

**PROFILE OF SELF HELP GROUPS (SHGs)
IN KARAMADAI BLOCK**

**By
SUDHA. S.**

**A THESIS SUBMITTED TO THE AVINASHILINGAM INSTITUTE FOR HOME SCIENCE
AND HIGHER EDUCATION FOR WOMEN (DEEMED UNIVERSITY), COIMBATORE-641 043
IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE DEGREE OF
MASTER OF SCIENCE
IN HOMESCIENCE EXTENSION EDUCATION**

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Certified as bonafide research work.



Signature of the
Head of the Department



Signature of the Guide.



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Contents

LIST OF CONTENTS

CHAPTER NO.	TITLE	PAGE NO.
	LIST OF TABLES	
	LIST OF FIGURES	
	LIST OF PLATES	
	LIST OF APPENDICES	
I	INTRODUCTION	1
II	REVIEW OF LITERATURE	7
	A. Need for micro finance for women	7
	B. Supportive services for women	14
III	METHODOLOGY	23
	A. Selection of the locale	23
	B. Selection of the sample	23
	C. Selection of the method and tools	24
	D. Collection and processing of the data	27
IV	RESULTS AND DISCUSSIONS	28
	A. Back ground information about the members of the SHGs.	28
	B. Details of thrift and credit activities of the SHGs	30
	C. Credit flow realised	33
	D. Group dynamics generated	36
V	SUMMARY AND CONCLUSION	44
	BIBLIOGRAPHY	
	APPENDICES	

LIST OF TABLES

TABLE NO.	TITLE	PAGE NO.
I	THRIFT AND CREDIT MOBILIZED	21
II	DETAILS OF SELECTED SELF HELP GROUPS	24
III	BACKGROUND INFORMATION ABOUT THE MEMBERS OF THE SHGs	29
IV	REASONS FOR JOINING THE SHGs	31
V	AMOUNT OF SAVINGS	32
VI	THRIFT / CREDIT STATEMENT (SUMMARY OF TABLE)	33
VII	STRUCTURE AND PERFORMANCE OF THE SHGs	37
VIII	OVERALL RATING OF THE SHGs	42

LIST OF FIGURES

Chapter No.	Title	Page No.
1.	MAP ON KARAMADAI PANCHAYAT	23 a
2.	DETAILS OF INTERNAL LENDING	32 a
3.	GROUP DYNAMIC EXHIBITED BY THE GROUPS	38 a
4.	OVERALL RATING OF THE SHGS	42 a

LIST OF PLATES

Chapter No.	Title	Page No.
1.	MOTIVATION CAMPAIGN	24 a
2.	MAINTENANCE OF RECORDS	41 a

LIST OF APPENDICES

Appendix No.

Title

- | | |
|----|--|
| I | INTERVIEW SCHEDULE TO ELICIT
THE INFORMATION FROM THE
RURAL (SHGs) |
| II | SCORE CARD TO EVALUATE THE
SHGs |



Introduction

I INTRODUCTION

Women's development is directly related with national development. The effective management and development of women's resources, abilities, interests, skills and other potentialities are of paramount importance for the mobilization and development of human resources.

The strategy of "Woman Development" to be three fold, that is, of education, employment and health. They are interdependent and dependent on the total development process.

Several of the national poverty alleviation programmes depend mainly on the credit support by government and the banking sector. These programmes have not achieved the desired results, since they often laid emphasis on the economic uplift alone without giving necessary linkage to social factors. The target oriented approach coupled with lack of organisational support at the grass root level added to the flaws in the system.

Grass root level organizations of the rural women were earlier seen as delivery mechanisms for certain services and for training women in household activities. These organizations are to become mobilizers and participatory mechanisms to increase the visibility and bargaining power of women, to strengthen their voice in development decisions and to develop economic activities on a collective basis and ensure access to developmental inputs. (Mathew and Nair, 1986; Sharma, 1986).

Recent experiences suggests that putting together small grouping of women with similar interests and homogeneous factors enables them to augment

their meagre resources and helps them to sort out their own priorities according to their felt needs and problems. To such well organised self-help groups, assistance can be rendered to secure greater financial, technical and moral strength.

Women have always shown extraordinary dynamism in organising themselves for group activities for income generation, and for better bargaining power. Membership in a group gives women a legitimate forum beyond the private domestic sphere and a more audible voice in demanding services and inputs to which they previously lacked access. It permits a gradual building of their capacity to interact effectively and redistribute economic opportunities (Bernard and Gayfer, 1983; Kharbanda, 1991; Davis, 1992; Sudheer, 1996 and Sekharan, 1994).

Women quickly learn to operate through group process and group dynamics resulting in a remarkable attitudinal and social change. Through collective action, women can be empowered economically, socially and politically as well. Most important, group dynamics can transform women from beneficiaries and passive recipients of other's largesse, into clients who participate in a long term reciprocal relationship with the institutions that serve them. A micro analysis of the poverty alleviation programme, Development of Women and Children in Rural Areas (DWCRA) in Tamil Nadu, India, by Jothimani and Sithalakshmi (1994) proved that organisational behaviour of the women's groups was the major influencing factor contributing to the success of the economic pursuits.

The collective strength women build gives them access to and control of resources. Promoting groups of poor women is also a means of countervailing the oppressive social forces which keep women tied to their children and families because of the traditional roles assigned to them. Grouping of women has increased their awareness and eliminated exploitation by the middleman. Group dynamics encompasses the dynamics of interaction patterns within the group, the subtle and the not-so-subtle pressures exerted by group members and the manner in which decisions are made in the group (Berkowitz, 1980; Kuchhal, 1993, Kulkarni, 1994; Sekharan, 1994; Prasad and Prakash, 1997; Jha *et al.*, 1998 and Misra, 1998).

Self Help Group (SHG) is a homogeneous group of 10 to 20 women each. These women select their own leader and also fix the tenure for such leadership. SHGs are extremely helpful in allowing the NGOs to know a large number of individuals intimately and to relate to them in a variety of ways including facilitating credit availability. Through peer pressures exercised by the members, each member can be made responsible for using and returning credit made available to her through a financing institution. The SHGs also serve as decentralized centres of administration for NGOs, who take responsibility for forming these Self Help Groups (Ministry of Human Resource Development, 1996).

Organising the poor into groups however, is not a easy task. It is here that the Non-Governmental Organisations (NGOs) have to play a vital role, to identify the interested persons, form SHGs and guide the members in framing the rules and regulations for thrift-credit procedures and repayment ethics. They

must also train the members on group dynamics, income generation activities, account maintenance and in the art of administration etc., and also liaison with the bank or other financial institutions for credit support (Navin, 1997).

The "Linkage programme of Self-Help Groups with Banks" through NGOs has proved to be a successful model for supplementing the existing rural credit delivery system which offers solution to the twin problems of the banks viz., high transaction costs for small loans and very high loan defaults. Till 31 March 1996, over 4600 SHGs were linked with banking systems in India in 14 states through 26 Commercial Banks, 46 Regional Rural Banks and four Cooperative banks. Given the vast magnitude of India, the progress under the linkage programme is considered quite moderate. There is a vast potential for expanding it, especially in areas where the incidence of poverty is high particularly in the resource poor regions (NABARD, 1996).

NABARD and SIDBI have launched schemes for promotion of Self-Help Groups and NGOs as a channel for flow of funds to micro enterprises. NABARD is likely to cover about 15,000 SHGs in 1998-99, as against the target of 10,000.

The Department of Women and Child Development in the Ministry of Human Resource Development, Government of India has floated a number of programmes for women's economic empowerment. A new policy initiative called Indira Mahila Yojana (IMY) is based on the formation of homogenous women's Self Help Groups at the grassroot level which will be clustered to form local boards. The Self Help Groups will be mobilised initially for thrift and saving purposes. When the groups have stabilised it is envisaged that they will

graduate to income generation activities for the economic empowerment of the members. In effect they will become solidarity groups which should in turn encourage the existing banking system and other credit institutions to extend financial support to them. It is seen as a means of delivering an integrated package of support to poor communities with the priorities for action being determined by the women themselves. Furthermore, the Self Help Groups will be a focus for economic and social change. The Rashtriya Mahila Kosh - RMK (National Credit Fund for Women) is another programme initiated by the Department of Women and Child Development in 1993 to give credit to poor women in a simple manner through grassroot level NGOs with proven record of reaching out to the needy, with professional competence.

The Department of Women and Child Development of the Ministry of Human Resource Development, Government of India has requested the Avinashilingam Education Trust with the NGO status and established credibility in working with women, to organise women's clubs at the grassroots called Indira Mahila Kendras (IMKs). Accordingly 40 IMKs in Coimbatore Corporation slums and 20 IMKs in Karamadai Block of Coimbatore District were organised with 200 members in each IMK. To make these women eligible to get credit through the RMK, the Trust contemplated organising Self Help Groups (SHGs) within each IMK. To begin with, 25 SHGs in urban and 25 SHGs in rural areas were initiated covering nine and eight IMKs respectively.

It was felt imperative to give a research thrust to this endeavour right from the beginning, to document the profile of SHGs in Karamadai Block in

order to find out the quantitative and qualitative outcomes of SHGs particularly in terms of the credit flow and group dynamics. Hence this research study

The objectives of this research are as follows :

1. Study the socio-economic profile of the members of SHGs
2. Study the group dynamics among the group
3. Assess the outcomes of these efforts in quantitative and qualitative dimensions



Review of Literature

II. REVIEW OF LITERATURE

The literature pertaining to this study have been reviewed under the following heading :

A. Need for Micro Finance for Women.

B. Supportive services for women.

A. Need for Micro Finance for Women.

Need for Micro Finance for women is dealt under the following sub headings.

a. Feminisation of Poverty.

b. Credit Needs of Poor Women.

c. Women and Credit Delivery System.

d. Women and Informal Finance.

e. Micro Credit for Women.

a. Feminisation of Poverty.

India has 400 million women out of a population of 844 million, and 61 per cent of women are illiterate. Women in India form 89% of the informal and unorganised sector. Women's work participation rate is higher in the rural areas. Women make up one third of the labour force in India, and 90% of the rural and 10% of the urban women workers are unskilled. Rural women's earnings are only 10% of that of their male counterparts for the same work done. It is found that 30-35 per cent of households in India are headed by females and majority of them reported to be below poverty line. Of the 200 million people

constituting the hard core of rural poverty for the last 25 years, 100 million of them are females. Majority of them belong to socially and economically backward communities (Madhubala, 1992). These figures clearly point out at a deprecation often termed as the feminisation of poverty. Analysis of women's poverty suggests that its main causes stem from the perpetual disadvantage of women in terms of their position in the labour market, access to productive resources like 'credit' and meagre income for the satisfaction of their basic needs.

b. Credit Needs of Poor Women.

Credit can be targeted in several ways to achieve the objectives of poverty alleviation through employment and income generation specially for women. First investment may be directed towards labour intensive industries of forms that the likely to create can be used to create forward and backward linkages to income producing activities of women in their formal sector. A third option is to direct credit to business that transfers women's household responsibilities to the market and relieves women of some of their domestic burdens at a reasonable cost. Finally loans can be granted directly to individual micro enterprises that are owned by women creating jobs for women and allowing them to improve productivity and raise their own income. (Berger, 1989).

Improving women's productivity can have important effects in terms of growth and distribution. Increasing women's ability to earn and control a secure livelihood also has positive effects on women's status and decision making power. Therefore efforts to improve the position of women must focus

on women as economic agents and not as mere recipients of public support (Bennett, 1992, Yadav *et al.*, 1995 and Joshi, 1997).

With employment women do not remain as 'objects' of social change but become 'agents' of it. They cease to be only 'consumers' of economic goods and services but turn 'producers'. They participate in social reproduction as well as reproduction of labour for the next generation. However, if women are to be economically empowered they are to be provided with alternative forms of informal credit, training, employment, visibility, management skills and social security (ILO, 1984; Sundaram, 1987; Chatterji, 1988; Sharma, 1988; Dash 1993, Goet and Gupta, 1996; Jain, 1996 and Misra, 1997).

c. Women and Credit Delivery System.

Women need to be involved as separate clients in the credit delivery process because if a man in the poor rural household avails credit facilities, women do not necessarily benefit from such credit programmes because of the inegalitarian social structure and patriarchal family structure prevailing in rural societies. Moreover unless women are directly targeted for loans, the poorest of the poor suffer, since female headed households constitute majority in this group. Poor households cannot survive on men's income alone. Women need credit and support services to start activities and to expand them.

Moreover in developing countries like India there is more or less a formal division of labour and gender discrimination of labour is quite common. If women are left out of the credit programmes then activities performed by men

alone will receive financial help. Providing rural women with access to credit can lead to rise in productivity and household income that otherwise would not occur. This is because given the gender division of labour, prevalent in rural areas, credit programmes designed to raise the productivity of economic activities of men will not reach the activities ascribed to women.

Among the various credit delivery mechanisms attempted so far to address the problems of high transaction cost coupled with poor recovery of loans and limited reach of the formal credit delivery system, the "Linkage Programme of Self Help Groups (SHGs) with Banks" has offered viable solutions. It has brought to focus that "poor are capable of saving". Credit provision through such linkages is a powerful tool for institution building at the grassroot level as local communities develop management skills which can be used in other spheres to empower women (NABARD, 1997).

Women and Informal Finance

In rural areas, money lenders and traders are predominant as sources of informal finance. Money lenders charge higher rates of interest than official sources and extract monopoly profits from small borrowers who are denied access to formal markets. This can be the case as for example in Nicaragua where women pay yearly interest of 120 to 240 per cent of money lenders for needed investment capital. (Chinhas, 1973).

Women farmers also receive credit in kind in the form of seeds and fertilisers from middlemen. In India it is common for women in small business and petty trading to get credit from their wholesale dealers. Most of the rural

women in India face the problems of indebtedness to non-institutional creditors such as money lenders, middlemen, shop-keepers, relatives and friends. The non-institutional creditors in most cases perform the triple functions of marketing, money-lending and merchandising reinforcing their monopolistic position in the rural areas.

Often indebtedness to middlemen forces rural women to lose possession of land and machineries or they are forced to provide free labour service or work at low wages. This may create disincentive efforts. Through complicated credit marketing ties and the practice of extending credit in cash or kind women pay exorbitant rates or hidden interest estimated to be between 60 per cent of 80 per cent per annum. Therefore substitution of money lenders and middlemen by bank credit is the only way of reducing the drain on women of the high rate of interest charged by the money lenders. (Siwar, 1991).

Micro Credit for Women

In India coverage of women under IRDP has been increasing. Over 7,46,000 were assisted under IRDP during 1994-95 and about 6,76,000 women were assisted during 1995-96 (Annual Report, Govt. of India, 95-96).

But an indepth study of credit flows by gender in a Regional Rural Bank branch and a commercial bank branch in one district in Andhra Pradesh suggests that outside IRDP even in other Government sponsored credit programmes women's access to credit is even lower. Disbursement to women ranged between 6 per cent and 12 per cent overall but dropped to zero for agricultural cash credits (Narayana, 1993).

A study conducted in six branches of nationalised banks and 17 Primary agricultural credit Societies located in 3 blocks of Dindigul District reveals that the share of women in Institutional credit has not exceeded 17% of the total loan amount during the period 1985-86 to 1990-91. In fact the real share of women in the institutional credit is still lower when the benami (fictitious) loans are taken into consideration, as per the study. The field level study conducted in service areas of the selected nationalised banks with 558 women borrowers highlights the view that the proportion of benami loans in the total loan accounts is found to be 59.46 per cent in the case of agricultural loans, 16.83 per cent in the case of animal husbandry and allied loans, 32 per cent in the case of professional and self employed category, 25.93 per cent in the case of loans for small business, 30.77 per cent in the case of loans for retail trade, and 70 per cent in the case of housing (Lalitha, 1997).

Promotion of micro enterprises of post rural women through bank credit facilities is stupendous task. The strategy should facilitate credit plus approach through access of these women to skill training and other support services like raw material supplies, proper marketing linkages technical services and regular monitoring. As Micro credit summit which celebrated the end of an era of financial apartheid pointed out micro credit is just one part of a large effort to end poverty. To be successful the over-all, movement to end poverty will require the implementation of broad range of strategies. In fact the new paradigm of micro credit emphasises financial intermediation with self sustainability of institutions and qualitative and quantitative out reach to the poor. In this context reference should be made of 'Self Help Groups - Bank

linkage project being implemented under the guidance of NABARD which gives an institutional setup for micro entrepreneurs. This linkage programme is a part of micro finance operations emphasising savings based credit programme, flexibility in leading operations, delinking credit from the bondage of collateral requirements, group lending, inter-group learning, group decision in fixing repayment schedule, skill development through training and promotion of backward and forward linkage facilities through Non-governmental Organisations who act as facilitators. The NGOs play a pivotal role in the formation, promotion and stabilization of Self Help Groups. The net working among the banks, NGOs and women borrowers can open new vistas in building a new micro credit structure leading to sustainable development. Women development corporations and Government departments also engage the services of NGOs for mobilising women under their schemes on development of micro enterprises. Under the regulated credit regime interest rates stipulated are so low that they do not cover the costs of bank in lending to the rural poor. As a result, lending to micro enterprises has become a social obligation rather than a viable business proposition for the banks. Small loans involve high transaction costs and monitoring the accounts also poses difficulty. These problems can be overcome when women borrowers are formed into small groups and the loans are lent on the strength of group guarantee. Lending to the group minimises the transaction costs by covering a number of small loans under one account. The constant monitoring of groups by the NGO and the intimate knowledge of the members about each other help in assessment of the borrowers and the fear of social sanction ensures recovery. Moreover the closeness of NGOs with

grass-root women groups helps them to identify the aptitude of women for different types of income generating activities and arrange for skill development programme. The effective partnership between reputed NGOs and Banks for promotion of Self Help Groups will provide a strong institutional base for credit plus approach to micro enterprises of women.

B. Supportive Services for Women

Support to Training and Employment Programmes for Women (STEP).

The programme of STEP, launched in 1987, aims to upgrade the skills of poor and assetless women, mobilize conscientize and provide employment to them on sustainable basis in the traditional sectors of agriculture, small animal husbandry, dairying, fisheries, handlooms, handicrafts, khadi and village industries, sericulture, social forestry and wasteland development. In addition to the training and employment support, the three special features of this programme include - "Gender Sensitization". "Women in Development Inputs" (WID) and provision of "Support Services" - Department of Women and Child Development (1996).

Rashtriya Mahila Kosh (RMK)

The national credit fund for women called the RMK was set up in 1992-93 with a corpus fund of Rs. 31 crore with a major objective of meeting the credit needs of the poor women, particularly in the informal sector. It was set up as a society under the Societies Registration Act, 1860 and is being managed by a governing board. The Minister of State for Women and Child Development is the Chairperson of the *kosh*. The *kosh* has evolved and

finalized its lending policy and has disseminated credits to over 250 non-government organizations in the various parts of the country.

The objective of RMK is :

- a) to promote or undertake activities for the promotion of credit as an instrument of socio-economic change and development through the provision of a package of financial and social development services for the development of women;
- b) to promote and support schemes for improvement of facilities for credit for women for :
 - i) sustenance of their existing employment.
 - ii) generation of future employment.
 - iii) asset creation.
 - iv) asset redemption and
 - v) tiding over consumption, social and contingent needs.
- c) to demonstrate and replicate participatory approaches in the organization of women's groups for effective utilization of credit resources leading to self-reliance.
- d) to promote and support experiments in the voluntary and formal sector using innovative methodologies to reach poor women with credit and other social services.

- e) to sensitize existing government delivery mechanisms and increase the visibility of poor women as a vital and viable clientele with the conventional financial institutions.
- f) to promote research study, documentation and analysis of credit and its management.
- g) to cooperate with and secure the cooperation of the central and state governments and union territory administrations, credit institutions, industrial and commercial organizations and non-governmental, voluntary and other organizations and bodies in promoting the objects of the *kosh* and
- h) to accept subscription, grants, contributions, donations, loans, guarantees, gifts, bequests, etc., on such terms and obligations consistent with the aims and objectives of the *kosh*. (Publication Division, 1995 and Department of Women and Child Development, 1996).

Indira Mahila Yojana (IMY)

The scheme of Indira Mahila Yojana was launched on 20 August 1995 in 200 blocks throughout the country. IMY is a strategy to coordinate and integrate components of all sectoral programmes and to facilitate their convergence to benefit women.

The objectives of IMY are :

- a) to ensure convergence of sectoral services at the local, block and district levels, through active involvement of women and sectoral departments.

- b) to optimize the utilization of scarce resources in speeding up to the process of main streaming women in development.
- c) to create awareness among women through provision of information on different developmental programmes and issues of specific concern to women, as also on equality of social status, legal rights (like those to property and inheritance), constitutional safeguards etc.,
- d) to initiate a process of awareness generation education to enable women to understand and analyse their problems and find solutions through their collective interaction to match the individual programme benefits to their needs; and
- e) to help women to become self-reliant and independent by their economic empowerment through income generation activities and active participation in decision making at various stages.

Thus the three basic constituents of IMY are :

- i) convergence of inter-sectoral services.
- ii) income generation activities and
- iii) a sustained process of awareness generation / education
(Department of Women and Child Development, 1996).

Mahila Samriddhi Yojana (MSY)

Mahila Samriddhi Yojana launched on 2 October, 1993 through the network of 1.32 lakh rural post offices has become a very popular scheme among rural women. The scheme aims at promoting self-reliance and a measure

of economic independence among rural women by encouraging among them the habit of thrift. The Department of Women and Child Development is a nodal Department for the scheme. Under the MSY, every adult women is encouraged to have an account of her own in the post office into which she may deposit whatever amount she can save. For an amount upto Rs. 300 with a lock in period of one year, government contributes 25 per cent as incentives. Non-governmental organizations are also being involved for widening the coverage under the scheme (Publication Division, 1995).

Self-Help Groups (SHGs) is a homogeneous group of 10 to 20 women formed to attain a collective goal. Women who are homogeneous with respect to social background, heritage, caste or traditional occupations come together for a common cause to raise and manage resources for the benefit of the group members. Self Help Groups are organised to rotate small saving capital among the members (Srinivasan, *et al.*, 1997).

Self Help Groups are necessary to overcome exploitation, create confidence for economic self-reliance in poor, particularly in women are mostly invisible in the social structure. The SHGs become the basis 'for action and change' and build a relationship of mutual trust between the promoting organisation and the rural poor through constant contact and genuine efforts (Gupta, 1993). The basic difference between NGOs and SHGs is that although many NGOs work directly with the poor, SHGs are informal organisations of the poor which form an informal alliance for a goal to be achieved collectively. The proper targeting of the poor including women is crucial (Shridharan, 1997).

SHGs are extremely helpful in allowing the NGOs to know a large number of individuals intimately and to relate to them in a variety of ways including facilitating credit availability. Through peer pressures exercised by the members, each member can be made to feel keenly, individually and severally, responsible for using and returning credit made available to her through a financing institution. The SHGs also serve as decentralized centre of administration for NGOs, who take responsibility for forming these Self Help Groups (Ministry of Human Resource Development, 1996).

The nationalized banks, credit and financial institutions are laying great stress on the SHGs which embark upon thrift and credit societies. An overview of all the activities of the organizations reveal that they had been striving for the uplift of the status of women. They had realized that economic empowerment of women would help in large measure in raising the status of women. Hence, now many in the women's cell of gender activists stress on the 'Self Help Group' to ensure group cohesion among women, initiation of 'thrift and credit' activities to instill savings and on lending business. By ensuring this group cohesion, action and dynamism, the credit institutions are forth coming to give them financial assistance as short-term and long-term loans without security because the group cohesion itself stands testimony to their development.

No two groups are going to be completely identical in all the different aspects like size, composition, goals, programmes, activities and cohesion. The members may be greatly interdependent or quite autonomous, have a strong desire to belong to the group or wish they could withdraw from it. For either of these reasons, the functioning of groups is considered as 'dynamic'

and not 'static' (Berkowitz, 1980; Periman and Cozby, 1983; Dahama and Bhatnagar, 1987). The term 'group' processes' or 'group dynamic', a term introduced by Kurt Lewing is applied to the formulations or explanations of tendencies that predetermine certain kinds of behaviour on the part of groups (Lindgren, 1990).

Group cohesiveness tends to create uniformities; the members' attraction to the group motivates them to develop common goals and similar view points. However, the members may not always behave in exactly the same way even when they hold the same attitudes (Berkowitz, 1980).

The attractiveness of a group is partly determined by its composition. Members of a group have to get along with each other, which may be difficult if they are very different in status, values, attitudes, abilities or interests. It depends on the extent to which members recognize and adhere to its norms and deviancy poses a threat to cohesiveness (Lindgren 1990 and Fincham and Rhodes, 1992).

Since the 'SHG' concept is popularly adopted by National Bank for Agricultural and Rural Development (NABARD), national level organizations like RMK and IMR it was felt that these groups could bring in remarkable changes among women in terms of group cohesion, dynamism, thrift and credit management, tending to economic empowerment with convergence of services. Hence this innovative study would help us to know the extent of functioning of these SHGs in the selected district and hence could be popularized in all women's groups.

Avinashilingam Education Trust has been assigned by Rashtriya Mahila Kosh to form 40 SHGs - 20 in urban and 20 in rural areas. The institute had two solid experiences in dealing with SHG. One was a research done on the promotion of SHG in Kerala and Tamil Nadu undertaken by Devadas, Leelavathy and Gopinathan, (1996) which threw light on the cohesiveness of groups, economic empowerment and future course of action in strengthening SHG by NGOs (Table 1).

TABLE 1
THRIFT AND CREDIT MOBILIZED

NGOs Under Study	Total No. of SHGs Formed	No of SHGs Completed One Year	Total Thrift Collected (Rs.)	Amount Given as Loan to Members	Amount Recovered from the Members (Rs.)
Tamil Nadu					
PSS	37	31	2,02,000	1,46,000	1,05,000
SWESTIC	25	10	25,000	20,000	20,000
RICE	45	30	3,11,200	3,11,200	1,18,115
Manushi	270	120	7,58,855	7,58,855	7,58,855
RDO	39	32	1,26,336	1,26,336	1,26,336
Kerala					
SIDA	53	30	7,20,000	7,20,000	7,20,000
Vayalar	30	23	1,00,000	99,500	99,500
Memorial Youth Club					
The Dale View	215	174	14,11,435	11,17,200	11,17,200
Santhigram	11	10	61,344	50,000	50,000
SNVF	28	28	40,50,000	38,00,000	29,85,280

The following details was obtained from the research :

Economic Upliftment Through SHGs

1. The number of SHGs completed one year in the NGOs in Tamil Nadu varied between 10-120 and that of Kerala varied between 10-174.
2. The total thrift collected by the SHGs of NGOs in Tamil Nadu came up to a total of Rs. 14,23,391 whereas in the NGOs of Kerala it was as high as Rs. 63,42,779 which is a remarkable and sustainable indication of development.
3. The total amount given as loans to the members of SHGs by the NGOs in Tamil Nadu amounted to Rs. 13,62,391 (95.7 per cent) and that in the NGOs of Kerala was Rs. 57,86,700 (91.24 per cent).
4. The amount recovered from the members of SHGs by the NGOs of Tamil Nadu was found to be Rs. 11,28,306 (82.6 per cent) and that of Kerala was Rs. 49,71,989 (85.9 per cent).

The other research by Sithalakshmi and Bhuwaneshwari (1996) enabled women to organize themselves, initiate income generating activities and improve their standard of living.

10 ஆயிரம் சுய உதவிக் குழுக்களை வங்கிகளுடன் தொடர்பாக்கத் திட்டம்

கோவை, ஜன. 29 நாடு முழுவதும் 10 ஆயிரம் சுய உதவிக் குழுக்களை இந்த நிதியாண்டு (1998 99) இறுதிக்குள் வங்கிகளுடன் தொடர்புபடுத்தத் திட்டமிட்டுள்ளதாக சென்னையில் உள்ள நபார்டு வங்கியின் மாவட்ட வளர்ச்சி அதிகாரி எம்.கே. சுதாசுரீ தெரிவித்தார்.

கோவையில் மாவட்ட அளவிலான வங்கிகள் ஆய்வுக்குழுக் கூட்டம் வெள்ளிக்கிழமை நடைபெற்றது. பின்னர் செயலியாளர்களிடம் அவர் பேசினார். அதன் விவரம்

தமிழகத்துக்கு இந்த நிதியாண்டு நபார்டு வங்கி ரூ. 328 கோடி ஒதுக்கீடு செய்துள்ளது. அதில், கோவை மாவட்டத்துக்கான ஒதுக்கீடு ரூ. 28 கோடியும் இதுவரை, மாநில அளவில் ரூ. 152.38 கோடியும், கோவை மாவட்ட அளவில் ரூ. 15.69 கோடியும் பயன்படுத்தப்பட்டுள்ளது.

வழக்கமாக, மார்ச் 31ம் தேதிக்குள் இந்த இலக்குகள் எட்டப்பட்டுவிடும். ஆனால் இந்த ஆண்டு அவ்வாறு இல்லாமல் முன்னதாகவே இலக்கை எட்டத் திட்டமிடப்பட்டுள்ளது. அவ்வாறு எட்டப்பட்ட பிறகு கூடுதல் நிதி தேவைப்பட்டால் அதையும் ஒதுக்கத் தயாராக உள்ளோம். நபார்டு கடன்களைப் பயன்படுத்துவதில் தமிழகம் முன்றாவது இடத்தில் உள்ளது. அதை முதலிடத்திற்குக் கொண்டுவர முயற்சிகள் நடக்கின்றன.

கிராமங்களில், வங்கிகள் மூலம் கடன் பெற முடியாமல் தனியாரிடம் பலமடங்கு வட்டிக்கு பணம் வாங்கி அவதிப்படுபவர்கள் அதிகமாக உள்ளனர். அவர்களும் வங்கிக் கடனைப் பெற்றுப் பயனடைய வேண்டும் என்ற நோக்கத்துடன் சுய உதவிக் குழுக்கள் என்ற திட்டம் செயல்படுத்தப்படுகிறது. ஒரு குழுவில் 15 முதல் 20 பேர் (குறிப்பாக பெண்கள்) இடம் பெறுவர். அவர்கள் முதலில் தங்களால் இயன்ற தொகையை சேமித்து, வங்கியில் கணக்குத் துவக்கி சேமிக்கும் பழக்கம் ஏற்படுத்தப்படும். அந்தத் தொகை அதிகரிக்கும்போது, அதை அவர்களே எடுத்து, அவர்களுக்குள்ளேயே சொந்த செயல்களுக்குக் கடனாக வழங்கப்படும்.

அந்த குழுக்கள் தொடர்ந்து சிறப்பாகக் செயல்படும்போது, வங்கிகளுடன் அவற்றுக்குத் தொடர்பு ஏற்படுத்திக் கொடுக்கப்படும். அதன் பிறகு, அந்தக் குழுக்களுக்கு வங்கிகள் கடன் வழங்கும். அதாவது, அந்தக் குழுக்கள் சேமித்து வைத்திருக்கும் தொகைக்கு இணையாகவோ அல்லது இரண்டு அல்லது மூன்று மடங்கு கூடுதலாகவோ கடன் வழங்கப்படும். அதற்கான வட்டி 12 சதம்.

குழுக்களுக்கு வழங்கும் கடன் தொகை, அதன் உறுப்பினர்களுக்கு சிறிய அளவில் தொழில் துவங்கக் கடனாக வழங்கப்படும். அதற்கான வட்டி விகிதங்களை அந்தக் குழுக்களே நிர்ணயித்துக் கொள்ளலாம்.

சுய உதவிக் குழுக்களுக்கு வழங்கும் கடன் தொகை முழுவதையும், வங்கிகளுக்கு நபார்டு வங்கி அளக்கும்.

அகில இந்திய அளவில் (1998, மார்ச் நிலவரப்படி) 14,300 சுயஉதவிக் குழுக்கள் உள்ளன. தமிழகத்தில், 2500 குழுக்கள் அமைக்க இலக்கு நிர்ணயிக்கப்பட்டு, இதுவரை 1400 குழுக்கள் அமைக்கப்பட்டுள்ளன. கோவையில் இது வரை சுய உதவிக் குழுக்கள் அமைக்கப்படவில்லை.

இதற்கு, தீவிரமான தன்னார்வர்கள் கிடைக்காததே காரணம்.

தமிழகத்தில், சுய உதவிக் குழுக்களை அமைப்பதில் திருச்சி மாவட்டம் முன்னிலையில் உள்ளது.

இந்த நிதியாண்டு (1998 99), இறுதிக்குள் நாடு முழுவதும் 10 ஆயிரம் சுய உதவிக் குழுக்களை வங்கிகளுடன் தொடர்புபடுத்தத் திட்டமிடப்பட்டுள்ளது.

குப்பையை உரமாக மாற்றும் திட்டம்

குப்பையை உரமாக மாற்றும் திட்டத்துக்காக கல்கத்தா மாநகராட்சிக்கு நபார்டு வங்கி ரூ. 5.70 கோடி நிதியுதவி அளித்துள்ளது. கோவையிலும் அத் திட்டத்தை அமல்படுத்தத் திட்டமிடப்படுத்தத் திட்டமிடப்பட்டுள்ளது. அதற்காக, மாநகராட்சிக்கு நபார்டு வங்கி ரூ. 5.70 கோடி

அனுமதித்துள்ளது.

இத் திட்டத்துக்கு இடம் ஒதுக்கவும் மாநகராட்சி ஒப்புதல் அளித்துள்ளது. தினமும் 700 டன் குப்பைகளை இதற்குப் பயன்படுத்தலாம். 40 நாட்களில் இவை உரமாக மாற்றப்படும். இந்த உரம், தேயிலைச் செடிகளுக்கு மிகவும் பயனுள்ளதாக இருக்கும்.

இத் திட்டத்தை செயல்படுத்தும் அதே நேரத்தில், அதற்கான பயனாளிகளைத் தேர்ந்தெடுக்க நடவடிக்கை எடுக்கப்படுகிறது என்றார் சுதாசுரீ.

வளர்ச்சித் திட்டங்களில் பலன் கிடைக்க தகுதியான பயனாளிகள் தேர்வு தேவை

கோவை, ஜன. 29 வங்கிகள் தகுதிவாய்ந்த பயனாளிகளைத் தேர்வு செய்து கடன் கொடுப்பதன் மூலமே வளர்ச்சித் திட்டங்களில் உரிய பலன்களை அடைய முடியும் என்று மாவட்ட ஆட்சியர் ஜி. சந்தானம் தெரிவித்தார்.

1989 99ம் ஆண்டுக்கான கோவை மாவட்ட வங்கிகள் ஆய்வுக்குழுவின் இரண்டாம் கூட்டக் கூட்டம் வெள்ளிக்கிழமை நடைபெற்றது. மாவட்ட ஆட்சியர் ஜி. சந்தானம் துவக்க உரையாற்றினார்.

வீட்டுமனைப்பட்டா, பஸ் போக்குவரத்து வசதிகளுக்கு அடுத்தபடியாக வங்கிக் கடன் கேட்டுத்தான் பொது மக்கள் அதிக அளவில் மனு கொடுக்கின்றனர். கடன் வழங்குவதிலும் அதிகக் கவனம் செலுத்த வேண்டும்.

தன்னார்வக் குழுக் கூட்டத்தில் பங்கு பெறும் உரிமை பெற்றிருக்கும் வங்கிகளின் பிரதிநிதிகள், கிராம மக்களுடன் கலந்துரையாடி அவர்களில் தகுதியானவர்களின் பட்டியலைப் பெற வேண்டும். இவ்வாறு தேர்வு செய்து கடன் வழங்கும்போக அதன் பயன் மக்களை முழுமையாக சென்றடையும்.

சுய உதவிக் குழுக்களை அடையாளம் கண்டு அவர்களின் சேமிப்பு மற்றும் வேலை திறனுக்கு ஏற்ப கடன் திட்டங்கள் குறித்த விழிப்புணர்வு மக்களைச் சென்றடைய வேண்டும்.

அதிகரித்து வரும் வேலையில்லாத திண்டாடத்தை போக்க சுய தொழில் துவங்க மக்கள் முன்வர வேண்டும் என்றார்.

விவசாயிகள் அனைவரும் பயிர்களுக்கு இன்கூரன்ஸ் வசதியைப் பயன்படுத்துவது இல்லை. இயற்கைச் சீற்றங்களால் பயிர்கள் சேதமடைந்தால் மட்டுமே இன்கூரன்ஸ் அளிக்கப்படுகிறது. அவ்வாறு இல்லாமல், விவசாயில் ஏற்றத் தாழ்வுகள் ஏற்பட்டு, விவசாயிகளுக்கு பாதிப்பு ஏற்பட்டால் அதற்கும் இன்கூரன்ஸ் அளிக்கும் வகையில் மாற்றங்களைக் கொண்டு வந்தால் பெரும்பாலான விவசாயிகள் இன்கூரன்ஸ் திட்டத்தைப் பயன்படுத்துவார்கள் என்று யோசனை தெரிவிக்கப்பட்டது.

அருகருகே உள்ள நிலங்களில் விவசாயிகள் அனைவரையும் இணைத்து ஒரு குழு ஏற்படுத்தி, அவர்களது நிலங்களுக்கு அட்டுவொத்தமாக சூரிய ஓளி மின் வேலிகளை அமைக்கலாம். அதன் மூலம், விவங்குகளிடமிருந்து பயிர்களைக் காப்பதுடன் திருட்டுக்களையும் தடுக்க முடியும் என்றும் கருத்துத் தெரிவிக்கப்பட்டது.

கிணத்துக்கடவு எம்.எஸ்.ஏ. சண்முகம் பேசுகையில், கடன் கோரி கூடுதல் விண்ணப்பங்கள் வந்தால் அவற்றை நிராகரித்து விடாமல், அடுத்த ஆண்டு கடன் வழங்குவதற்கான பட்டியலில் வைத்துக் கொள்ள வேண்டும் என்றார்.

கடன் வசூலிப்பதற்கான தனிப்பிரிவு மற்ற மாநிலங்களில் செயல்படுவதாக இருந்தால், அதேபோல் இங்கும் அமைக்க அரசுக்கு பரிந்துரை செய்யப்படும் என்று ஆட்சியர் தெரிவித்தார்.

மாவட்ட கூடுதல் ஆட்சியர் (வளர்ச்சி) எஸ். விஜயகுமார், இந்தியன் வங்கி மாவட்ட ஒருங்கிணைப்பாளர் ஜே. மாக்ஹிரட், மாவட்ட தொழில் மைய மேலாளர் (கடன்) ஏ. பழனிச்சாமி, இந்தியன் ஓவர்சீஸ் வங்கி மாவட்ட ஒருங்கிணைப்பாளர் கே. சந்திரசேகரன், விவசாய நபார்டு வங்கியின் மாவட்ட வளர்ச்சி அதிகாரி எம்.கே. சுதாசுரீ ஆகியோர் பங்கேற்றனர். மாவட்ட முன்னோடி வங்கியான கணரா வங்கியின் மேலாளர் கே. திருமலைசாமி நன்றி கூறினார்.



Methodology

III. METHODOLOGY

The methodology adopted for the study on 'Profile of Self Help Groups in Karamadai Block' is discussed under the following headings :

1. Selection of the Locale.
2. Selection of the Sample.
3. Selection of the Method and Tools.
4. Collection and processing of the Data

1. Selection of the Locale.

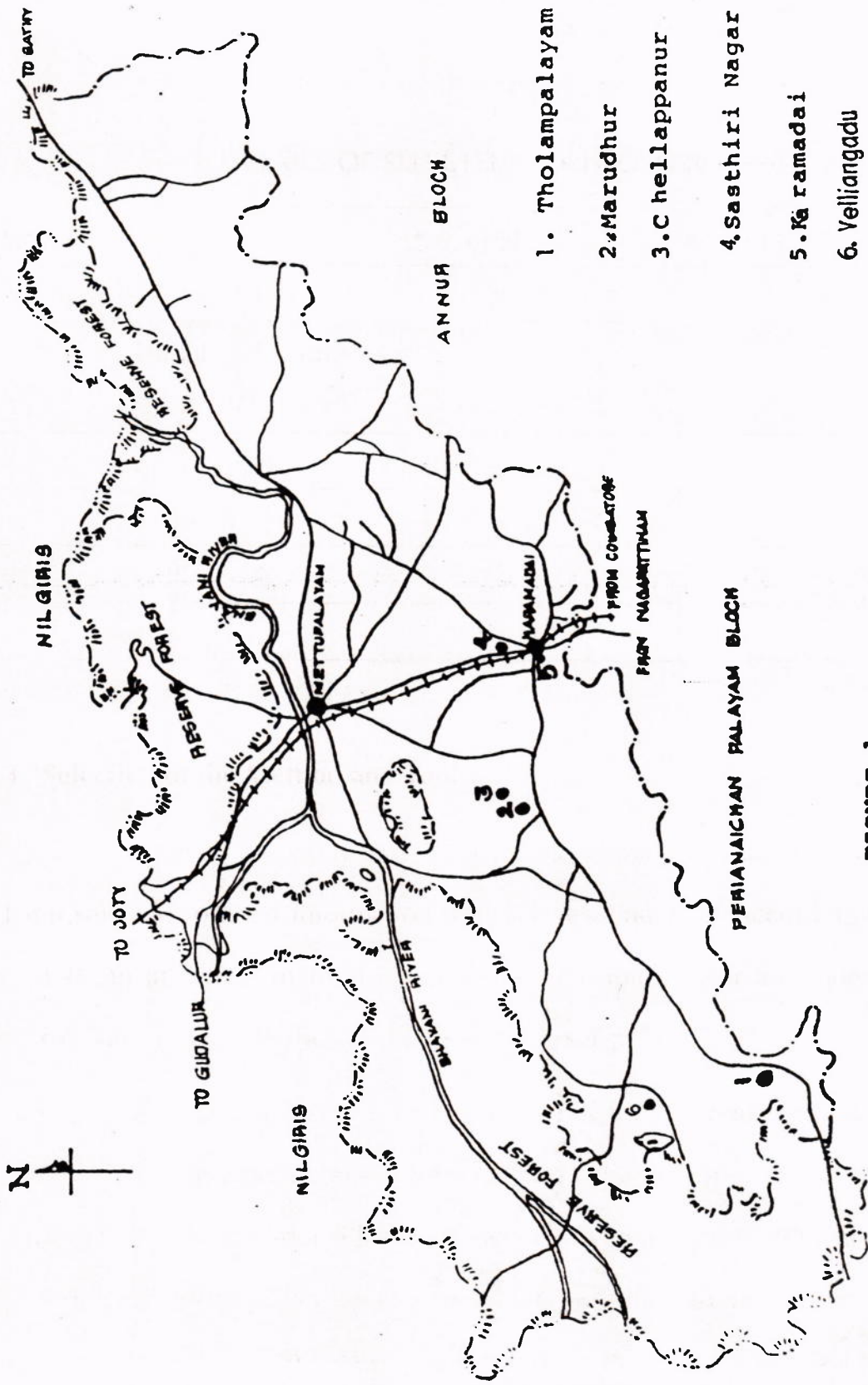
Six villages from Karamadai Block of Coimbatore District, where the Avinashilingam Trust had formed Indira Mahila Kendras (IMKS) were selected for the study. (Fig. 1.)

Convenience and approachability were the major reasons for the selection of the locale chosen.

2. Selection of the sample.

The leaders of the twenty Self Help Groups in Karamadai Block from the following villages were selected (Table II).

MAP OF KARAMADAI PANCHAYAT UNION COIMBATORE DISTRICT



- 1. Tholampalayam
- 2. Marudhur
- 3. C hellappanur
- 4. Sasthiri Nagar
- 5. Ka ramadai
- 6. Velliangadu

FIGURE 1

TABLE II
DETAILS OF SELECTED SELF HELP GROUPS

S.No.	Villages	No. of SHGs	No. of Leaders
1.	Karamadai	9	9
2.	Tholampalayam	4	4
3.	Sastri Nagar	3	3
4.	Chellappanur	2	2
5.	Marudur	1	1
6.	Velliangadu	1	1
	Total	20	20

3. Selection of the Method and Tools.

Since the study aimed for intensive analysis, interview method has been selected to elicit information from the respondents. According to Kothari (1994), an interview method is one, where the interviewer asks questions in a face-to-face contact to the other person or persons.

A detailed schedule was prepared for gathering information from the women. For which a one day motivation campaign sponsored by UGC was conducted at Karamadai (Plate.1). According to Gupta (1993), an interview schedule refers to a set of statements or questions to be answered by the respondents in a face-to-face situation and filled in by the interviewer himself.

The interview schedule developed called for information on family background of the respondents. The quantitative aspects included the money



Motivation Campaign

contributed, given for onlending, the credit flow over the period, repayment behaviour and the financial assistance from other sources (Appendix - I).

The qualitative aspects included group dynamics, collective action and articulation and awareness generated. The information was obtained by scrutinising the records maintained by the respective groups and also using a specially prepared score card (Appendix II).

AVINASHILINGAM UNIVERSITY, COIMBATORE

AND

UGC SPONSORED PROJECT ON

**“Factors Associated with Entrepreneurial Development Among Women in
Coimbatore”**

Motivation Campaign for Potential Women Entrepreneurs in Coimbatore

PROGRAMME - 30.01.1999 at 10.30 A.M.

10.30 a.m.	Registration
11.00 a.m.	Inauguration Dr. Lakshmi Santa Rajagopal Vice Chancellor Avinashilingam University Coimbatore - 641 043.
11.30 a.m.	Introduction of the Theme Dr. K. Thangamani Reader Extension Department
12.00 Noon	Discussion Mr. I. Rock Manager Agri Division State Bank of India Ganapathi Branch Coimbatore
2.00 p.m.	Group Discussion Mrs. Jerinabi Commerce Department
4.00 p.m.	Future plan of action
Venue	Ganga Naidu Mandapam Karamadai.

4. Collection and processing of the Data

The data from the leaders was collected after creating a good rapport with them. The data thus collected was analysed processed and the results were tabulated. Chapter IV deals with results of the study.



Results & Discussion

IV RESULTS AND DISCUSSION

The results of this study are presented and discussed under the following headings.

- A. Background Information about the Members of the SHGs.
- B. Details of Thrift and Credit Activities of the SHGs.
- C. Credit Flow Realised
- D. Group Dynamics Generated

A. Background information about the members of the SHGs.

The background information about the members of the SHGs in selected areas is furnished in Table III.

TABLE III

BACKGROUND INFORMATION ABOUT THE MEMBERS OF THE SHGs

Details	Percentage N : 390
Religion	
Hindu	96.9
Muslim	3.1
Christian	---
Caste	
Backward	54.3
Most backward	26.2
Scheduled caste	19.5
Type of family	
Nuclear	80.0
Joint	20.0
Size of the family	
1-3	69.7
4-6	23.1
7 and above	7.2
Age of the members in years	
15-25	7.7
26-35	52.6
36-45	23.0
46 and above	16.7
Head of the family	
Male	95.4
Female	4.6
Educational status of the members	
Illiterate	10.2
Primary	5.6
Middle	51.6
Secondary	28.2
Higher Secondary	3.9
Graduate	0.5
Annual income of the family (Rs.)	
Upto 10,800	51.3
10,801-24,000	26.1
24,001 and above	22.6

A large majority of 96.4 per cent belonged to Hindu religion and the backward castes were more prevalent (54.3 per cent) in the selected rural areas. An overwhelmingly over 80 per cent members hailed from nuclear type of families, reflecting the national trend.

The size of the families was small i.e., 1-3, for 69.7 per cent, medium size families were found to be 23.1 per cent and large size families were only 7.2 per cent in the rural settings under study.

As for the literacy status 10.2 per cent women were illiterates. Among the literates, the maximum number of women had studied upto the middle level.

A large majority of 92.3 per cent were above 25 years and were settled in life. As for the head of the household, 95.4 per cent were male headed and only 4.6 per cent were female headed house holds.

With regard to the annual income of the families, 51.3 per cent were below the poverty line.

B. Details of thrift and credit Activities of the SHGs

This aspect is dealt with under the following sub headings :

1. Reasons for joining SHGs
2. Quantum of savings and
3. Details of internal lending

1. Reasons for joining SHGs

Table IV gives the reasons mentioned by the members for joining the SHGs.

TABLE IV
REASONS FOR JOINING THE SHGS

Reasons	Percentage N : 390
To accumulate savings	19.2
To obtain loans	26.9
To start income generation activities	53.9

The women joined SHGs to facilitate themselves to start economic ventures as reported by 53.9 per cent members, the urge to save and accumulate money reported by 19.2 per cent and to obtain loans reported by 26.9 per cent members under the study.

As for the motivating factors, 77 per cent members stated that the NGO, sponsoring the project, namely the Avinashilingam Education Trust, was the motivational force. For the remaining, the group leaders appeared to be the stimulants.

2. Quantum of Savings

The amount saved every month is detailed in Table V.

TABLE V
AMOUNT OF SAVINGS

Amount saved per head per month	Percentage N : 390
Rs. 25	44.9
Rs. 50	36.7
Rs. 75	18.4

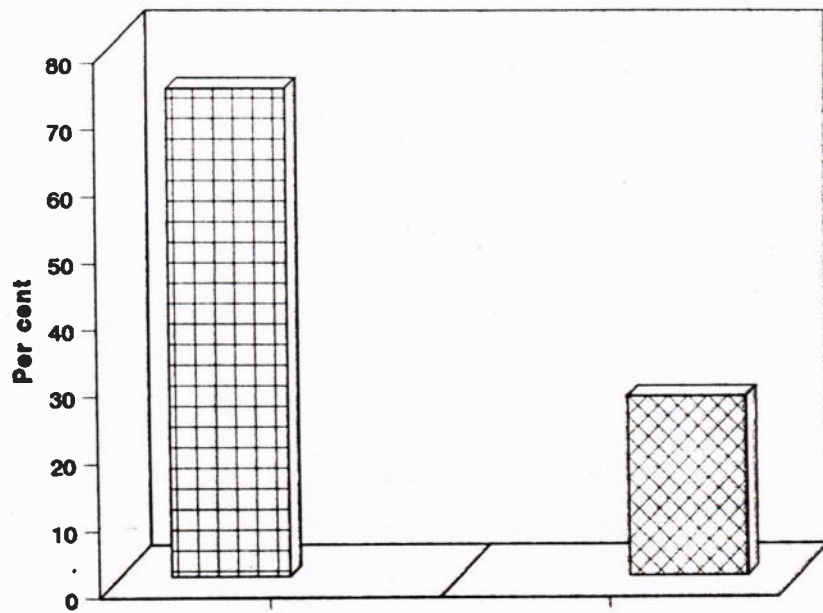
The quantum of money saved ranged from Rs. 25 to Rs. 75 head per month. A majority of 44.9 per cent saved Rs. 25 per head per month, 36.7 per cent saved Rs. 50 per head per month and the remaining 18.4 per cent saved Rs. 75 per month.

The period over which the savings was done was longer i.e., more than six months for majority of 75 per cent members.



3. Details of internal lending

A majority of 249 members (63.9 per cent) had taken loans from their respective SHGs. The loan amount was below Rs. 500 for 9.2 per cent; Rs. 501 - 1000 for 66.3 per cent and over Rs. 1000 for 24.5 per cent.

While 26.9 per cent had taken loans for productive activities, 73.1 per cent reported of taking loans for medical, social and personal reasons (Figure.2).



DETAILS OF INTERNAL LENDING
Figure. 2

-  . for medical, social and personal reasons
-  . for productive activities

The interest rate as stipulated by the members themselves was varied ranging from 24 per cent to 60 per cent. By and large, all the groups earmarked the repayment schedule to be 10 equal instalments.

C. Credit Flow Realised

Table VI shows the details of credit flow realised by the members through the formation of SHGs.

From Thrift / Credit statement the data available the following could be noted.

TABLE VI

THRIFT / CREDIT STATEMENT CREDIT FLOW UPTO MARCH'99

S.No	Area	Month of formation	Total Thrift collected (Rs)	Total on lending given (Rs)	No of members availed loan	Demand for recovery (Rs.)	Amount Recovered (AR)	Recovery Index RI=AR/DR x 100	Thrift Credit Ratio
1.	Velliangadu	Aug'98	3,600	2000	2	1018	1018	100	1:1.8
2.	Maruthur	Dec'97	7800	15500	17	13139	13139	100	1:0.5
3.	Sasthri Nagar A	Jun'97	8910	10500	10	8082	7136	88	1:0.8
4.	Sasthri Nagar B	Jul'97	11400	10500	16	7898	5462	69	1:1.08
5.	Sasthri Nagar C	Sep'97	12000	20500	18	20948	17154	82	1:1.08
6.	Chellapanur A	Dec'97	4320	5900	12	9560	8800	92	1:0.7
7.	Chellapanur B	Dec'97	4320	5500	11	6105	5505	90	1:0.7
8.	Tholampalayam A	Jan'98	12000	14000	20	15540	2430	80	1:0.8
9.	Tholampalayam B	Feb'98	3120	1000	15	1110	1110	100	1:3.1
10.	Tholampalayam C	Jan'98	5850	7000	15	7770	7700	100	1:0.8
11.	Tholampalayam D	Aug'98	4050	1800	15	2014	658	100	1:2.2
12.	Karamadai A	Aug'98	7000	5500	6	2372	2372	100	1:1.2
13.	Karamadai B	Aug'98	2400	7000	7	3775	3775	100	1:0.3
14.	Karamadai C	Jan'98	4200	4000	5	872	872	100	1:1.05
15.	Karamadai D	Jan'98	8400	1700	20	13680	14214	100	1:4.9
16.	Karamadai E	Mar'98	12000	14350	20	14660	14600	100	1:0.8
17.	Karamadai F	Dec'97	15000	13600	13	9572	9572	100	1:1.10
18.	Karamadai G	Jul'98	6300	11500	11	11978	11978	100	1:0.5
19.	Karamadai H	Mar'98	11000	7000	12	7186	7186	100	1:1.5
20.	Karamadai I	Jul'98	3600	500	4	1200	1200	100	1:7.2
	Total		143700	159550	249	158479	135881	95.1	1:0.9

SUMMARY OF TABLES

S.No.	Details	Figure
1.	Total thrift collected (Rs.)	1,43,700
2.	Total onlending (Rs.)	1,59,550
3.	Thrift credit ratio	1:0.9
4.	Percentage of members availing loan	63.8 per cent
5.	Demand for recovery	1,58,479
6.	Amount for recovered	1,35,881
7.	Recovery Index	95.1 per cent

1. Savings

In the selected areas; three out of the 20 groups had been in existence for over for 20 months and ten had existed for over fifteen months and the remaining seven had functioned for ten months. The amount saved by the individual SHGs was in proportion to the member of months of functioning and the monthly contributions.

In total a sum of Rs. 1,43,700 has been mobilised as savings by 390 members constituting the 20 SHGs in the selected areas.

2. Internal lending

Internal lending to the tune of Rs. 1,59,550 was reported among the selected SHGs.

$$\frac{\text{Thrift collected}}{\text{On lending}} = \text{Thrift credit ratio}$$

The thrift and credit ratio was calculated as follows. Thrift collected on lending it was found that 1:0.9 which is satisfactory and also highlighting the fact that internal lending which is crux. of SHGs should be given focal attention in order to activate the group and upkeep the thrift collected at maximum level.

3. Number of SHG members benefiting

The fact that 249 out of the 390 SHG members (71.1 per cent) had availed loans from their respective groups is very rewarding trend and rejuvenating experience. If impetus is given impetus given to strengthen the rural SHGs this figure would improve in course of time covering all members.

4. Recovery index

The recovery index was arrived at as follows :

$$\frac{\text{Amount recovered}}{\text{Demand for recovery}} \times 100$$

Among the SHGs in the selected area, the recovery index was 100 per cent for 14 groups; 88-92 per cent for three groups; 80-82 per cent for two groups; 69 per cent in the case of one group and average recovery index was 95.1 per cent.

This calculation clearly pointed out the beneficial outcomes of the thrift and credit activities of the SHGs concerned and proved that the SHGs could serve as effective vehicles to meet the micro credit needs of poor women out of their own efforts.

D. Group Dynamics Generated

The group dynamics reflects the organisational behaviour exhibited by the groups. The outcomes of the SHGs in terms of group dynamics are discussed on the following lines :

1. Structure and performance of the SHGs and
2. Overall ratings of the SHGs.

1. Structure and performance of the SHGs

Table VII gives details of the structure and performance of the SHGs.

TABLE VII
STRUCTURE AND PERFORMANCE OF THE SHGS

Aspects	Criteria	Number of groups N:20
a. Group size	16-20	16
	10 - 15	4
b. Composition	Homogeneous	20
	Heterogeneous	-
c. Caste representation	Mixed caste	12
	Single caste	8
d. Leadership roles	Group leader + Secretary + Treasurer	20
	Group leader + Treasurer	--
e. Group bye laws	Known to all members	15
	Known to most of the members	5
f. Attendance	More than 90%	20
	Less than 90%	--
g. Participation in decision-making	High	14
	Medium	6
	Low	--
h. Savings pattern	Fixed amount	20
	Flexible amount	--
i. Savings collection	Smooth	16
	Difficult	4
j. Onlending	Group has given first loan within 2nd month	---
	First loan given between 3rd and 5th month	20
	First loan given after 6 months	---
	Group has not started giving loan	---
k. Rules for loaning	Group has eligibility criteria uniform for all members	20
l. Interest rate	60% per annum	12
	36% per annum	5
	24% per annum	3
m. Group loan recovery index	95-100%	15
	Below 95%	5
n. Documentation and reporting	Good	13
	Satisfactory	7
o. Maintenance of records	a. Admission book	20
	b. Receipt book	20
	c. Pass book	20
	d. Savings & credit book	20
	e. Minutes book	20
p. Awareness about schemes	Every member knows more more than 5 schemes in which women can participate	5

Aspects	Criteria	Number of groups N:20
	Every member knows 3 to 4 schemes in which women can participate	15
q. Access to other schemes	More than 10 members of the group have received benefits under other government schemes, training programmes etc.	3
	Between 5 - 10 members of the group have received benefits under other government schemes, training programme etc., none	7
r. Role of NGO	The group is able to conduct its meetings without the help of NGO.	---
	NGO helps in maintenance of records of the group	20
s. Training programmes participated	Three Two One None	4 6 8 2
t. Awareness about bank details	Very good Satisfactory	--- 20

a. Group size

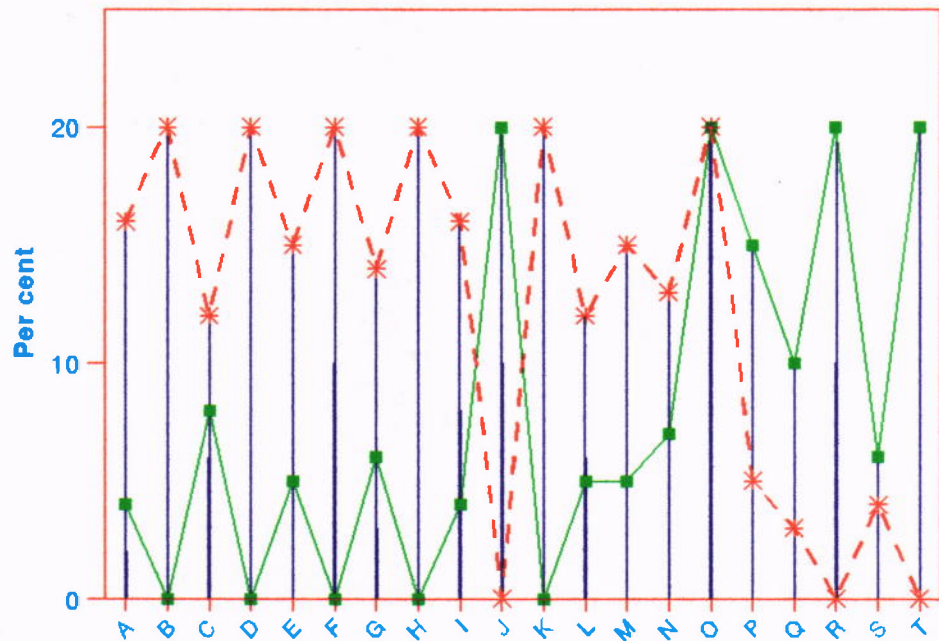
A majority of 16 groups had 16 - 20 members each and only the remaining had less than 15 members.

b. Composition

All the 20 groups were found to be homogeneous.

c. Caste representation

As many as 12 groups had mixed castes represented. Eight groups were constituted exclusively by single castes, points out the rigid caste structure and affinity prevalent in our Indian villages.



GROUP DYNAMIC EXHIBITED BY THE GROUPS
Figure. 3

- | | |
|--|--|
| a. Group size | j. On lending |
| b. Composition | k. Rules for loaning |
| c. Caste representation | l. Interest rate |
| d. Leadership roles | m. Group loan recovery Index |
| e. Group bye laws | n. Documentation and reporting |
| f. Attendance | o. Maintenance of records |
| g. Participation In decision making | p. Awareness about schemes |
| h. Savings pattern | q. Access to other schemes |
| i. Savings collection | r. Role of NGO |
| | s. Training programmes participated |
| | t. Awareness about bank details |

d. Leadership roles

It is interesting to note that all the 20 groups functioned in the most democratic manner, with three leaders each.

e. Group by laws

It is interesting to note that out of 20 groups, 15 groups have known about the bye laws of SHGs, the remaining groups' awareness on the bye laws was limited.

f. Attendance in meetings

It is great satisfaction that all the 20 groups had more than 90 per cent attendance in their group meetings, indicating the regularity and good interaction conducive for group dynamics.

g. Participation in decision making

Among the 20 groups, 13 reported of a high degree of participation in decision making. It was reported to be medium in the case of 6 SHGs which may be perhaps due to the late formation of SHGs themselves.

h. Savings pattern

All the groups collectively decided to save fixed amounts every month.

i. Savings collection

With regard to the collection of the savings, 16 groups found it smooth sailing, four groups found it difficult to mobilise the collections regularly and voluntarily.

j. On lending

All the 20 groups commenced internal lending only after the third month.

k. Rules for loaning

All the groups followed uniform rules for internal lending which confirm group cohesiveness.

l. Interest rates

Twelve groups had agreed upon a high rate of interest in order to mobilise more monetary returns to help other members. On the other hand the remaining 8 groups charged different interest rates convenient to the respective groups. However, nobody reported of a heavy burden of repayment since it was in easy instalments.

m. Group loan recovery index

Recovery index works out to be 69 to 100 per cent among the groups which had been positive trend indicating the integrity and honesty of the members.

n. Documentation and reporting

It is a matter of great satisfaction that all the groups had learnt the correct procedures for documentation and reporting to a satisfactory level owing to their exposure to the credit management training and motivation campaign by the Avinashilingam Trust Institutions.

o. Maintenance of records

All the groups maintained the registers and records expected of them, mainly due to the continuous monitoring of the groups by the faculty members and extension workers attached to the faculty.

p. Awareness about schemes

The groups were given training on developmental inputs and schemes. Five groups were aware of five to 10 developmental schemes, which is encouraging as a mark of convergence. The remaining members were aware of three to four schemes.

q. Access to other schemes

Three groups claimed access of more than 10 members to developmental schemes. Ten groups claimed access of atleast five to 10 members to developmental schemes. The remaining seven groups were yet to progress in this direction.

r. Role of the NGOs

Although the groups have been formed, they are still in the process of being stabilised which requires a lot of NGO intervention, particularly in the



Best performer

Maintenance of Records

upkeep of records. This is revealed from the fact that all the groups conducted their day to day business independently but depended on the NGO for scrutiny and guidance in updating their records. Plate.2

s. Training programmes participated

Only 18 SHGs had benefited out of the training programmes, two SHGs were not exposed to such training programmes.

t. Awareness about bank details

All the groups have become aware of bank procedures and formalities atleast to a fairly satisfactory level owing to the need to open and operate bank accounts.

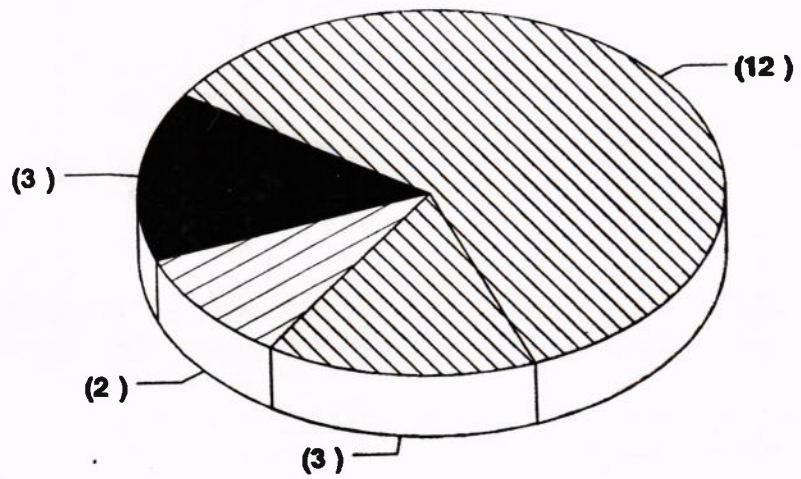
2. Overall rating of the SHGs

When the overall scores were calculated the picture as depicted in Table VIII and Figure emerged.

TABLE VIII

OVERALL RATING OF THE SHGS

Percentage scores	Number of SHGs
71-75	2
76-80	3
81-85	12
86-90	3



OVERALL RATING OF THE SHGS

Figure. 4

▨ 71-75 ▨ 76-80 ▨ 81-85 ■ 86-90

It is satisfying to note that 15 out of the 20 groups could be rated very high with 81 - 90 per cent total scores. On the other hand only 5 groups obtained 71 - 80 per cent total scores.



Summary and Conclusion

V. SUMMARY AND CONCLUSION

The research on profile of Self Help Groups (SHGs) in Karamadai Block carried out in order to study the socio-economic profile of the members of SHGs, the group dynamics and the outcomes of SHGs in quantitative and qualitative dimensions.

The findings are summarised here under:

A. Background Information about the Members of the SHGs.

- A total of 390 women joined the SHGs from six selected villages of Karamadai Block namely Karamadai, Tholampalayam, Sastrinagar, Chellappanur, Marudur and Velliangadu. Majority women were above 25 years and settled in life.
- Hindu religion as well as backward castes predominated in the selected area.
- The families were mainly of nuclear type, with small size (1-3 members) reflecting the national trend.
- A minimum of 10.2 per cent women were illiterates.
- Income-wise, 51.3 per cent from the selected SHGs were below the poverty line.

B. Details of Thrift and Credit Activities of the SHGs

- The women joined SHGs to facilitate themselves to start economic ventures as reported by 53.9 per cent members.
- The Avinashilingam Educational Trust was the motivational force for 77 per cent members to join in the SHGs.
- The quantum of money saved ranged from Rs. 25 to Rs. 75 per head.
- As many as 249 members (63.9 per cent) had benefited the loan amounts varying from Rs. 300 to Rs. 1500 out of internal lending. The interest rate as stipulated by the members themselves varied from 24 per cent to 60 per cent.
- Among the beneficiaries, while 26.9 per cent had taken loans for productive activities, 73.1 per cent reported of taking loans for medical, social and personal reasons.

C. Credit Flow Realised

- A sum of Rs. 1,43,700 has been mobilised as savings by 390 members constituting the 20 SHGs in the selected areas. The amount saved by the individual SHGs was in proportion to the number of members and the duration of their functioning.
- Internal lending to the tune of Rs. 1,59,550 was reported among the selected SHGs. As for the thrift-credit ratio which is the crux of the SHGs, was found as 1:0:9.

- Out of the 390 SHGs members 249 members (71.1 per cent) had availed loan from their respective groups.
- The loan repayment behaviour was satisfactory. The recovery Index was 100 per cent for 14 SHGs, 88-92 per cent for three groups, 80-82 per cent for two groups and 69 per cent in the case of one group, the average recovery index was calculated as 95 per cent for an average of period of fifteen months.
- The cash inflow was a sum of Rs. 1,43,700 and cash outflow was a sum of Rs. 1,59,550 among the selected SHGs. The trend is encouraging to the beneficial outcomes of SHG to address the credit needs of poor women.

D. Group Dynamics Generated

- The characteristics of SHGs exhibits the group dynamics which reflects the organisational behaviour of the groups.
- All the 20 groups were found to be homogeneous; 12 groups had mixed castes represented and eight groups were constituted exclusively by single castes.
- All the 20 groups functioned in the most democratic manner with three leaders each. However all the groups had over 75 per cent attendance in the meetings.
- Out of 20 groups, 15 groups were known about the bye laws of SHGs, the remaining five groups awareness on the bye laws was limited.

- All the groups followed uniform criteria for internal lending which confirmed group cohesiveness.
- All the groups have charged different interest rates convenient to the respective groups which exhibits the flexibility of the group dynamics.
- The Recovery Index worked out to be 69 to 100 per cent which is a positive trend indicating the integrity of the members.
- All the groups had learnt the correct procedure for documentation and reporting to a satisfactory level owing to their exposure to the credit management training.
- The groups were given training on developmental inputs and as a consequence five groups were made aware of five to 10 developmental schemes and the remaining members become aware of three to four schemes, which is encouraging as a mark of convergence.
- The SHGs required a lot of NGO intervention, particularly in maintaining and updating their records.
- Out of 20 SHGs, 18 SHGs had benefited out of the training programmes.
- All the groups have become aware of bank procedures and formalities atleast to a fairly satisfactory level owing to the need to open and operate bank accounts.
- As for overall rating, 15 out of 20 groups could be rated very high with 81 - 90 per cent total scores which exhibited the organisational behaviour of the group.

The following Recommendations emerged from this study :

- The rural SHGs require further concentration for stabilisation and internal lending.
- All the SHGs need continuous monitoring for maintaining records and registers.

Conclusion

Efforts are being channalised in organising women into group for group cohesion and dynamism. If this effort proves a success, women would be empowered economically, politically, educationally and scientifically in its true perspective. We have instances of success to pursue and follow-up. This dynamism should become infections and spread in all phases of development to attain holistic development.



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Appendices

APPENDIX - I

AVINASHILINGAM DEEMED UNIVERSITY

COIMBATORE - 641 043.

**INTERVIEW SCHEDULE TO ELICIT THE INFORMATION
FROM THE RURAL (SHGs)**

1. Name of the Interviewer :

2. Name of the Interviewee :

3. Indira Mahila Yojana :

4. Address :

1. Details about their family

S. No.	Name of the Family Member	Relation for the Head of the Family	Age	Sex	Education	Occupation	Income

2. What is your opinion about SHG?

3. Whether you started SHG in your area?

Yes No

4. Are you a member in SHG?

5. When did you join in SHG?

6. Who motivated you to start SHG?

7. Could you tell me why you joined in SHG?

8. How much do you serve per month?

9. How many months did you save?

10. What is the total saving of your group?

11. What is the name of the bank and A/c Number?

12. Whether you got your receipts from Leader?

13. Have you taken loan

Yes No

14. How much amount?

15. What is the interest for the debit?

16. Mention the instalment for the on lending?

17. Monthly how much you repay? How much money you give for each month?

18. Whether you are paying the debt properly.

.Yes No

If no, what is the reason?

19. Mention your leader name?

20. What is your position in SHG?

21. Do you have rules for your groups?

Yes No

Whether all the members understand the rules

Yes No

22. Whether any body misruled the rules?

Yes No

23. Whether you misruled the rules?

Are you able to change your rules?

24. How will you select your group leader?

25. Whether all the members want to become the group leader?

26. Whether all the members are motivated to take the leadership position in your group?

27. Whether you entered your name in the register?

Yes No

28. Whether you stay after the meeting was over?

Yes No

29. Do you know about your group performance?

30. How will you make your group decision?

31. Are you participating in the arguments within your group?
32. Whether you are giving solutions for your group?
33. Whether your group leader is running the group in a perfect way?
34. Whether your group leader is going to check the savings in the bank?

For leaders only

1. Are you give loan to the outsiders?

Yes No

If yes, how much interest for the outsiders

2. What is the default for the outsiders?
3. How will you spend the money saved by group?
4. How will you correct your Account?
5. How will you give the onlending for your members?
6. On what basis loan requirements is justified?
7. Is your group is functioning with unity participation from NGO.

1. Whether you are getting any help from NGO?

If yes how?

Loan Account Keeping

2. Whether NGO is seeing the performance of your group?
3. In what way they are helping to contact bank for saving?
4. How will you teach the account to the illiterate?
5. Did you enter all the account upto the date?
6. What is your future plan?

APPENDIX - II

SCORE CARD TO EVALUATE THE SHGs

S.No.	Aspects	Criteria	Scores
1.	Group size	Members 16 - 20	10
		10 - 15	7
2.	Composition	Homogeneous	10
		Heterogeneous	5
3.	Caste	Mixed caste	10
		Single caste	5
4.	Leadership roles	Group leader + Secretary + Treasurer	20
		Group leader + Treasurer	---
		Group leader + Secretary + Treasurer	---
		Only group leader	---
5.	Group bye laws	Known to all members	15
		Known to most of the members	5
		Not known to most of the members	20
6.	Attendance	More than 90 %	10
		Less than 90 %	8
7.	Participation in decision making	High	14
		Medium	6
		Low	---
8.	Savings pattern	Fixed amount	20
		Flexible amount	---
9.	Saving collection	Smooth	16
		Difficult	4
10.	On lending	Group has given first loan within 2nd month	10
		First loan given between 3rd and 5th months	8
		First loan given after 6 months	0
		Group has not started giving loan	0
11.	Rules for loaning	Group has criteria uniformity applied	10
		Eligibility criteria not uniform	---
		Group eligibility has not yet made any uniform	---
12.	Interest rate	60 % per annum	---
		36 % per annum	---
		24 % per annum	---
13.	Loan recovery	Loan recovery index	10
		95 - 100 %	7
		Below 95 %	5

14.	Documentation and reporting	Good	10
		Satisfactory	8
		Poor	3
15.	Maintenance of records	(Two point for each of the following records)	
		a. Admission book	2
		b. Receipt book	2
		c. Pass book	2
		d. Savings & Credit book	2
		e. Minutes book	2
16.	Awareness about schemes	Every member knows more than 5 schemes in which women can participate	10
		Every member known 3 to 4 schemes in which women can participate	5
		Knowledge on various schemes is poor	0
17.	Access to other schemes	More than 10 members of the group have received benefits	10
		Between 5 to 10 members of the group have received benefits	5
18.	Role of NGO	The group is able to function without the help of the NGO	10
		The group is able to conduct its meetings without the help of the NGO but requires helps in maintenance of records	5
			3
		The group is not able to conduct its meetings without the help of the NGO	
19.	Training programmes participated	Three	10
		Two	8
		One	5
		None	0
20.	Awareness about bank details	Very good	10
		Satisfactory	5
		Poor	0