance through formation of SHGs and the formal credit delivery system. The evolution of microfinance in India (since 1960) is depicted below:

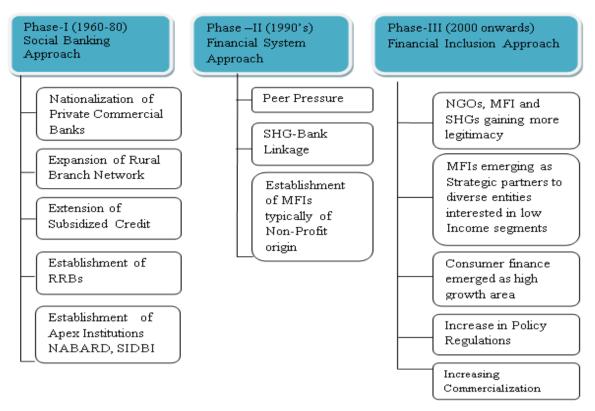


Figure 1. Evolution of Microfinance in India (1960-2018)

However, the real impetus to microfinance was provided after announcement of Microfinance Development Fund of Rs. 100 crore by Union Finance Minister in his budget speech for the year 2000. The microcredit program, which was formally heralded in 1992 with a modest pilot project of linking around 500 Self-Help Groups (SHGs) with the banks, has made rapid strides in India exhibiting considerable democratic functioning and group dynamism. The microcredit program in India is now one of the largest in the world. The SHG-Bank linkage Program was launched in 1992 as a flagship program by National Bank for Agriculture and Rural Development (NABARD). This program envisages organization of the rural poor into SHGs for building their capacities to manage their own finances and then negotiate bank credit on commercial terms. The microfinance initiative of NABARD has passed through various phases over the last two decades i.e. pilot testing from 1992-95, mainstreaming from 1996-98 and expansion from 1998 onwards.

In India microfinance services are being provided primarily through three main sources:

- Informal Sources: Money lenders and shopkeepers
- Semi-formal Institutions: Non-Government Organizations (NGOs)
- Formal Institutions: Commercial Banks, Regional Rural Banks (RRBs) and Cooperative Banks

#### 3.1 Models of Microfinance

There are mainly three models of the Microfinance which are in operation in India at present. This categorization is based on the modes of formation, nurturing and credit linkage. These models are explained as under:

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#### 3.1.1 Model I

Banks themselves take up the formation and nurturing of the SHGs, opening their accounts, train the members in record keeping, managing credit and providing them with bank loans. 20 percent of the financing have been made under this model. Figure below explains the working of this model:

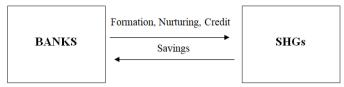


Figure 2. Working of Model I

Source: Evaluation study of SHG Bank Linkage Program in KBK region in Orissa by NABARD- Bhubneshwar

#### 3.1.2 Model II

SHGs are formed by formal agencies other than banks i.e., NGOs, Individual Rural Volunteers (IRVs), Farmer's Club (FCs) and others but are directly financed by banks. 74 percent financing has been done under this model. Financing under Swaranjayanti Gram SwarozgarYojna (SGSY) also comes under this model. The working of this model in explained with the help of the Figure given below:

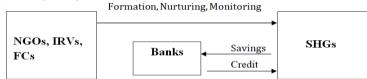
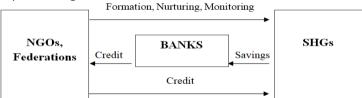


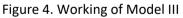
Figure 3. Working of Model II Source: Evaluation study of SHG Bank Linkage Program in KBK region in Orissa by NABARD-

Bhubneshwar

#### 3.1.3 Model III

SHGs are financed by banks using NGOs and other agencies like SHG Federations as financial intermediaries. Bank finance these agencies that in turn finance their member SHGs. Only 6 percent of financing has been done under this model in India. Working of this model is explained with the help of the figure below:





Source: Evaluation study of SHG Bank Linkage Program in KBK region in Orissa by NABARD-Bhubneshwar

#### 4. Objectives of the Study

The main objective of the study is to analyze the impact of microfinance on the empowerment of rural women and gender equity in rural development.

In the light of the above objective of the study, the basic research question is

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## "What is the impact of Microfinance on empowerment of rural women and gender equity in rural development in Haryana State?"

#### 5. Methodology and Sample Design

The study has been conducted in the Haryana state as it is one of the most progressive States of India with second rank in terms of per capita income. It has been conducted in the areas which are primarily reliant on agriculture and animal husbandry. The state has been divided into two major climatic zones i.e. Eastern Zone and Western Zone. This classification is based on topography, crops and cropping pattern, soil type, rainfall etc. Two districts from each of the agro climatic zones have been selected randomly for the present study. Kurukshetra and Kaithal districts have been selected from the Eastern zone whereas Hisar and Fatehabad have been selected from the Western Zone. The multi stage stratified sampling method has been used for selection of the blocks, villages and ultimate sample of the Self Help Groups. The study sample consists of 56 Self Help Groups and 272 women members from these Self Help Groups selected from 20 villages from nine blocks of four districts of Haryana state by using multi stage random sampling method.

Distribution of blocks, villages, number of sample SHGs and its members are given in the Table 1.

Sr. No.	Name of Districts	Name of Blocks	Name of Villages	No. of sample SHGs	No. of members of sample SHGs	
1	Kaithal	Guhla	Kharaal, Dandota	6	75	
		Siwan	Farshmajra, Siwan	6	75	
2	Kurukshetra	Shahbad	Nagla, Mamumajra, Yari	4	77	
		Thanesar	Barwa, Jyotisar	18	77	
3	Hisar	Uklana	UklanaMandi, Budhakhera,			
			Daulatpur, Latani	6	56	
		Hisar I	Gandhi Nagar, Dhansu	6		
4	Fatehabad	Ratia	BabanPur, Badalgarh	4		
		Jakhal	Chandpura, Sidhani, ChandoKalan	6	64	
Total	4	8	20	56	272	

Table 1: Distribution of sample SHGs and its members

Source: Compiled from the Survey Data

#### 6. Data Analysis and Main Findings

The success of any development program lies in its ability to affect a desired transformation in the lives and livelihoods of the target groups it aims to benefit. In the present study an attempt has been made to analyze the socio-economic impact of Microfinance in Haryana state. To analyze the 'socio-economic' impact, study of those social factors is necessary to be undertaken which are having economic implications. The impact studies generally follow three types of approaches:

- Comparing before and after situations (i.e., Pre-post technique)
- Comparing with and without situations (i.e., Control sampling technique)
- Studying the longitudinal samples (i.e., Panel data)

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However, for the present study, first approach has been followed depending on data suitability to assess different issues and parameters. Pre-post technique was followed to assess the impact of Self Help Group Bank Linkage Program (SBLP) particularly on borrowing and asset creation, impact on income, savings and employment. In addition to this technique, the study also uses impressions/ judgments, views and sayings of women SHG members to assess and touch certain vital issues pertaining to the study

The socio-economic profile of the study sample is depicted in the Table 2 below. In the table various factors like age, gender, marital status, caste, religion, occupation, education level, family type and economic group of the 272 sample beneficiaries has been given with percentages.

No.	Factors	Category	Frequency (N-272)	Percentage (%)
1	Age	20-30 (years)	71	26
		31-40	123	45
		41-50	61	22
		51-60	12	4
		More than 60	5	2
2	Marital	Married	260	96
	Status	Unmarried	-	-
		Widow	12	4
		Divorced	-	-
3	Caste	SC	159	58
		ST	-	-
		BC	102	38
		General	11	4
4	Religion	Hindu	231	85
	U	Muslim	5	2
		Sikh	35	13
		Others	1	-
5	Occupation	Agriculture	-	-
	·	Allied Activity	147	54
		Casual Labor/ Agriculture Labor	-	-
		Business/ Manufacturing	125	46
6	Education	Illiterate	174	64
	Level	Primary	82	30
		Metric	16	6
		Graduate	-	-
		Post Graduate	-	-
7	Family Type	Nuclear	194	71
		Joint	78	29
8	Economic	BPL	256	94
	Group	APL	16	6

Table 2: Socio-Economic Profile of the Sample Beneficiaries

**Source:** Compiled from Primary Data

It is revealed from the above table that in the survey sample maximum number of members (45 percent) are in the age group of 31-40, 159 (58 percent) belong to scheduled caste, 231 (85 percent) are Hindu, 147 (54 percent) are engaged in the allied activities, 174 (64 percent) are illiterate, 194 (71 percent) are from nuclear families and 256 (94 percent) are from BPL families.

In view of the importance of SHGs in rural microfinance and financial inclusion, it becomes necessary to ascertain the impact of the SHG program on the borrower-members of the SHGs. Table 3 presents position in respect of some of the socio-economic determinants before and after joining of SHG.

S. No.	Socio-Economic determinants	Category	Before joining (N-272)	After joining (N-272)
1	Amount of loan	Up to 10000	126(46)	24(9)
	taken	10001-20000	34(13)	107(39)
	(Rs.)	20001-30000	05(2)	61(22)
		Above 30000	04(2)	80 (29)
2	Assets Owned	Land	10(4)	11(4)
		Domestic animals	107(39)	246(90)
		Type of house-		
		i) Kutcha	196(72)	85(31)
		ii) Semi-Pucca	56(21)	72(26)
		iii) Pucca	48(18)	115(42)
		Household goods	70(26)	136(50)
		Any Other	-	02(1)
3	Annual Income (Rs.)	Below 20000	209(77)	107(39)
		20001-40000	58(21)	146(54)
		40001-60000	05(2)	11(4)
		Above 60000	-	8(3)
4	Annual Savings (Rs.)	Below 10000	142(52)	229(84)
	,	10001-20000	03(1)	31(11)
		20001-40000	-	02(1)
		Above 40000	-	-

Source: Compiled from Primary Data \*Figures in parenthesis are percentages.

It is revealed from the above table that after joining a SHG, the amount of loan taken has increased considerably as number of loan takers has increased and the members have moved to the higher category of loan amount which means more investment in the economic activity undertaken. The number of assets owned has also increased in case of domestic animals and household goods whereas land remains almost the same. Out of the increased income, the beneficiaries have invested in housing as number of members living in Katcha house has reduced from 196 (72 percent) to 85 (31 percent) and number of members living in Pucca house has increased from 48 (18 percent) to 115 (42 percent). The level of annual income has also increased as less members are now having income below Rs.20000 as it reduced from 209 (77 percent) to 107 (39 percent). 88 members moved to the income level more than Rs.20000, 6 out of them to more than 40000 per annum and 8 to even above Rs.60000. Annual savings has also increased considerably as 229 (84 percent) of the members are now able to save as compared to 142 (52 percent) before joining the group. 31(11 percent) members are now able to save between Rs.10001-20000 as compared to 3 (1 percent) before joining SHG. 2 members are now even able to save more than Rs.20000 whereas no member was in this category before.

The empowerment of and social justice for the women can be judged by analyzing the response of the women beneficiaries to the questions asked in the interview schedule. Out of 272 women beneficiaries, 249 (92 percent) have admitted that microfinance have resulted in their empowerment. 51 (19 percent) women were elected to village panchayat, 167 (61 percent) have admitted that there is a increase in their role in governance of the village, 199 (73 percent) felt increasing role in community decisions a and actions and 35 (13 percent) are

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now have role in delivery and maintenance of services (such as schools, healthcare, roads, veterinary care, pulse polio, literacy, anti-dowry etc.)

272 women beneficiaries have responded to the question regarding whether microfinance has resulted in social justice for them and 262 (96 percent) have admitted the same. 233 (86 percent) feels that it helped in ending domestic violence but very few felt that it helped in preventing bigamy and marriage of girls/ remarriage of widows. 118 (43 percent) felt that microfinance has also helped in anti-C the village and helped in social justice by way of reduction in domestic violence.

#### 7. Conclusion and Policy Implications

From the above analysis it is clear that microfinance has a positive impact on the socio-economic life of the women members of the SHGs in the form of increase in income and savings thus resulting in increase in expenditure on food, clothing, health and education which helped in increasing standard of living of poor in Haryana. More than 85 percent groups formed have undertaken economic activities and 63 percent of assisted families have crossed the poverty line mainly because of microfinance. It has helped in getting rid of money lenders as it has helped in fulfilling immediate credit needs of the rural masses.

More than 60 percent groups formed in the state belong to the women. Microfinance had also improved the social status of rural women and increased their confidence which resulted in their empowerment. It has also resulted in social justice and helped in reducing domestic violence. Women themselves sell their product in the market which has made them entrepreneurs as they now take their decisions themselves. It has further been observed that delivery of microcredit to the poor is more effective and less costly in the organized form of Self Help Groups (SHGs). Some of the policy implications flowing from the study are appended below-

- It is found that number of women members in a Self Help Group was 10 to 12 in majority of the groups whereas the ideal number is found to be 5. Members believed that small groups are easy to handle and help in better understanding among the members. At least one member in the group should be from middle class family who knows systems and procedures better. It will help in more effective organization of the group. This fact has also been advocated by Mohammad Yunus while explaining the experiences of microfinance in Bangladesh.
- 2. The major portion of the funds allocated for the scheme has been spent on subsidy. Instead of providing subsidies, loans at zero rate of interest should be provided to the beneficiaries.
- 3. To make micro financing a success story we should switch over to the "Islamic Banking Model" which emphasis on Zero percent rate of interest. Instead of disbursing crores of rupees in subsidies to the beneficiaries of the microfinance the government should compensate the financing institutions with this subsidy amount so that they can provide loans at Zero percent rate of interest. This will reduce the risk of mis-utilization of loan and will subsequently help reduce NPA in the banks.
- 4. Insurance products should also be provided on proper pricing for the SHG members as a welfare measure by the government. It would be ideal for poor segments of the rural population who cannot invest in multiple insurance policies. There is a serious need to introduce micro insurance products and bring together various players in the insurance sector for supporting pilots for development of composite insurance products which cater for life, health, crops, assets and accidents.

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5. Microfinance can be a success story if we adopt healthy practices adopted by Gramin bank of Bangladesh which got recognition due to Nobel Peace Prize to Dr. Mohammad Yunus as an economist. Our approach in micro financing is 'target oriented' in terms of expenditure allocated which requires 'result orientation'. There is a scope of monitoring and evaluation by academicians rather than professionals and officials to make it unbiased.

Based upon the findings of the study and to ensure inclusive growth which means including the excluded segments, caring the less cared and using the less used manpower, we need to control corruption, population and inflation. There is a strong case for monitoring and evaluation with good governance SMART administration (Simple, Moral, Action oriented, Responsive and Transparent), manpower planning and inflation targeting for achieving the better results in making microfinance under SHGs a success story in India for women empowerment and gender equity in rural development.

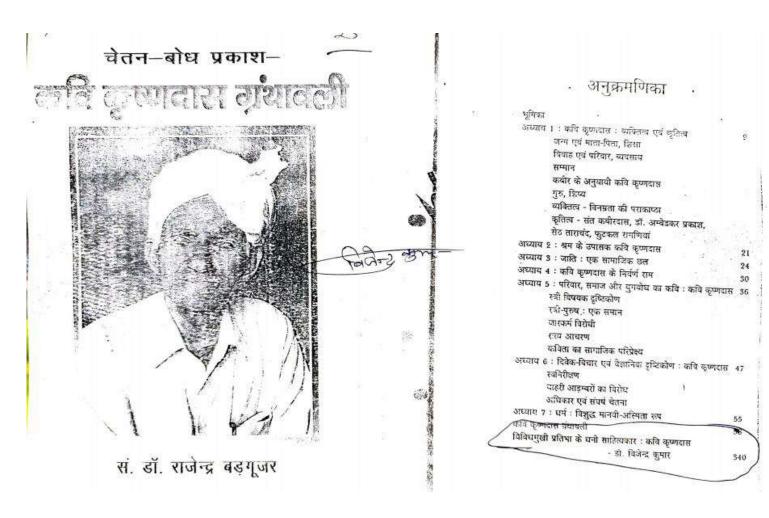
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विविधमुखी प्रतिभा के धनी साहित्यकार :

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कबीर पंथ के पारख संप्रदाय में संबंध रखने वाले कवि कृष्णदास जी गिग ामुखी प्रतिभा के धनी साहित्यकार हैं। उनका साहित्य अपने अन्दर समाज विभिन्न पहलुओं को समाहित किए हुए है। उनकी लेखनी निष्पक्ष भाव से मानग के कल्याण के लिए चलती रहती है। संस्कृति, राजनीति, धर्म, नैतिकता, अर्थ आदि के सभी पहलुओं को ध्यान में रखकर एक उच्च कोटि के मानव का निर्माण करना ही इनके काव्य का लक्ष्य रहा है। जिस कारण संस्कार, स्वास्थ्य, विवेक, मानवता, ग्र की महिमा जैसे उत्कृष्ट विषयों को इनके काव्य में स्थान मिला, जिनको अपनाक मानव एक सभ्य एवं संस्कारी समाज का निर्माण करता है। यही कारण है कि ग एक मानवतावादी एवं समाजवादी कवि है। जो राष्ट्र के प्रति अपने कर्त्तव्य का निर्वाह करते हुए एक स्वस्थ, मानव हितकारी वातावरण देता है जिसमें सभी सुखपूर्वक अपना जीवन व्यतीत कर सकें।

कवि कृष्णदास जी का मानना है कि सबसे पहले हमारे अन्दर उच्च कोटि के संस्कारों का होना जरूरी है ताकि एक संस्कारी समाज का निर्माण हो। हम संस्कारों को धारण करके ही विनम्र संवेदनशील, आज्ञाकारी, सुसंस्कृत तथा विद्वान बन सकते हैं। इन संस्कारों में सबसे पहला संस्कार है प्रातःकाल में जल्दी उठकर माता-पिता और गुरु के चरण स्पर्श करके उनका आशीर्वाद प्राप्त करना, उनके आशीष में जो ताकत है वह किसी और में नहीं, इसके द्वारा ही हम अपनी उन्नति का मार्ग प्रशस्त कर सकते हैं -

ब्रह्म मुहूर्त जो नर जागे, आलस-रोग दूर सब भागे।

माता-पिता गुरु चरण लागे, कृष्ण सदा रहता है आगे। इन पंक्तियों से स्पष्ट है कि इस संसार में सबसे श्रेष्ठ माता-पिता और गुरु ही हैं, जिनसे ज्ञान और आशीर्वाद प्राप्त कर हम बड़े से बड़ा मुकाम हासिल कर सकते हैं। इसलिए इनको नमन करना हमारा पहला संस्कार है। कवि इसी बात पर

कवि कृष्णदास ग्रंथावली / ९४०

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संदेश

समाज में चेतना जगाता साहित्य समाज का आइंना है। ताहित्य एवं संस्कार दिए बिना सुविधाएं देना पतन का कारण है, यह संदेश भी हमें साहित्य से प्राप्त हुआ है। साहित्य बंजुबानों की जुरान है। सभ्य समाज, सभ्य इंसान एवं सभ्य नागरिक की परचान उसके चरित्र से हो परखो जाती है। तहज़ीब का दरवाजा साहित्य से होकर खुलता है। माहित्य के विना समाज की कल्पना ही नहीं की जा सकती। सांग, नाटक एवं प्रदर्शनी से हनारे माव पग्छे जाते हैं। जब कुतरे ज़माने में केवल मात्र सांग ही एकमात्र मनोरंजन का साधन था तो ब्रामीण आंचल में रहने वाले तोग सांग के माध्यम से दिशा-दीक्षा प्राप्त करते थे।

कवीर और सदगुरु रविदास ने अपने समय में समाद में एकता ताने का मरसक प्रयास किया। उन्होंने निम्न जातियों और वर्गों में जन्में लोगों को स्वामिमान से जोने की सीख थी तथा जातिवादियों और वर्ण-व्यवस्था के समर्थकों को ताक्षिक आधार पर लताड़ लगाई। भारतोय समाज में संतों का साहित्य साहित्य का लोकतंत्र है।

कवि कृष्णदास हरियाणा के संत साहित्य में अत्यायुनिक रूप में इमारे समत है। उन्होंने सांग भी रचे हैं, लेकिन जितना वे दोस्रों, चौपाइयों, सोरठों और कुंडलिया में स्पष्ट अभिव्यक्ति कर पाए, उतनी सांगों और रागणियों में नहीं। छंद पर उनकी जबरदसा पकड़ है। उनकी बाणी में आधुनिक समाज में व्याप्त कुरीतियों, आडंबरों और सामाजिक वुराइयों के समाधान दिखाई देते हैं। इससे हमें संत-साहित्य की सामाजिक उपयोगिना की अपरिसर्यता अपने आप स्पष्ट से जाती है। साहित्य में घर, परिवार, गुहर्स्या और समाज के प्रश्न नहीं हैं तो फिर वह साहित्य ही नहीं है।

मेरी हार्टिक इच्छा है कि कवि कुञ्जदास दीर्षांचु हो उनके टोहे-चौपाइयां समाज का मार्ग प्रशस्त करने 78 ।

डों. रातेन्द्र वड़गुजर को भी मेरा स्नेह है जो हरियाणा के बचित और दलित समाज में जन्में कवियों को संपादित कर उन्हें मुख्य धारा से जोड़ रहे हैं। मैं आजा करता हूं कि वे अपने मिशन में पूरी नरह कामयाब हो और साहित्य के मामले में हरियाणा की रुवा करते रहें।

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#### SURENDER SINGH

## CBAMS (Confidence Building Measures) IN INDIA-PAKISTAN RELATIONS

## CBMs IN INDIA-PAKISTAN RELATIONS

By

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## V. S. NAIPAUL A Critical Evaluation

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Edited by Dr. Bijender Singh

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5

## Political Identity of Ralph Singh and Issues of Mimicry: A Study of V.S. Naipaul's *The Mimic Men*

#### Dr. Suruchi Sharma

We pretended to be real, to be learning, to be preparing ourselves for life, we mimic men of the new world, one unknown corner of it, with all its reminders of the corruption that came so quickly to the new.

- (The Mimic Men 146)

V.S. Naipaul has his reputation as an international writer who has written novels, travelogues and short-stories. His works, irrespective of the genre, have strong emphasis on the identity crisis, cultural clash and many other diasporic issues. Naipaul started his writing career with the publication of his first novel *The Mystic Masseur*. This novel tells the identity crisis of a Hindu Brahmin Ganesh Ramsumair who adopts many professions to settle in his life. Naipaul's novel *The Mimic Men* (1967) also has almost a similar Indian character, Ralph Singh who feels the loss of his own self at many places. Naipaul depicts how Ralph Singh struggles for his political identity. He feels 'shipwrecked' not only in his own island,

V.S. Naipaul's books are complex, insinuating and subtle but the language steers clear of obfuscation and the trajectory of his works shows an increasing concern with metafictional issues representing peripheral histories and experiences through a combination of modern metropolitan and Third World narrative styles adequate to the postcolonial experience. Naipaul forged his own path; for his small town of Chaguanas had no literary tradition whatsoever. The fact that his father was a writer and the only person who shared the same interests in literature as he did, and had true literary judgement, is a key to understand Naipaul's literary background. Naipaul himself says that he had to do it all on his own 'naked and exposed'. Naipaul documents the immigrant experience and feelings with psychological acuteness and emotional truth. He draws on the pool of otherness, rootlessness, placelessness and valuelessness in depicting the anguish and the existential pain of a 'floating man' i.e. the migrant. Present anthology is a collection of twenty one scholarly articles from different erudite contributors from India and it is an effort to analyze and explore V.S. Naipaul's personal life, his works, experiences, dilemma and identity catastrophe of his life. Naipaul's heart-breaking Indian tours and his travelling experiences from different counties are also the part of this project. Autobiographical elements also have been analyzed through his characters. The main focus of this anthology has been on Naipaul's fictional works and his travelogues and the peripheral issues also have r been overlooked. The venerated contributors, who have enriched this anthology with their research works, are Prof. D. Amalraj, Dr. Shruti Kikani, Dr. Prachi Priyanka, Dr. Sumitra Singh, Dr. Suruchi Sharma Dr. Kusum Kanger, L. Santhosh Kumar, Dipak Giri, Guni Vats, Puja Kakati, Vikas Lathar, Anusha A.J., Shivnath Kumar Sharma, Dr. Gazi Tareq Muzamil, Dr. Parvaiz Ahmad Bhat, Dr. Sigma G.R., Dr. Himanshu Sharma, Dr. Deler Singh, Dr. Sakunthala A.I., Dr. Deeba Iqbal and Dr. S. Chelliah.



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# Comparative

Literature

A Global Perspective

Edited by Prof. S. Chelliah Dr. Bijender Singh



### COMPARATIVE LITERATURE A Global Perspective

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## Shashi Deshpande's *The Dark Holds No Terrors* and Shobha De's *Socialite Evenings*: Comparison and Contrast of Women Characters

#### Dr. Suruchi Sharma

Characters play the main role in any novel and the characters reflect the contemporary society. That's why literature has been called the mirror of the society. In this context, a novelist generally writes whatever is observed by him/her. Many women writers have always taken the theme of womanhood and gender studies in their works. This paper offers a critical study of women characters of two novels Shashi Deshpande's *The Dark Holds No Terrors* and Shobha De's *Socialite Evenings*. Shashi Deshpande's women characters belong to the middle class while Shobha De's characters are from the upper class. Deshpande's women characters hesitate to break their nuptial ties but Shobha's characters take marriage very lightly.

The Dark Holds No Terrors (1980) is Shashi Deshpande's first published novel. Its central female character Sarita (Saru) is discriminated in her own home. Her mother neglects her and considers her a burden. She is not given equal opportunity at her own home. She is held responsible for the death of her brother who drowns in front of her eyes but she could not do anything to save him.

# mparative Literature

## A Global Perspective

The study of Comparative Literature is now a living, developing and evolving literary force augmenting a new direction on comparative line of thinking and analyzing from a global perspective. Having begun as 'a hot-house-plant', it has established its firm roots in World literature in general and in Indian soil in particular attaining a rich growth and mounting extraordinary heights in the context of the contemporary literary scene with a good number of authors, critics, readers, researchers, teachers and students taking special interest in the study of Comparative Literature which nourishes a noticeable readership across the world. This anthology on Comparative Literature: A Global Perspective is a collection of twenty-eight articles by dedicated Indian scholars / teachers shedding light on the study of Comparative Literature with all its features in tune with regional literature so as to provide true significance and value to the literary investigation at various levels like linguistic, national, multi-lingual and cultural from a global perspective. Articles on various aspects of Comparative Literature have found their place in this anthology. It is sincerely hoped that this humble literary venture to spotlight the multifaceted literary relations across national, linguistic and cultural boundaries will be of immense help and use to the teachers, researchers and students for evaluation and investigation on the study of Comparative Literature from a global perspective. The intellectually-gifted contributors for this anthology are Dr. S. Chelliah, Dr. T. Marx, Dr. B. Manivannan, Dr. J.G. Duresh, S. Johny, Dr. J. Renuka Retnavathy, Dr. P. Kolappadhas, A. Periyasamy, B. Lakshmanan, Imayavarman. I., Dr. S. Chandralekha, Sandhya and Dr. M. Kannadhasan, Dr. Sameer Ahmad Dar. Rafaquat Raja, Huzaifa Pandit, Dr. P. Mohana Rao, Dr. Suruchi Sharma, Dr. Kusum Kanger, Dr. Sumitra Singh, Dr. Parvaiz Ahmad Bhat, Dr. Neha Arora, Dr. Prachi Priyanka, Dr. Meetu Bhatia Kapur, Dr. Shikha Saxena, Dr. Deeba Iqbal, Dr. Anita Sharma, Dr. R. Subramony and Prof. D. Amalraj.



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# DALIT LITERATURE:

JOURNEY FROM REPRESSION TO RESISTANCE

> Edited by Dr S. Chelliah Dr Bijender Singh

#### CAuthor

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## 6

## Tyranny by the Caste Hierarchs: An Analysis of Rohinton Mistry's *A Fine Balance*

#### — Dr Suruchi Sharma

Caste and class have been a determining factor of a person's status, place and position in the social hierarchy from the ancient Vedic times to the modern era. Indian caste system is among the world's oldest forms of surviving social stratification. The caste system which was said to be introduced in ancient period to regulate and discipline the society and its smooth functioning has paved way to discrimination and degradation. It was the system that divided the society into four varnas: Brahmin, Kshatriya, Vaishya and Shudra providing social stratification in a hierarchical manner assigning people an identity by their work and limitising their social mobility. Dr B.R. Ambedkar said, "Caste system is not merely division of labourers – rather quite different from division of labour – it is a hierarchy in which the division of labourers' are graded one above the other." There are many castes in India which are considered backward and these castes are being exploited and suppressed by the upper caste people. By the efforts of Dr B.R. Ambedkar, the Indian Constitution has given a special privilege to these people and now the social status of these people has improved a lot.

Rohinton Mistry, a South-Asian Parsi writer, a social humanist, attempted his best to voice the cruelty and oppression experienced

inequality, cultural ecde, agonited experience, caste humiliation, social injustice communal bias social disability and suppression projecting rather significantly in the weaks of writers from the Indian subcontinent. While Dalit issues and concerns have down sufficient attention of various critics and writers. Dalit Literature in Indian languages isguining ground recently with a steady leap towards due recognition. This book is a humble attempt to project how Dalit issues and concerns have had a decisive evisionary impact on the discipline of literary and critical studies. Among fitscoffic kind in India, present anthology of twenty-six research papers on various Dalit themas is bound to prove valuable for academics, students and scholars. As a valuable document of social enticism, this book entitled *Dalit Literature: Journey from Repression to Resistance* epitomises one healthy step for projecting Dalit consciousness in literature especially in Indian English Literature. In a nutshell, all lovers and readers of literature, especially Dalit Literature will find this book extremely useful and informative. The esteemed contributors, who have enriched this book with their valuable research papers are Dr S. Chelliab. Dr Bijender Singh. Dr Shalini Saxena, Hatish Mangalam, Dr V. Nagarajan, Dr M. Richard Entico, Dr C. Ramya, Dr Suruchi Sharma, Dr F. Vincent Rajaeckar, Neha Rama, Dr S. Pushpalatha, Dr Ishrat Jahan, K.M. Kcerthika, Sanjay Kumar, S. Divya Bharathi, N. Kaushi Reddy, Guni Vats, Disha Sharma, S.F. Filomine White Sheela, Dr Kishore Ram, Dr Kusum Kanger, Dr Prachi Priyanka, A.P. Pavither Bhumaneshwani, Dr Jayahnee Hazarika, Dr Pallavi Saxera, Dr Sumitra Singh.



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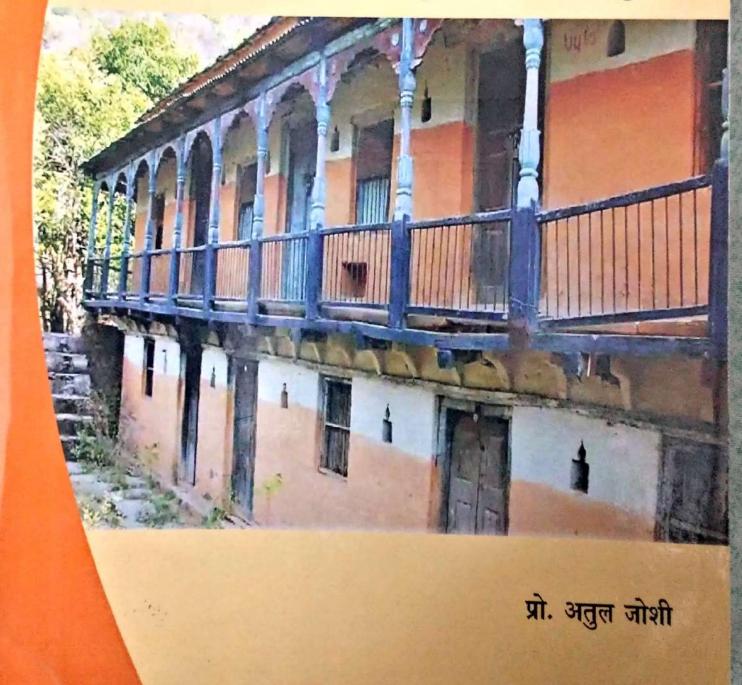
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# भारतीय हिमालय क्षेत्र से पलायनः चुनौतियाँ एवं समाधान

Migration from Indian Himalayan Region: Challenges and Strategies



भारतीय हिमालय क्षेत्र से पलायन : चुनौतियाँ एवं समाधान Migration from Indian Himalayan Region : Challenges and Strategies

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## RURAL TO URBAN MIGRATION IN INDIA AS AN OPPORTUNITY OR A CHALLENGE: AN EVAULATION

Dr. Pardeep Kumar\* & Dr. Suraj Walia\*\*

#### ABSTRACT

Mobility has been an inherent part of human existence since the days of civilization. In other words, migration in any country including India is one of the basic determinants of demographic change and population redistribution over the period of time. Migration in India is not new and historical accounts demonstrate that people have moved from one place to another place in search of better opportunities to live quality life. Migration is both cause/reason as well as effect/result therefore migration has much positive as well as negative implications for any economy and India is not an exception of this. Migration doesn't mean only rural to urban migration but it also includes migration from urban to rural, rural to rural and urban to urban. But the rate of net rural to urban migration has increased from 21.2 percent in 1991-01 to 24.1 percent in 2001-11 as per the available data of Census. Keeping in above backdrop, the present paper is a humble attempt to analyze and interpret the trends of rural to urban migration and its implications in the form of development of urbanization (an opportunity) and pressure on urbanization (a challenge).

Key-Words: Migration, Rural to Urban, Urbanization and Indian Economy.

#### Introduction

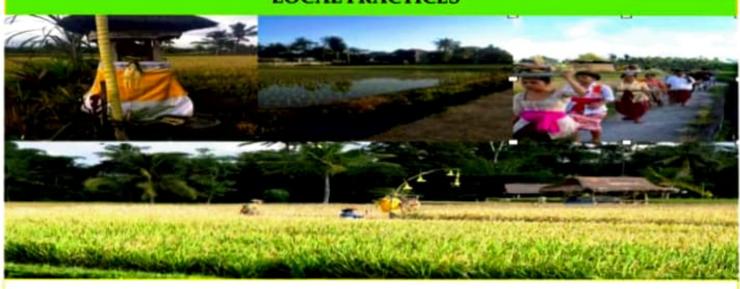
Migration has been a major source of human survival, adaptation, and growth across the centuries and millennia in any country of the world including India. Migration in the present day world is shaped by a number of aspects related to economic, religious, political, life risk, and various ethnic and socio-cultural concerns. Indian economy is one of the progressive economies of the world due to the improvements in all spheres of economic, social, political and religious aspects. Being a developing economy of the world, Indian economy is facing many challenges such

\*Principal, K.L.B. D.A.V. Girls College for Management, Palampur Kangra (Himachal Pradesh) \*\*Assistant Professor, Department of Economics, R.K.S.D. (PG) College, Kaithal (Haryana)

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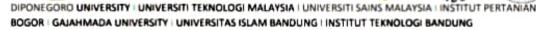


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#### MICROFINANCE AS A TOOL FOR GENDER EQUITY IN RURAL DEVELOPMENT: A CASE STUDY OF HARYANA

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#### Abstract

Gender Equity in Rural Development(10)

Women have been the most under-privileged and discriminated strata of Indian society including Haryana, one of the most developed States of India. To reduce if not remove discrimination, discontent and deprivation concerning women, microfinance programs have been promoted as an important strategy for their empowerment ever since Professor Mohammad Yunus of Bangladesh began experimenting with microcredit and women Self Help Groups. In the present study which has been conducted in four districts of Haryana State, 272 women members of the Self Help Groups have been interviewed with the help of a comprehensive schedule. The empowerment of women which has resulted in gender equity in rural development has been judged by analyzing the responses of the women beneficiaries in the study. We have observed that microfinance has resulted in empowerment, gender equity and social justice. It has helped in reducing domestic violence and also helped in antialcoholism among the villagers but has not helped in remarriage of widows, preventing bigamy and early marriage of girls because of the patriarchal setup of society. To ensure inclusive growth, gender equity and women empowerment, we need to take remedial steps which will increase the efficiency and sufficiency of micro financing for self-employment. There is a strong case for monitoring and evaluation with good governance (SMART and SIMPLE administration) for achieving better results in making microfinance under SHGs a success story for rural development in India.

#### Keywords

*Keywords:* Type your keywords here, separated by semicolons ; Self Help Groups; Domestic Violence; SMART& SIMPLE; Women Empowerment; Good Governance

#### 1. Introduction

In the recent past Microfinance has become one of the most promising ways to use scarce development funds to achieve the objective of poverty alleviation and empowerment of women. Microfinance is a term for the practice of providing financial services such as microcredit, micro savings and micro insurance to the rural poor. It is a financial service of

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small quantity provided by financial institutions to the poor. These services may include savings, credit, insurance, leasing, money transfer etc. The poor find it difficult to have an access to financial services through the formal sector because of the cumbersome procedure. They do not have any collateral to secure a loan though they have small savings. These poor people have to approach village moneylenders to meet their credit needs. Microfinance has become one of the most effective interventions for economic empowerment of the poor.

#### 1.1. Self Help Group (SHG)

SHG is a group of the poor in both urban and rural areas who have volunteered themselves in a group of 10-20 people from a homogeneous class for addressing their common financial problems. They agree to convert their savings into a common fund known as Group Corpus. The members of the group agree to use this common fund to make small interest bearing loans to their members. The Group Corpus is supplemented with Revolving Fund sanctioned as cash credit limit by the banks. These groups are like micro banks of 10-20 people who manage two types of loans; internal and external. Internal loans are based on the savings of members, whilst the external loans are of various origins, banks being the most frequent source.

#### 1.2 Women Empowerment

Women have been the most under-privileged and discriminated strata of the society not only in India but the world over. Microfinance has been gaining considerable importance as a tool for empowering the women and the marginalized since the latter half of the 20th century. Microfinance programs are promoted as an important strategy for women empowerment ever since 1976 when Professor Mohammad Yunus of Bangladesh begin experimenting with microcredit and women Self Help Groups. Yunus is of the view that if the goals of economic development include improved standard of living, removal of poverty, access to dignified employment and reduction of inequality , then it is quite natural to start with women because they constitute the majority of poor, under employed and economically and socially disadvantaged. Women have been shown to spend more of their income on their households. As the women are more likely than men to spend more of their incomes on households and family needs, assisting women, therefore generates a multiplier effect that enlarges the impact of microfinance.

Empowerment is a multi-dimensional social process that helps people gain control over their own lives. It is a process that fosters power (that is, the capacity to implement) in people for use in their own lives, their communities and in their society, by acting on issues that they define as important. Empowerment is the process of enabling people, especially women to acquire and possess power resources to make decisions on their own or resist decisions that are made by others which affect them.

According to the World Bank, "Empowerment is the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. Central to this process is actions that both build individual and collective assets, and improve the efficiency and fairness of the organizational and institutional context which governs the use of these assets." (World Bank empowerment website www.worldbank.org)

#### 2. Review of Literature

Following studies regarding impact of microfinance on the empowerment of the rural women justify the need of the present study.

Manimekalai and Rajeshwari (2001) in their study of SHGs in Tamil Nadu found that SHG women who took up their own enterprise like tailoring, animal husbandry, petty shops etc. were contributing more than 50 percent of their earnings to the household. They further observed that though women were supplementing the family income but their voices were not heard in core family decisions like education and wedding of their children, purchasing assets etc.

Ashe and Parrott (2001) observed in their research project (Women's Empowerment Project in Nepal) that 68 percent of women experienced an increase in their decision making role in area of family planning, children's marriage, buying and selling property and sending their daughters to school after availing of the microfinance.

Kabeer (2001) in his study of the SEDP in Bangladesh concluded that empowerment and wellbeing benefits substantially increased when women controlled their loans and used them for their own income generating activities and the standard of members was found to be much higher than the non members.

Reddy (2002) in his study has reported that after the onset of microfinance, women had better assess to assets and resources and were able to tackle the issue of injustice and family violence. Thus microfinance has contributed to their empowerment.

#### 3. Evolution and Models of Microfinance in India

India has been experimenting with microfinance strategy in the form of Self Help Group (SHG) scheme as a part of formal credit delivery system since 1960s while giving lot of freedom to Non-Government Organizations (NGOs) for setting up Self Help Groups based on various models. Government of India, RBI and NABARD has made concerted efforts to provide the poor with access to microfinance through formation of SHGs and the formal credit delivery system. The evolution of microfinance in India (since 1960) is depicted below:

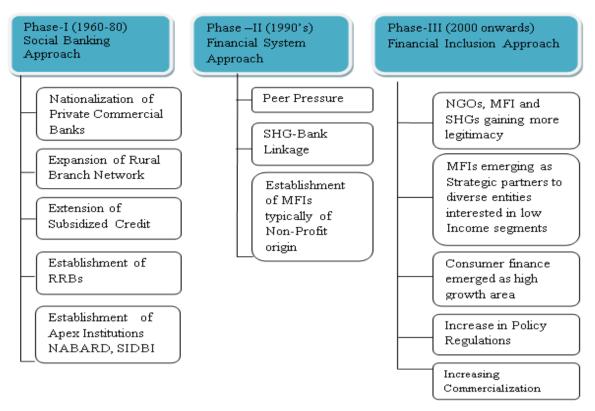


Figure 1. Evolution of Microfinance in India (1960-2018)

However, the real impetus to microfinance was provided after announcement of Microfinance Development Fund of Rs. 100 crore by Union Finance Minister in his budget speech for the year 2000. The microcredit program, which was formally heralded in 1992 with a modest pilot project of linking around 500 Self-Help Groups (SHGs) with the banks, has made rapid strides in India exhibiting considerable democratic functioning and group dynamism. The microcredit program in India is now one of the largest in the world. The SHG-Bank linkage Program was launched in 1992 as a flagship program by National Bank for Agriculture and Rural Development (NABARD). This program envisages organization of the rural poor into SHGs for building their capacities to manage their own finances and then negotiate bank credit on commercial terms. The microfinance initiative of NABARD has passed through various phases over the last two decades i.e. pilot testing from 1992-95, mainstreaming from 1996-98 and expansion from 1998 onwards.

In India microfinance services are being provided primarily through three main sources:

- Informal Sources: Money lenders and shopkeepers
- Semi-formal Institutions: Non-Government Organizations (NGOs)
- Formal Institutions: Commercial Banks, Regional Rural Banks (RRBs) and Cooperative Banks

#### 3.1 Models of Microfinance

There are mainly three models of the Microfinance which are in operation in India at present. This categorization is based on the modes of formation, nurturing and credit linkage. These models are explained as under:

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#### 3.1.1 Model I

Banks themselves take up the formation and nurturing of the SHGs, opening their accounts, train the members in record keeping, managing credit and providing them with bank loans. 20 percent of the financing have been made under this model. Figure below explains the working of this model:

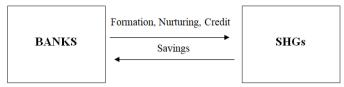


Figure 2. Working of Model I

Source: Evaluation study of SHG Bank Linkage Program in KBK region in Orissa by NABARD- Bhubneshwar

#### 3.1.2 Model II

SHGs are formed by formal agencies other than banks i.e., NGOs, Individual Rural Volunteers (IRVs), Farmer's Club (FCs) and others but are directly financed by banks. 74 percent financing has been done under this model. Financing under Swaranjayanti Gram SwarozgarYojna (SGSY) also comes under this model. The working of this model in explained with the help of the Figure given below:

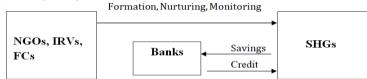
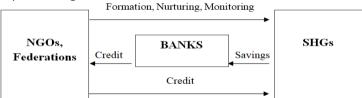


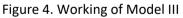
Figure 3. Working of Model II Source: Evaluation study of SHG Bank Linkage Program in KBK region in Orissa by NABARD-

Bhubneshwar

#### 3.1.3 Model III

SHGs are financed by banks using NGOs and other agencies like SHG Federations as financial intermediaries. Bank finance these agencies that in turn finance their member SHGs. Only 6 percent of financing has been done under this model in India. Working of this model is explained with the help of the figure below:





Source: Evaluation study of SHG Bank Linkage Program in KBK region in Orissa by NABARD-Bhubneshwar

#### 4. Objectives of the Study

The main objective of the study is to analyze the impact of microfinance on the empowerment of rural women and gender equity in rural development.

In the light of the above objective of the study, the basic research question is

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### "What is the impact of Microfinance on empowerment of rural women and gender equity in rural development in Haryana State?"

#### 5. Methodology and Sample Design

The study has been conducted in the Haryana state as it is one of the most progressive States of India with second rank in terms of per capita income. It has been conducted in the areas which are primarily reliant on agriculture and animal husbandry. The state has been divided into two major climatic zones i.e. Eastern Zone and Western Zone. This classification is based on topography, crops and cropping pattern, soil type, rainfall etc. Two districts from each of the agro climatic zones have been selected randomly for the present study. Kurukshetra and Kaithal districts have been selected from the Eastern zone whereas Hisar and Fatehabad have been selected from the Western Zone. The multi stage stratified sampling method has been used for selection of the blocks, villages and ultimate sample of the Self Help Groups. The study sample consists of 56 Self Help Groups and 272 women members from these Self Help Groups selected from 20 villages from nine blocks of four districts of Haryana state by using multi stage random sampling method.

Distribution of blocks, villages, number of sample SHGs and its members are given in the Table 1.

Sr. No.	Name of Districts	Name of Blocks	Name of Villages	No. of sample SHGs	No. of members of sample SHGs
1	Kaithal	Guhla	Kharaal, Dandota	6	75
		Siwan	Farshmajra, Siwan	6	75
2	Kurukshetra	Shahbad	Nagla, Mamumajra, Yari	4	77
		Thanesar	Barwa, Jyotisar	18	77
3	Hisar	Uklana	UklanaMandi, Budhakhera,		
			Daulatpur, Latani	6	56
		Hisar I	Gandhi Nagar, Dhansu	6	
4	Fatehabad	Ratia	BabanPur, Badalgarh	4	
		Jakhal	Chandpura, Sidhani, ChandoKalan	6	64
Total	4	8	20	56	272

Table 1: Distribution of sample SHGs and its members

Source: Compiled from the Survey Data

#### 6. Data Analysis and Main Findings

The success of any development program lies in its ability to affect a desired transformation in the lives and livelihoods of the target groups it aims to benefit. In the present study an attempt has been made to analyze the socio-economic impact of Microfinance in Haryana state. To analyze the 'socio-economic' impact, study of those social factors is necessary to be undertaken which are having economic implications. The impact studies generally follow three types of approaches:

- Comparing before and after situations (i.e., Pre-post technique)
- Comparing with and without situations (i.e., Control sampling technique)
- Studying the longitudinal samples (i.e., Panel data)

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However, for the present study, first approach has been followed depending on data suitability to assess different issues and parameters. Pre-post technique was followed to assess the impact of Self Help Group Bank Linkage Program (SBLP) particularly on borrowing and asset creation, impact on income, savings and employment. In addition to this technique, the study also uses impressions/ judgments, views and sayings of women SHG members to assess and touch certain vital issues pertaining to the study

The socio-economic profile of the study sample is depicted in the Table 2 below. In the table various factors like age, gender, marital status, caste, religion, occupation, education level, family type and economic group of the 272 sample beneficiaries has been given with percentages.

No.	Factors	Category	Frequency (N-272)	Percentage (%)
1	Age	20-30 (years)	71	26
		31-40	123	45
		41-50	61	22
		51-60	12	4
		More than 60	5	2
2	Marital	Married	260	96
	Status	Unmarried	-	-
		Widow	12	4
		Divorced	-	-
3	Caste	SC	159	58
		ST	-	-
		BC	102	38
		General	11	4
4	Religion	Hindu	231	85
	U	Muslim	5	2
		Sikh	35	13
		Others	1	-
5	Occupation	Agriculture	-	-
	·	Allied Activity	147	54
		Casual Labor/ Agriculture Labor	-	-
		Business/ Manufacturing	125	46
6	Education	Illiterate	174	64
	Level	Primary	82	30
		Metric	16	6
		Graduate	-	-
		Post Graduate	-	-
7	Family Type	Nuclear	194	71
		Joint	78	29
8	Economic	BPL	256	94
	Group	APL	16	6

Table 2: Socio-Economic Profile of the Sample Beneficiaries

**Source:** Compiled from Primary Data

It is revealed from the above table that in the survey sample maximum number of members (45 percent) are in the age group of 31-40, 159 (58 percent) belong to scheduled caste, 231 (85 percent) are Hindu, 147 (54 percent) are engaged in the allied activities, 174 (64 percent) are illiterate, 194 (71 percent) are from nuclear families and 256 (94 percent) are from BPL families.

In view of the importance of SHGs in rural microfinance and financial inclusion, it becomes necessary to ascertain the impact of the SHG program on the borrower-members of the SHGs. Table 3 presents position in respect of some of the socio-economic determinants before and after joining of SHG.

S. No.	Socio-Economic determinants	Category	Before joining (N-272)	After joining (N-272)
1	Amount of loan	Up to 10000	126(46)	24(9)
	taken	10001-20000	34(13)	107(39)
	(Rs.)	20001-30000	05(2)	61(22)
		Above 30000	04(2)	80 (29)
2	Assets Owned	Land	10(4)	11(4)
		Domestic animals	107(39)	246(90)
		Type of house-		
		i) Kutcha	196(72)	85(31)
		ii) Semi-Pucca	56(21)	72(26)
		iii) Pucca	48(18)	115(42)
		Household goods	70(26)	136(50)
		Any Other	-	02(1)
3	Annual Income (Rs.)	Below 20000	209(77)	107(39)
		20001-40000	58(21)	146(54)
		40001-60000	05(2)	11(4)
		Above 60000	-	8(3)
4	Annual Savings (Rs.)	Below 10000	142(52)	229(84)
	,	10001-20000	03(1)	31(11)
		20001-40000	-	02(1)
		Above 40000	-	-

Source: Compiled from Primary Data \*Figures in parenthesis are percentages.

It is revealed from the above table that after joining a SHG, the amount of loan taken has increased considerably as number of loan takers has increased and the members have moved to the higher category of loan amount which means more investment in the economic activity undertaken. The number of assets owned has also increased in case of domestic animals and household goods whereas land remains almost the same. Out of the increased income, the beneficiaries have invested in housing as number of members living in Katcha house has reduced from 196 (72 percent) to 85 (31 percent) and number of members living in Pucca house has increased from 48 (18 percent) to 115 (42 percent). The level of annual income has also increased as less members are now having income below Rs.20000 as it reduced from 209 (77 percent) to 107 (39 percent). 88 members moved to the income level more than Rs.20000, 6 out of them to more than 40000 per annum and 8 to even above Rs.60000. Annual savings has also increased considerably as 229 (84 percent) of the members are now able to save as compared to 142 (52 percent) before joining the group. 31(11 percent) members are now able to save between Rs.10001-20000 as compared to 3 (1 percent) before joining SHG. 2 members are now even able to save more than Rs.20000 whereas no member was in this category before.

The empowerment of and social justice for the women can be judged by analyzing the response of the women beneficiaries to the questions asked in the interview schedule. Out of 272 women beneficiaries, 249 (92 percent) have admitted that microfinance have resulted in their empowerment. 51 (19 percent) women were elected to village panchayat, 167 (61 percent) have admitted that there is a increase in their role in governance of the village, 199 (73 percent) felt increasing role in community decisions a and actions and 35 (13 percent) are

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now have role in delivery and maintenance of services (such as schools, healthcare, roads, veterinary care, pulse polio, literacy, anti-dowry etc.)

272 women beneficiaries have responded to the question regarding whether microfinance has resulted in social justice for them and 262 (96 percent) have admitted the same. 233 (86 percent) feels that it helped in ending domestic violence but very few felt that it helped in preventing bigamy and marriage of girls/ remarriage of widows. 118 (43 percent) felt that microfinance has also helped in anti-C the village and helped in social justice by way of reduction in domestic violence.

#### 7. Conclusion and Policy Implications

From the above analysis it is clear that microfinance has a positive impact on the socio-economic life of the women members of the SHGs in the form of increase in income and savings thus resulting in increase in expenditure on food, clothing, health and education which helped in increasing standard of living of poor in Haryana. More than 85 percent groups formed have undertaken economic activities and 63 percent of assisted families have crossed the poverty line mainly because of microfinance. It has helped in getting rid of money lenders as it has helped in fulfilling immediate credit needs of the rural masses.

More than 60 percent groups formed in the state belong to the women. Microfinance had also improved the social status of rural women and increased their confidence which resulted in their empowerment. It has also resulted in social justice and helped in reducing domestic violence. Women themselves sell their product in the market which has made them entrepreneurs as they now take their decisions themselves. It has further been observed that delivery of microcredit to the poor is more effective and less costly in the organized form of Self Help Groups (SHGs). Some of the policy implications flowing from the study are appended below-

- It is found that number of women members in a Self Help Group was 10 to 12 in majority of the groups whereas the ideal number is found to be 5. Members believed that small groups are easy to handle and help in better understanding among the members. At least one member in the group should be from middle class family who knows systems and procedures better. It will help in more effective organization of the group. This fact has also been advocated by Mohammad Yunus while explaining the experiences of microfinance in Bangladesh.
- 2. The major portion of the funds allocated for the scheme has been spent on subsidy. Instead of providing subsidies, loans at zero rate of interest should be provided to the beneficiaries.
- 3. To make micro financing a success story we should switch over to the "Islamic Banking Model" which emphasis on Zero percent rate of interest. Instead of disbursing crores of rupees in subsidies to the beneficiaries of the microfinance the government should compensate the financing institutions with this subsidy amount so that they can provide loans at Zero percent rate of interest. This will reduce the risk of mis-utilization of loan and will subsequently help reduce NPA in the banks.
- 4. Insurance products should also be provided on proper pricing for the SHG members as a welfare measure by the government. It would be ideal for poor segments of the rural population who cannot invest in multiple insurance policies. There is a serious need to introduce micro insurance products and bring together various players in the insurance sector for supporting pilots for development of composite insurance products which cater for life, health, crops, assets and accidents.

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5. Microfinance can be a success story if we adopt healthy practices adopted by Gramin bank of Bangladesh which got recognition due to Nobel Peace Prize to Dr. Mohammad Yunus as an economist. Our approach in micro financing is 'target oriented' in terms of expenditure allocated which requires 'result orientation'. There is a scope of monitoring and evaluation by academicians rather than professionals and officials to make it unbiased.

Based upon the findings of the study and to ensure inclusive growth which means including the excluded segments, caring the less cared and using the less used manpower, we need to control corruption, population and inflation. There is a strong case for monitoring and evaluation with good governance SMART administration (Simple, Moral, Action oriented, Responsive and Transparent), manpower planning and inflation targeting for achieving the better results in making microfinance under SHGs a success story in India for women empowerment and gender equity in rural development.

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# COMPUTERIZED ACCOUNTING SYSTEM

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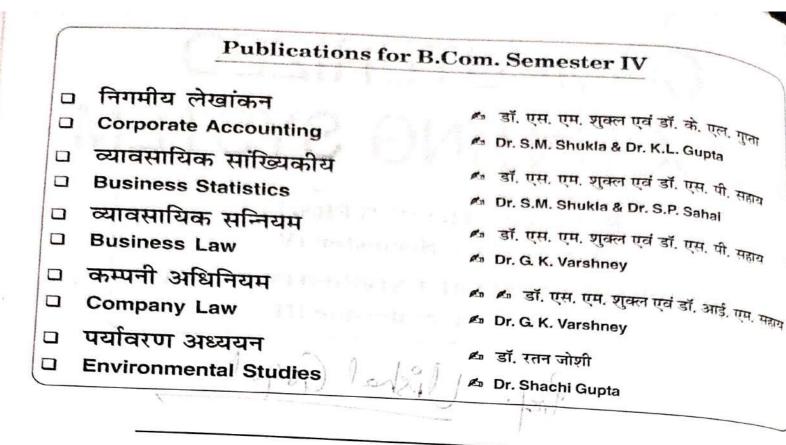
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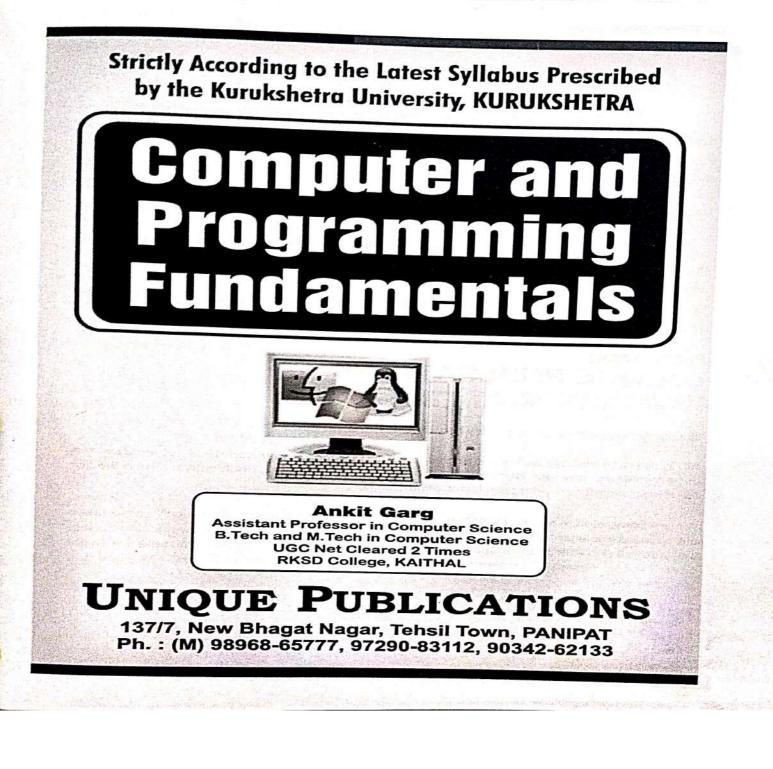
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