

INITIATING SELF HELP GROUPS FOR URBAN WOMEN

By

T. SANGEETHA

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 HOME SCIENCE 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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INTRODUCTION

INTRODUCTION

Indian development planning has always aimed at removing inequities in the process of development to ensure that the fruits of development are an equal privilege of all. In India, which is mostly a rural country, all developmental efforts should give full consideration to the important roles women play in the homes and the communities (Devadas, 1985).

Women's development is directly related to national development. The effective management and development of women's resources, their abilities, interests, skills and other potentialities are of paramount importance for the mobilisation and development of human resources. The development of women is an integrated and unified concept, stretching across economic, social and cultural fields (Mehta and Sethi, 1997).

In a situation characterised by deep rooted age old sex discrimination, economic operation and social stratification, women have occupied a place much below to men and are still deprived as the gains of development have not been shared proportionately. Women who constitute about 48.2 per cent of India's population have not been able to make their full contribution to the development of the society (Chaudhry, 1993 and Misra, 1992).

The backwardness of women - educational, social, economic and political-makes them the largest single group hindering the process of rapid social change. Indian society has all along been a male dominated society. The first instance of gender imbalance is the sex ratio itself. The 1991 census showed that there were only 929 women for every 1000 men (Sithalakshmi, 1998).

The disadvantaged status of women is also evidenced by the low level of literacy as 39.29 per cent females whereas males are 64.13 per cent. Women constitute a significant part of the workforce of India but they lag behind men in terms of level and quality of employment. Of the total employment of women, the organised sector is only four per cent, whereas for males it is 10 per cent of the total employment. Women account for 89 per cent of India's and 94 per cent of world's informal sector workers (India, 1999 and University News, 1998).

A number of social and religious customs, taboos, inhibition and rituals prevail in the Indian society which come in the way of women's freedom, education and work participation and also other spheres of life. Women's oppression, inequality and discrimination are manifested through social structure as well as through obsolete, irrational attitudes and values about women's roles (Maurya, 1988 and Mitra, 1997).

It was only in the 1970s when the economic crisis around the world deepened and the problems of mass poverty, malnutrition, unemployment, imbalances in socio-economic development came into the limelight that attention was focussed on the unfavourable status of the women. The last decade has been marked by a contrast between rising awareness of the importance of women's contribution to the economy and continued deterioration of the world economy. Following the UN Decade for women many governments, throughout the world, have set up women's bureaus or department for women's affairs (Dagar, 1998).

Government has been conscious to have an enabling policy environment in which women's concerns are reflected, articulated and redressed by the Government and the voluntary organisations. The Seventh and Eighth Five Year Plans have emphasised on organising the poor women as equal partners and active participants in the process of change (Gopalan, 1996).

In the early years of planning, the concern for gender look at welfarist perspective which manifested itself in the forms of grants, subsidies and freeships for girls and women in a few relevant programmes. But these concessions did not elicit the required level of participation. In the later half of the 1970's, the focus shifted from welfare to development and greater emphasis on integration of women into the mainstream of social and economic development. In due course, many social and economic programmes were evolved exclusively for women or with a percentage set aside solely for them. Studies have shown that 'practical gender gains' in improved livelihood, education, nutrition, and sanitation are not sustained and easily reversed. Hence the strategy in the 1990's has shifted to empowerment of women (Menon, Jha and Mehta, 1998).

Empowerment is a multi-dimensional process which should enable individual or a group of individuals to realise their full identity and powers in all spheres of life. It consists of greater access to knowledge and resources, greater autonomy in decision making to enable them to have greater control over the circumstances that influence their lives and free them from shocks imposed on them by customs, beliefs and practices. An empowered person will be in a position to critically analyse her social and political environment. She will be in a position to control over decisions that affect her life. The empowered person will be one who experiences a sense of self confidence and commitment (Manuel, 1993).

Empowering women implies enhancing women's ability to do, their capability to accomplish tasks, their command over events and their ability to exercise influence (Nancy, 1994). In essence it is power that stems from new knowledge and skills acquired, action taken and inner strength gained from educational experiences. Empowerment is an ongoing process which will enhance the quality of life of the women and the well-being of their families (Sharma and Nagarajan, 1998).

The empowerment has its own influence on the vulnerability and powerlessness of the individual woman in the existing socio-economic set up that 'Group' strategies acquire greater relevance. The formation of small informal functional groups of women would give them visibility and create micro level power pockets. Further grouping would initiate a learning process through sharing of ideas, skills and interactive capacity and in the course of time, women would learn to articulate their needs resulting in more appropriate, participatory and grassroot level plans for them. Some social barriers would also be broken in the process. Many groups in recent years have started cutting across barriers of religion and caste and working together harmoniously for economic betterment. The World Bank studies have shown that enhancement of women's earning would have more profound effect on the welfare of the family as a whole since increase in women's income results more directly into better health and nutrition for children. Thus grouping women for economic empowerment is of greater importance.

Despite the commendable efforts put in by the credit institutions, a large section of the poor women has still not got access to the credit from the formal banking system and depends upon conventional private sources like

moneylenders, village shopkeepers etc., for their credit needs. Eventhough the government has also undertaken various poverty alleviation programmes, a substantial portion of the very poor and the most vulnerable section of the society has continued to remain out of the realms of such programmes (Wadhwa, 1995).

Hence as a new concept, Government has encouraged thrift and credit groups of women for self help and economic self reliance. Indira Mahila Yojana (IMY) was launched in August 1995 with the main objective of giving a forward thrust to the education, awareness, income generation capacities and the empowerment of women. The platform for the forward thrust is to be the Self Help Group (SHG) at the grass root level.

The scheme emphasizes the constitution of Indira Mahila Block Societies (IMBS) at the block level and Indira Mahila Kendras (IMKs) at the Anganwadi level. At the grass root level under every Anganwadi, there should be women's Self Help Groups (SHGs). The SHGs have been found as an effective and economic means of ensuring access of credit to the women, as the transaction cost is much less and because of the constant and effective supervision, the loan is properly utilised and repayments are prompt. The SHGs are also helping in inculcating good habits and ethics among the members.

Non - Governmental Organisations (NGOs) would be involved in the formation of SHGs. NGOs have actively promoted informal groups of the poor. SHGs serve as decentralised centres of administration for NGOs, who take responsibility for forming these SHGs. Rashtriya Mahila Kosh (RMK) was set in 1993 for extending credit with low transaction costs to poor and needy women and women's groups through NGOs. At present (as in July 1996) the scheme is being implemented in the fifteen States.

The RMK has also decided to support the IMBS with revolving fund and with interest free loans for the formation and stabilisation of women's SHGs . RMK is also organising, training, apprenticeship and orientation programmes for trainers under Indira Mahila Block Society (Misra, 1997).

The Department of Women and Child Development, Ministry of Human Resource Development, Government of India, has entrusted the responsibility of organising and implementing the IMY scheme in Coimbatore District with Sri Avinashilingam Education Trust. As per the guidance issued, IMY is being implemented through 40 IMKs in Coimbatore Corporation and 20 IMKs in rural block and also formed 25 SHGs in Urban and 25 SHGs in Rural areas.

This study on "Initiating Self Help Groups for Urban Women" is an attempt of forming SHGs in the Nanjundapuram area of Coimbatore Corporation. This experience can be a harbinger and may give good scope for forming more SHGs in the same area and also in other areas of the Corporation limits.

The specific objectives of the study are to

1. study the profile of the selected area
2. organise the women into groups
3. motivate the groups to start thrift and credit and other activities.
4. develop leadership, group dynamism and entrepreneurship among women and
5. evaluate the outcomes of SHGs.

REVIEW OF LITERATURE

II REVIEW OF LITERATURE

The review of literature pertaining to this study is discussed under the following headings:

- A. Empowerment of women
- B. Group Dynamism through Self Help Groups and
- C. Research Highlights

A. Empowerment of women

Women constitute half the human resources of the nation and yet they remain as backward citizens and weaker sections of the population. The fruits of development have not reached them to the desired extent. This affects adversely all over efforts and preparation for entry into 21st Century as a strong nation. To accelerate development, it is necessary that the women participate in and contribute effectively to developmental efforts (Devadas, 1989).

The issue now in the Indian context is one of methodology, the integration of women into development by a participatory delivery programme on one side and strengthening women's organisations and development of their capacity to absorb the inputs and become partners in development. The future of the country therefore lies in the growth and development of all its people without gender bias. To achieve this we need strategies to reach women through non formal education based on systematic research to analyse their behaviour in relation to all development concepts (Prasad *et al*, 1988).

Women's development should not be viewed as an issue in social development, but as an essential component in every dimension of development. Research and policy analysis should focus greater attention on the economic role of women in society including access to economic resources.

The most recent approach to women in development has been empowerment which relies on empowerment of women at the grassroots with an emphasis on self-reliance. It does not identify power of women in terms of domination over others but in terms of the capacity of women to increase their ability to gain control over the crucial material and non-material resources and thus minimise their risks, particularly in the case of women. The Global Conference on Women's Empowerment held during the year 1988 highlighted empowerment as the surest way of making women, 'partners in development'. The term empowerment broadly indicates equipping one to improve his/her living condition (Sankar, 1998).

The programme of Action for National Policy on Education (1986) has spelt out empowerment thus "women become empowered through collective reflections and decision making. The parameters of empowerment are positive self-image, critical thinking, group cohesion, decision making, equal participation and economic development".

Empowerment is the process by which women as a group become more independent, particularly in economic matters and have increased power for decision making in the family. Empowering of women means the removal of feeling of helplessness in them and equipping them to act on their own behalf and resist exploitation that degrades them (Srinath, 1992).

The features of empowerment are self - perception, perception of role of women in the society, economic independence, decision making, innovativeness, attitude towards group action, communication and desire to improve the living condition (Figure 1)

The above mentioned features are listed below :

Self-perception	Positive self-image, self-confidence, critical thinking, self-control and willingness to take responsibility.
Perception of role of women in the society	Equality with men, attitude towards girl child and perception of role of women in family and society.
Economic independence	Self -reliance, freedom to earn money, freedom to spend money and motivation for economic independence.
Decision making	Ability to make decisions for self and family, ability to make decisions for the group, opportunities to carryout decisions.
Innovativeness	Adoption of innovations for better family living, attitude towards innovations, risk taking, willingness, scientific orientation and subscription of facilities.
Attitude towards group action	Attitude towards peer group and neighbours, empathy, attitude towards women's organisations.
Communication	Communication with neighbours and peer groups, use of interpersonal and intrapersonal communication sources.

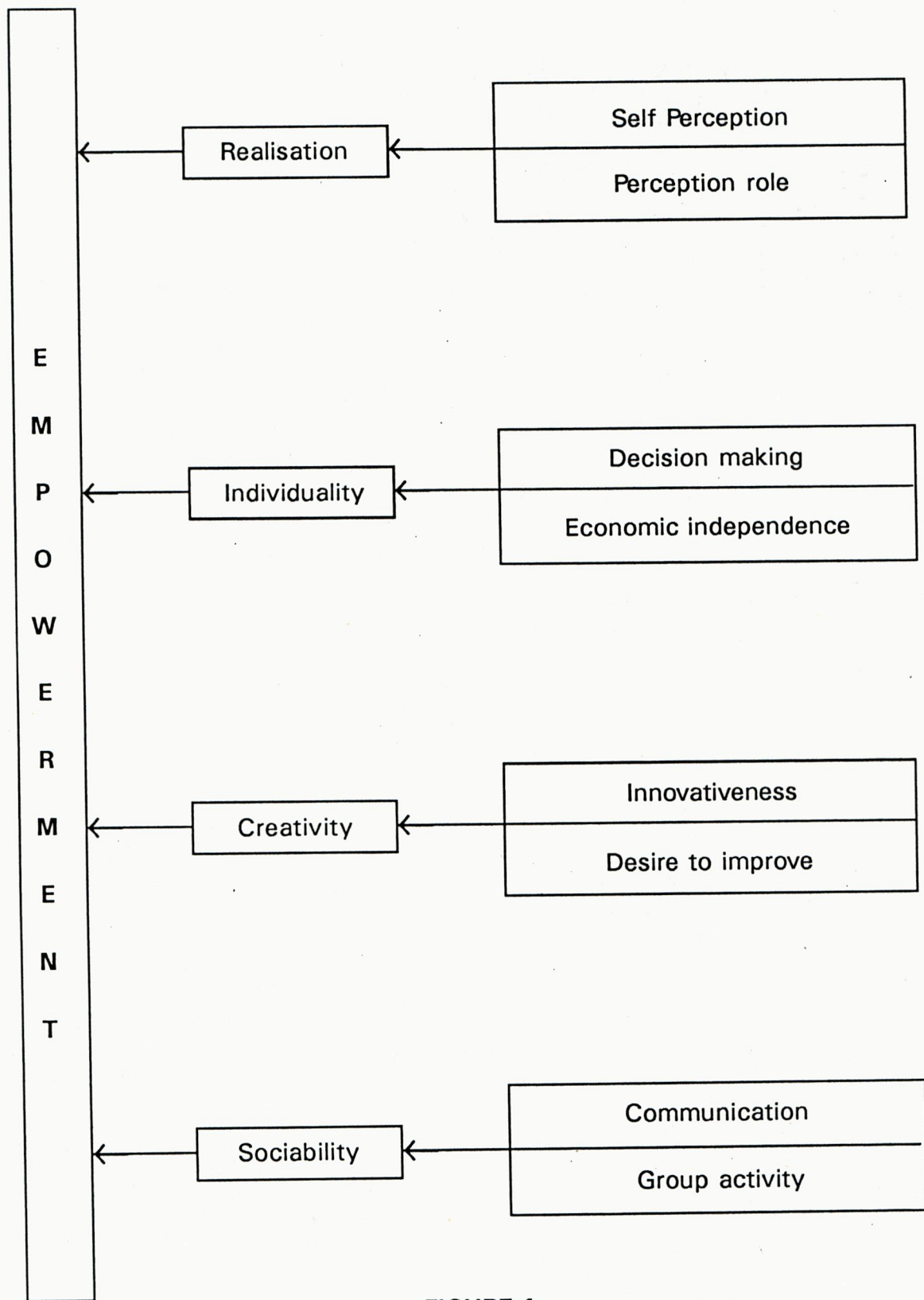


FIGURE 1
EMPOWERMENT PARADIGM

Desire to improve living conditions Discontentment with existing living conditions, discontentment with the life of the villagers and dissatisfaction over the functioning of village institution and infrastructure (Srinath, 1992).

Once economic empowerment is achieved it would have major implications on the overall empowerment of women. The government would have to play the role of overseer and facilitator in this entire process - a role that government most competent to play. The government should first group its activities for co-ordinated delivery system of services at the local level, district level teams could be formed with personnel drawn from various departments like health, education, etc., not the highest planning oriented personnel but middle and lower level implementing functionaries. These teams could cater to various blocks for referral services and problem solving through nodal local organisation or group leaders. The Indira Mahila Yojana (IMY) is step forward in this direction (Jha, Menon, and Mehta, 1998).

The Indira Mahila Yojana aims at organising women at the grassroots level to facilitate their participation in decision making and their empowerment. IMY was launched on 20, August 1995, to start with, in 200 ICDS blocks. The strength of the scheme lies in the strength of group dynamics. The objectives of the scheme are convergence of the schemes of every sectoral department, awareness-generation among the women from rural areas and urban slums and economic empowerment of women. The platform for the forward thrust is to be the Self Help Group at the grassroots level (India, 1999).

Self Help Group (SHG) is a homogenous group of women, voluntarily formed to save whatever amount they can. Out of their earnings, they mutually agree to contribute to the common fund of the group to be lent to the members for meeting their productive and emergent credit needs (Canara Bank, 1997).

Government of India provides financial support to each IMK to the extent of Rs.5000. The government has also prepared and circulated model rules for the registration of Indira Mahila Block Society (IMBS) and Indira Mahila Kendra (IMK) for adoption by the respective State and District level authorities (Misra, 1997).

Rashtriya Mahila Kosh (RMK) has also decided to support the IMBS with revolving fund and with interest free loans for the formation and stabilisation of women's Self Help Groups. RMK was set up in 1992-93 with a corpus fund of Rs.31 crore with the major objective of meeting the credit needs of poor women, particularly in the informal sector. RMK adopted a policy to make the NGOs as main instruments of delivery. RMK is interested that Non-Governmental Organisations should expand their activities over new areas so as to cover larger areas and beneficiaries. RMK can thus make sure that it continues to give support to NGOs who also have decentralised administrative structures in the shape of SHGs making , their task of giving credit and effecting recovery easier (Chopra, 1998).

The NABARD approach to micro-finance through SHGs began in 1992, but so far, only 15000 groups have been identified. NABARD plans to form one million SHG comprising mostly women over next decade to benefit at least 20 million members through micro credit programme. There are at present 17000 SHGs linked with the bank, of 240 million have been refinanced and 3.5 million rural families had been covered under the programme (Gupta, 1999).

B. Group Dynamism through Self Help Groups

Group is a way for diverse people who share a common problem, to align their purposes, their understanding, their situations and its possibilities for hopeful action, their actions for change, mutual support, personal and team development and learning. The aim of grouping is to build sufficient common understanding and mutual support, so that women can focus their wisdom and their energy on developing the hopeful potential in difficult situation (Pearpoin and Brien, 1993).

It also aims at promoting self determination and assertion. The aim of unionisation is to break social and psychological barriers which inhibit self - assertion. It also develops awareness in them about their own potential and power in protecting their legitimate interests (Sundaram, 1997).

Groups are often more effective than individuals in decision making. For e.g., when faced with the task of evaluating ambiguous situations, groups appear to be superior to individuals. They are also more effective in generating unique ideas or accurately recalling information. The individual tend to take greater risk when they are in groups than when they are acting alone (Hodgetts, 1980).

The advantages of being a member of group are that the behaviour of other persons serve as a source of information or cues about what behaviour is desirable or permissible and working together in a group may represent a source of comfort or support for the group members (Davis, 1969).

Feldman (1968) has pointed out that there are three different ways in which small groups bind their members to them. First, members can of course be bound to the group through links of friendship and mutual liking. Feldman

calls this aspect of cohesiveness as "interpersonal integration". However members can also be bound to the group through the nature and effectiveness of its organisational structure. This is called as Group's structural functional integration (Nixon, 1979). A third way a group can bind its members to it is through a set of shared beliefs, rules or practices (Ridgeway, 1983).

A number of theorists as well as Tuckman have suggested that a group develops through a fairly predictable sequence of phase. Each phase has at its core a particular issue which the group must atleast partially resolve before going on to the next phase (Weightman, 1995).

Stages in the growth of group cohesion and performance

Stage	Process	Outcome
Forming	There is anxiety, dependence on leader; testing to find out the nature of the situation and what behaviour is acceptable	Members find out what the task is, what the rules are and what methods are appropriate
Storming	Conflict between sub-groups, rebellion against leader, opinions are polarized ; resistance to control by groups	Emotional resistance to demands of task
Norming	Developing group cohesion ; norms emerge ; resistance is overcome and conflicts are patched up ; mutual support and sense of group identity	Open exchange of views and feelings co-operation develops
Performing	Interpersonal problems are resolved ; Interpersonal structure becomes the means of getting things done; roles are flexible and functional	Solutions to problems emerge ; there are constructive attempts to complete task and energy is now available for effective work

As the groups members assume responsibility, roles tend to develop. One of the oldest but more useful classification of role types was developed Benece and Sheats (1948) who divided roles into three broad sets : group task roles, group building and maintenance roles and self-centered roles. Group task roles include, initiator, contributor, co-ordinator, evaluator- critic and energizer.

Group building and maintenance roles includes : encourager, compromiser, standard setter, group observer and follower. Self centred roles include recognition seeker, self confessor, dominator and help seeker (Barker, Wablers, Watson and Cliff, 1987).

Group dynamics has been defined as changes taking place within formal and informal groups. From the stand point of the original view point of Kurt Lewin, the founder of group dynamics, it relates to the question as to what type of group change, under what condition they change and in what direction they change (Drivedi, 1988).

Group dynamics is to discover the laws of group behaviour and also to analyse the impact of group participation upon each person in the group and the resultant change in the behaviour and attitudes of the members of the group. Group dynamics provides valuable description of the composition of effective groups, appropriate leadership roles and the group decision process itself (Brown, 1957, Newstron and Davis, 1972, Horton and Hunt, 1980 and Mullins, 1992).

Studies of Self Employed Women's Association, Ahmedabad on the DW CRA groups clearly show that these groups have strengthened women's economic position, increase their bargaining powers, self sufficiency and

social status. Other field level experiences and studies have clearly shown that despite all its limitation the group strategy has empowered women to approach functionaries and banks to their advantage (Jha, Menon and Mehta, 1998).

Gandhiji said "My greatest hope is women, they want a helping hand to lift them out of the well in which they have been kept. The slightest thing will work wonders. They are waiting to be organised "(Lalitha, 1990). For the development of women they need power, knowledge and experience. The power they need should manifest with the aspects such as, a sense of internal strength and confidence to face life, the right to determine choices of life, the ability to influence social processes that affect their lives and the capacity and opportunity to influence the direction of social change.

The group dynamics transform women from

Feeling weak and powerless	to feeling strong and empowered.
Feeling less confident	to building up self and group confidence
Feeling directionless and inclusive	to moving ahead to desired goals
Feeling dependent	to being capable of independent actions

Empowerment, organisation and mobilisation of women have emerged as pre-requisites for elevating the status of women in society. Thus grouping women for empowerment is of greater importance. The government has sincerely tried to generate formation of informal groups. These Self Help Groups are a new source of social security.

Self Help Groups are a small economically homogenous and affinity group of rural poor, voluntarily formed to save and mutually agree to contribute to a common fund to be lent to its members. The characteristics of SHGs are:

- Identical interest/Social heritage/Common occupation, homogeneity, affinity
- Small size
- Intimate knowledge of members' intrinsic strength, needs and problems.
- Transparency in operations.
- Flexible and responsive
- Democratic functioning
- Rates of interest as per the decision of the group
- Collateral consists of mutual confidence and trust
- Simple documentation
- Terms of credit decided by consensus in the group meetings
- Minimum external intervention (NGO/Bank)
- Repayment almost cent per cent by peer pressure and group dynamics
- Conflict resolving through collective leadership, mutual discussions during meetings and
- Group solidarity, self-help, awareness, social and economic empowerment (NABARD, 1997).

The SHGs have been found an effective and economic means of ensuring access of credit to the poor and vulnerable sections of the society, as the transaction cost is much less and because of the constant and effective supervision, the loan is properly utilised and repayments are prompt and

excellent. The SHGs are regarded as a support system by existing banking operations. The objectives of SHGs is to inculcate the habit of thrift, savings, banking culture i.e. availing loan and repaying the same over a given period of time and in the process gain economic prosperity through credit. The SHGs also provide scope for collective management of funds and develop, inter-alia, the entrepreneurial ability, which is difficult if undertaken by individual member more particularly in case of common activity undertaken by individual members, more particularly in case of common activity undertaken jointly by many (Wadhwa, 1995).

The principles underlying the SHG model in India are almost identical to Bangladesh concept i.e, financing the poorest of the poor, ensuring excellent recovery level and empowering women not just by meeting their needs for consumption and productive loans but also through more holistic educative programmes on issues such as health, nutrition, sanitation, etc. The guiding principles underlying SHGs are:

- SHG membership should be resident in the same area and be homogenous.
- Savings should promote saving mobilisation
- SHGs should be linked with credit ; savings first, credit next
- The development of financial disciplines and systems should be encouraged
- SHGs should possess simple book keeping system
- SHGs should hold regular meetings
- They should have basic rules or byelaws

- Group leaders should be the elected members, with group functions or positions being rotated among the members
- Basic training and guidance should be provided to members of SHGs
- The autonomy of SHGs should be respected
- Group liability and peer pressure should be substitutes for collateral
- Loans should be kept small initially and repayments made frequently and regularly
- Transaction cost should be kept to a minimum through simplified group procedures and control
- Transparency in business operation and overall conduct of group activities should be maintained at all times
- Commercial banks should be asked to provide appropriate advances or lines of credit to supplement the group's financial resources and to enable it to lend for productive purposes (Shridharan, 1997).

The SHGs are also helping in inculcating good habits and ethics among the members. Propagating literacy is also indirectly being taken care of by some groups, who insist their members atleast learn to sign. Even the behaviour of the members may come up for discussion during the meetings of the groups, thus introducing a moral vigil of the groups. A sense of discipline is also inculcated by imposing fines on late coming/absenting members (Dodkey, 1999).

The SHGs are playing four-in-one role as

1. **A money lender** : Providing, quickly small emergent loans, but without charging explosive rate of interest.
2. **A development bank** : Providing small production and investment credit to the poor for their economic upliftment but without going through the long procedure documentation, security requirements, etc., and at lesser transaction cost.
3. **A co-operative** : Following participative approach of mutual cooperation and joint pressure, without the ills of selfish interest, interference of the big brothers /government department officials etc., and with a lot of flexibility and
4. **A voluntary agency** : Helping each other through their common and social upliftment among the poor people (Wadhwa,1995).

In addition to that, the groups are supposed to perform the functions like

- Emphasising that there is a great strength in getting united.
- Effecting regular saving and credit activity within the group.
- Articulation of the group's requirement in terms of credit enhancement of skills required for income generation activities.
- Teaching importance of regular repayment and using group dynamics for the same;

- Applying viable norms for interest rates, repayment schedules, gestation period, extension, writing off bad debts and the requirements for communication with the financing institutions;
- Facilitating easy access to credit and instituting the mechanism for effective channelisation and
- Any other activity including consideration of social issues impinging on the lives of women (Rashtriya Mahila Kosh, 1998).

Having found SHGs as an effective and economical approach for disbursement of credit to the poor, the banking sector in India has accepted the SHGs as eligible entities for deployment of credit. NABARD launched the project on linking SHGs with banks in February 1992. Under the SHG-Bank linkage programme three linkage models have broadly emerged. Under the first model, banks are directly linking SHG without the intervention of the NGOs. In the second model, banks are providing credit to SHGs and NGOs act as Self Help Promoting Institutions (SHPIs). Under the third model, NGOs are acting both as SHPIs and financial intermediaries for channelising credit from banks to SHGs (Kumar, 1983).

The objectives of the linkage programme is to evolve supplementary strategy for meeting the credit needs of the poor, by combining flexibility, sensitivity and responsiveness of the informal credit system with the strength of technical and administrative capabilities and financial resources of the formal credit institutions; to build up mutual trust and confidence between the banker and the poor; to encourage banking activity both on thrift as well as credit side in a segment of the population that the formal financial institution usually find it difficult to cover.

Since RMK and the commercial banks do not ask for any collateral, the past history of the group's performance is the collateral, which is of immense value to it (Misra, 1999). State Bank of India started implementing the project. Beginning with 255 SHGs launched by banks in 1992-93 as on March 1998 the total number of SHGs linked to the banks were 14,317 with bank loan of Rs.23.62 crores with group savings aggregating to about Rs.80 million. Covering about 75 per cent of the total SHGs are women in 18 States and 2 Union Territories with the participation of 30 commercial banks, 101 RRBs and 17 co-operative banks. The programme had benefited nearly 1,50,000 families. In the Union Budget 1998-99 the Finance Minister asked NABARD to greatly extend the scope and coverage of SHG as a channel for the flow of funds to the micro enterprises so that two lakhs SHGs covering 40 lakhs families can be assisted over the next five years. 10,000 Self Help Groups covering 2 lakh families will be assisted this year.

The progress of linking Self Help Groups with banks made rapid progress over the years mainly on account of low transaction cost, high percentage of recovery and mobilisation of rural savings. Thus Self Help Groups are the solution to accelerate the socio-economic development of the rural poor in India. Therefore RBI has advised the banks to treat SHG financing as corporate agenda (Dodkey, 1999).

C. Research Highlights

The study was undertaken by Wadhwa (1995) to analyse the Indian experience in financing Self Help Groups (SHG) by banks. On selective basis, banks have given loans either through SHGs or to the SHGs for poor beneficiaries. The experience has shown that recovery in the case of bank

loans through SHGs were above 90 per cent as compared to the direct lending, where recovery was about 50 per cent.

Recovery performance

(Rs. in 1000)

S.No	Particulars	Demand (current)	Collection	Balance	Per cent of recovery
1.	Case Branch Level				
	Direct lending	3280	1395	1885	42.53
	Lending through SHGs	902	783	119	86.80
2.	Selected case SHG Village level				
	Non-group beneficiaries	66	25	41	37.88
	SHG beneficiaries	26	24	2	92.30

Further it was also observed that the transaction cost of bank was reduced by about one-third when the lending was done through the SHGs.

Suhara (1996) had conducted the study on the Thrift Bank, better known as Women's Bank set up as a part of the UNICEF sponsored integrated Community Based Nutrition Programme (CBNP) and Poverty Alleviation Project (PAP) has been helped to many.

Of all the programmes of CBNP and PAP, the Thrift Bank has stolen the thunder. In a short span of 16 months the women of the district who did not know the meaning of economic independence had mobilised about

Rs. 80 lakhs through the thrift banking programmes which was flagged off on January 26, 1995. The amount was collected through a fund mobilisation drive starting with Rs.5 per week per woman, going upto Rs. 50 or even depending on the income generating capacity of the person started under the guidance of the National Bank for Agricultural and Rural Development (NABARD), the thrift bank with the membership fee of Rs.17 per member. What differentiates this scheme from other financing schemes under IRDP and JRY, is the fact that this is closely monitored by the people themselves and hence peer pressure to make repayment of loan amount is tremendous as the women themselves are the bankers. Put simply the Mallapuram project rightfully boasts of recovery rate for higher than that of any other Government Project.

Tribal women in Jhabua, Madhya Pradesh who started a parallel rural banking system in their village one year ago, have mobilised Rs. 22 lakhs as deposits from among women living below poverty line through village level banks at about 410 places. The scheme was started with the support of the local forest officials and Rajiv Gandhi Mission, spurred by their success, the tribal women bank have taken up training of 120 women from different districts in the State. Each rural bank known as Byara Nee Kuladiya (Bank of Women) comprises 15 tribal women who contribute Rs.10 to the bank at their monthly meetings of the village level Forest Protection Committee. The district administration extends financial assistance to these committees after having acquired receipts of three monthly collection. The fund collected by the rural banks are used to help members to start cottage industries. The rate of interests are decided by the women bankers themselves.

The Jhabua tribal women have inspired their counterpart at Harda where 215 banking committees have collected Rs.39.45 lakhs. The women have disbursed among themselves Rs. 27.85 lakhs, 50 per cent of which is in the form of loans for agricultural operations.

The tribals have also cleared the depths of the money lenders, besides they have prepared twenty thousand saplings of Niligiri trees and sold them at the rate Rs.2 per sapling and contributed Rs.40000 to the rural bank of women (Kumar , 1997).

A quick study on the Mahila Samridhi Yojana (MSY) which was launched on October 2nd 1993 through the network of 1.32 lakhs rural post office to promote thrift among rural women and to empower them with greater control over their household resources, undertaken by Rizwana (1997) in one block each of the Ranga Reddy district in Andhra Pradesh and Gurugaon district in Haryana during April 1st 1997. It revealed that the overall average coverage of women under MSY in these place was only 29.6 per cent, when the scheme was envisaged in 1993, it was expected that atleast 80 per cent of the house holds in rural areas will be covered under MSY in three years.

A study was conducted by Dagar (1998) on the activities of the Working Women's Forum (WWF) which is a grassroot organisation of poor working women which has grown out of another voluntary organisation "Vidya Bharathi Trust". WWF stimulates 10 or more women to come together and form a group to avail themselves of loans from nationalised banks. A leader representing the group enables the members to avail themselves of the loans and ensure repayment as per schedule. The main aspect of the organisation is the neighbourhood concept creating a group of members for credit

assistance and leading to group cohesiveness. Within a group, grassroots leadership is promoted. The achievements are it has helped many women to avail themselves of loans which as an individual they would not have got at all and the concept has also evoked the feeling of solidarity and oneness is with which the women can face the problems.

METHODOLOGY

Profile of the study area

Regarding the demographic details, the total population of Nanjundapuram was 1936. In that male and female strength was 974 and 962 respectively, hence the sex ratio was 50.3:49.7.

The details about religion, caste and family pattern in the area are depicted in Table I.

TABLE I
GENERAL INFORMATION ABOUT THE AREA

S.No	Aspects	Percentage
1.	<i>Religion</i> a. Hindu b. Christian c. Muslim	99.4 0.4 0.2
2.	<i>Caste distribution</i> a. Scheduled Caste / Scheduled Tribes b. Backward c. Most Backward	48.4 43.8 7.8
3.	<i>Family pattern</i> a. Type of family Nuclear- joint b. Family head Male headed Female headed	92.4 7.6 93.6 6.4

Among the total population, Hindu constitute 99.4 per cent and Christian and Muslim were 0.4 per cent and 0.2 per cent respectively. In that, Scheduled Castes (48.4 per cent) and backward classes (43.8 per cent)

were dominant groups and the remaining was most backward class (7.8 percent) and no forward class was found in that area. The table shows that 92.4 per cent of the families were nuclear type and the remaining 7.6 per cent hailed from joint families. Male headed families were majority (93.6 per cent) and female headed families were only 6.4 per cent.

Agewise distribution of home makers is pictured in Table II.

TABLE II
AGEWISE DISTRIBUTION OF THE HOMEMAKERS

Age in years	Percentage (n :493)
< 18	0.4
19-21	6.9
22- 30	43.0
31-40	24.4
41-50	17.0
51-60	6.1
61 and above	2.2

Women in the productive age group i.e 22-30 years were more in number than other age groups and 24.4 per cent women were in 31-40 age group. The percentage was being reduced by increase in age. At the same time 7.3 per cent only constitute the women in the age group of below 21 years.

The educational status of the head of the families and home makers is illustrated in Table III.

TABLE III
EDUCATIONAL STATUS OF THE HEAD OF THE FAMILIES AND
HOMEMAKERS

Educational level	Percentage	
	Head of the family (n:468)	Homemaker (n:493)
illiterate	47.5	59.8
Primary	22.0	16.0
Middle	14.5	11.2
Secondary	12.8	11.8
Higher Secondary	3.0	1.2
Certificate (ITI, etc.,)	0.2	-

It is disheartening to see the illiteracy rate of men and women were 47.5 per cent and 59.8 per cent respectively. Among the literates, 22 per cent and 16 per cent of the males and females respectively had studied upto primary level.

In Nanjundapuram, 91.5 per cent of people in the employable age group i.e above 18 years were employed in unorganised sector and only 8.1 per cent in organised sector; 0.4 per cent were self-employed. Incomewise distribution of the families is shown in Table IV and also picturised in Figure 2.

TABLE IV

DISTRIBUTION OF THE FAMILIES ACCORDING TO ANNUAL INCOME

Category	Percentage
Living below poverty line	87.4
Living above poverty line	12
With household income above Rs. 24,000	0.6

A majority (87.4 per cent) of the families were living below poverty line which is a matter of concern and only 12 per cent were living above poverty line. A meagre percentage (0.6 per cent) alone had income above Rs.24000.

A negligible per cent (0.2) had regular savings and most of the people were indebted for various reasons as shown Table V and also depicted in Figure 3.

TABLE V

INDEBTEDNESS

Details	Percentage n: 201
Sources	
Private money lenders	94.0
Personal localite sources	6.0
Reasons	
Purchase of consumer durables	61.7
Medical expenses	17.4
House construction	12.9
Marriage of children	6.5
Business	1.5
Amount outstanding	
< Rs. 5,000	80.6
Rs. 5,000 - Rs. 20,000	17.9
> Rs. 20,000	1.5

FIGURE 2
DISTRIBUTION OF THE FAMILIES ACCORDING TO ANNUAL INCOME

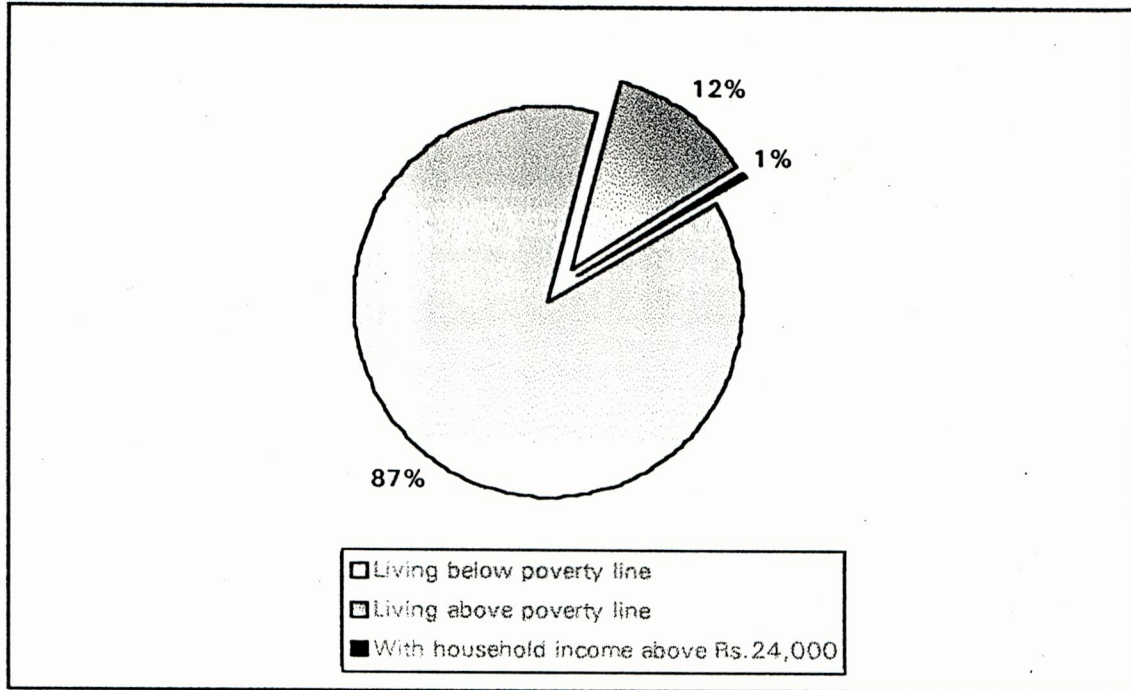
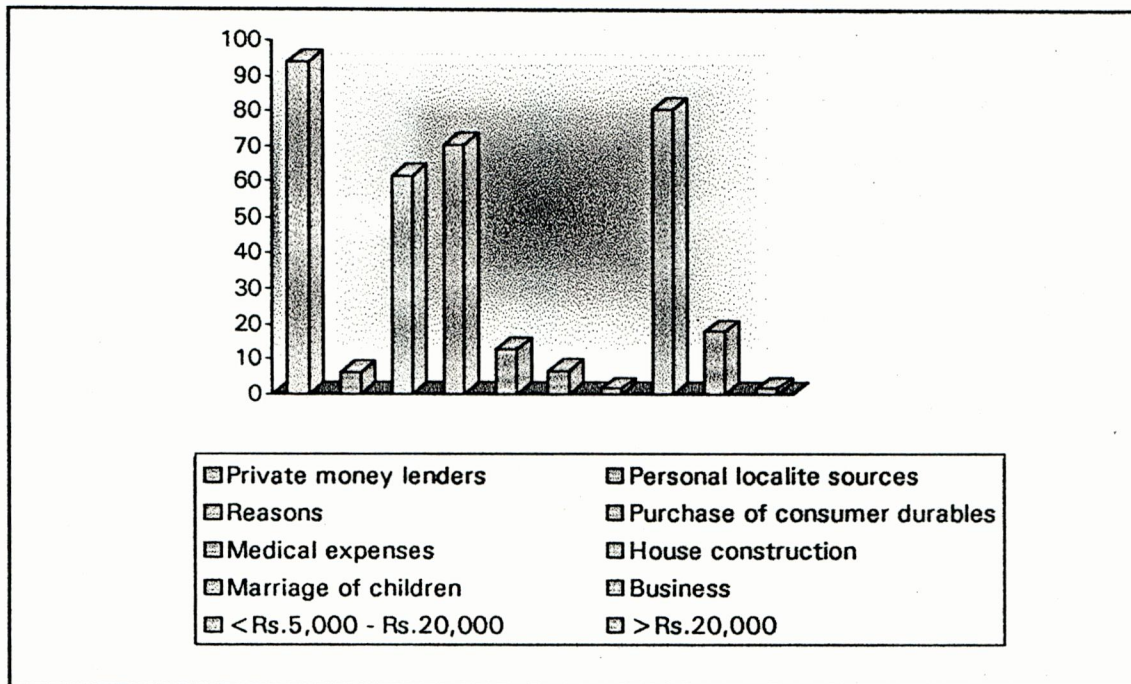


FIGURE 3
INDEBTEDNESS



More than 90 per cent of the people were indebted to private money lenders and only 6 per cent were to personal localite sources. The reasons were varying as, 61.7 per cent of the families borrowed for the purchase of consumer durables, 17.4 per cent for medical expenses, 12.9 per cent for house construction and for marriage of children and business were 6.5 per cent and 1.5 per cent respectively.

Organising Indira Mahila Kendra

Through public meetings, group discussion and door to door visit, the Department of Home Science Extension Education, Avinashilingam University motivated the women of Nanjundapuram to become the members of the IMK. The procedure for the formation of IMK was explained to the women in periodical meetings and discussions with the women and the leaders. As a result of the efforts, 200 women joined together and formed an IMK. This had been registered under the Registration of Societies Act/Charitable Societies Act on 6.5.1998 and the Registration number is 73. This IMK comprised of 10 homogenous groups, each having 20-25 members. The IMK executive body consisting of 8-10 members. Each group elected a leader amongst its members who represents the executive body of the IMK.

Each member of the group had contributed Rs.5 as a membership fee and contributed Rs.1 per month to the Kendra. The collected money was deposited in the Central Bank of India, Trichy Road Branch, Coimbatore in a joint account of Mrs.A.Saradamani, the Leader, Mrs. S. Visalatchi, Assistant Leader, Mrs.R. Parvathy, the Secretary and Miss. S. Amudha, the Treasurer.

2. Formation of Self Help Groups (SHGs)

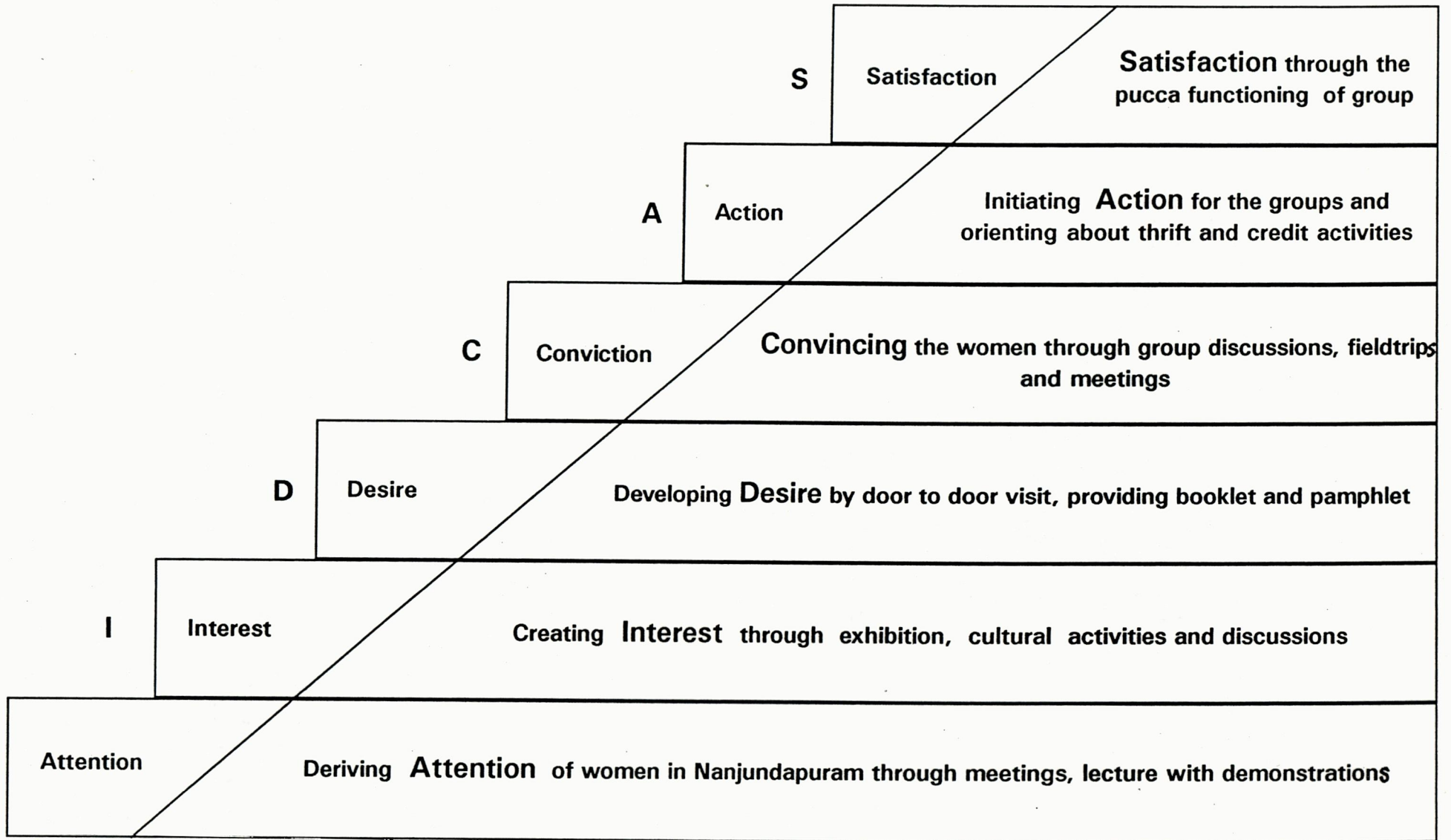
Initially members of IMK, who had inclination to start SHGs have been interviewed by the investigator to study their background information, their leadership qualities, their views about group formation and their interest towards entrepreneurship development with the help of an interview schedule (Appendix I). The database on women is discussed in Chapter IV.

Motivational efforts in organising the SHGs

Motivation means movement or motion, an inner state that energizes, activates or moves and directs human behaviour towards goals. It is a need satisfying and goal seeking behaviour (Ray, 1998).

The investigator used the techniques of AIDCAS (Wilson and Gallup; 1955) to impart the concept of SHG which is presented in Figure 4.

FIGURE 4
AIDCAS - A MOTIVATION TECHNIQUE



Deriving attention

To derive the attention of the women in Nanjundapuram towards SHG, the investigator conducted the public meeting. Dr. V.K.Selvaraj, President of Tamilnadu General Workers Welfare Federation, Mr.Sundararaj, Chairman of the Lions Club, Dr.Rajalakshmi, Reader in Family Resource Management Department, Avinashilingam Deemed University and Miss. Selvanayaki, Project Officer, Extension Department attended the meeting. Dr.V.K.Selvaraj delivered a talk on the various women's welfare schemes and the mode of utilising them. Mr.Sundararaj in his talk stressed on the importance of savings and the contribution of women to the Indian Economy. To hold the attention of the women, a low cost nutritious recipe i.e chilli soya bite was demonstrated by Ms.Devi of Food Science and Nutrition Department of Avinashilingam Deemed University. Ms.Selvanayaki explained the concept of SHG, onlending procedure and advantages of SHGs. To conclude the meeting Dr.R.Rajalakshmi highlighted the values which can be developed being a member of a group.

Creating interest

To create interest among the women an exhibition was put up depicting the present status of women in social, economical and political scenario and the need to empower them. A cultural programme with a group song and dramatisation also was given by the post graduate students to make the women aware of gender discrimination, inequality, their backwardness and need for organising women into groups. Thus the investigator made to conscientize their condition and developed the urge to empower.

Developing desire

In order to develop desire among the women the investigator had door to door visit explaining the concept of SHGs and its role in personality development and empowerment of women. Informal and formal group discussions were conducted to propagate the concept and advantages of SHGs. The booklet and pamphlets prepared by the University were provided to the women.

Convincing the women

For giving authentic information to women, Mrs. Bommi who is a leader, successfully running her SHG in Shanmugagounder Nagar shared her experiences, knowledge and skill which she had gained through Self Help Groups in her area. The women were brought to the campus of Avinashilingam University and exposed to the members of other SHGs of urban and rural areas. The Faculty of Home Science Extension Education visited the Nanjundapuram area many times to impress the women about the steps in organising SHGs and merits of joining SHGs.

Action

It was encouraging that due to all the above activities 60 women wanted to join SHG. They were oriented on the modalities of formation of SHGs and initiating thrift and credit activities. Then, the women have been grouped as 20 members in each group. The groups were named as Sri Annai Kalyani Self Help Group (I), Mother Teresa Self Help Group (II) and Annai Sarada Self Help Group (III). The list of the members of all the three groups are given in Appendix II. Influenced by the formation of three groups, the fourth group as

Aravindar Annai SHG with 15 members emerged and it will start functioning from the month of May, 1999.

Each group selected their Leader, Assistant Leader, Secretary and Treasurer and they have decided about the amount they could pay, the rate of interest on which they could lend, the number of installments of repayment, the day and time of group meetings to be held regularly and their byelaws.

With the financial and technical assistance of the sponsoring agency, pass books were printed and distributed to the members of the SHGs. The Manager, Central Bank of India was approached for opening the accounts in the names of SHGs.

Satisfaction of members

Satisfaction step goes with the successful functioning of the SHGs.

B. Implementation

The implementation step of the study includes the following aspects :

1. Preparation of plan of action and
2. Action programme for sustainability

1. Preparation of plan of action

Planning is a process which involves studying the past and present in order to forecast the future and in the light of that forecast determining the goals to be achieved and what must be done to reach them. The process of planning for development implies a need for change through learning. Attributes of successful learning intervention offer broad spectrum of services, recognizes social and emotional support, cross traditional, bureaucratic and

professional boundaries, sees subject in the family surroundings and circumvent traditional and professional limitations (Ray, 1998).

Considering the above requirement an action plan was developed , as given in Table VI .

TABLE VI
ACTION PLAN FOR SHGs

Objectives	Activities	Methods/Aids	Personnel Involved
Making the women aware of the need for and Importance joining SHG	Conducting Public meeting	Mass meeting Cultural programmes	Dr. V.K.Selvaraj, President, TNWW Mr. Sundararaj Lions Club Chairman Dr. R.Rajalakshmi Reader, Family Resource Management Department
Motivating the women to join SHG	Conducting motivation campaign	Lecture Group discussion with SHG leader of Shanmuga goundar nagar Door to door visit Providing pamphlets and booklets Group song and Dramatisation	Ms.Selvanayaki FRM Project staff Mrs. Bommi SHG leader Investigator Post Graduates of FRM Department
Knowing the basic qualities, views about women's status, leadership qualities and joining SHGs	Interviewing the women who were interested to join SHG	Interview schedule	Investigator

Economic activities

Improving the economical status of women through income generating activities

Training on cleaning powder and washing powder making

Demonstration

Researcher

Training on Credit management and account keeping

Training camp

Mrs. Jerinabi
Lecturer,
Department of Commerce

Imparting training to the women

Training on the preparation of Bakery items
Training on toy making

Demonstration

Training camp

Mrs. Thilagavathi
Training organiser,
Trainers Training Centre
Mrs. Jackquelin
Trainer
Sharmik Vidhya Peeth

Training on Jam making

Demonstration

Ms. B.Haribala Devi
Extension Department

Training on Juice making

Demonstration

Mrs. Thilagavathi
Training Executive
Trainers Training Centre

Training on phenyl making and liquid blue making

Demonstration

Mrs. Vasantha
Training Executive
Trainers Training Centre

Making the women aware of the various trainings in Shramik Vidhya Peeth

Expliciting the type of training and the employment opportunities given in Shramik Vidhya Peeth and also about career choosing

Lecture cum Pamphlets

Mrs. Gajalakshmi
Lady Programmes Officer,
Shramik Vidhya Peeth

Educational Activities

Improving the nutritional status of the women

Educating the women on the need and importance of nutritious food

Exhibition

Investigator

Conscientizing the women about their health status and improving their health	Educating the women on various types of cooking methods and preparation of some nutritive foods	Demonstration	Ms.S. Devi Food Science and Nutrition Department
	Educating the women about the prevalence of deficiency diseases and protective foods	Lecture	Mrs. Sarathamani Training organiser Trainers Training Centre
	Making women to understand the physical and mental development	Lecture	Dr. Jeya Muthu Professor, Human Development Department
Reducing the drudgeries of women and making them realise about energy saving · Social Activities	Disseminating the way to keep our body physically fit	Lecture cum posters	Mrs. Bhagyam Devaraj, Consultant Physiotherapist 14, Cowley brown road R.S. Puram Coimbatore
	Introducing drudgery reducing technologies and importance of energy saving	Demonstration slide show Lecture display of models	Dr. Sathyavathi Muthu, Professor, FRM Department
Abolishing child labour	Explaining the condition of child labour and the need to develop them	Lecture using Blackboard Discussion	Mr. Chandrakumar Field Officer, Kovai CLASS
Making the women realise their roles in panchayat	Explaining the role and reservation of women in panchayat	Lecture cum discussion	Mrs. Santhamani Vice Chairman, District Development Council
Ensuring the women aware of the duties and responsibilities of police towards women's protection	Dispersing the message on the role of police in women's protection	Lecture cum discussion	Mrs. sugumari Sub Inspector, Women Police Station

Educating the women on consumer education	Insisting the need and importance of consumer rights	Lecture cum Exhibition	Dr. R. Rajalakshmi Reader FRM Department
Abolish alcoholism	Counselling on alcoholism	Counselling	Manoshanti (NGO)
Cultural Activities Encouraging the women to participate in cultural and recreational programmes	Conducting fieldtrip Organising Cultural Programme	Field trip	Investigator and N. Selvanayaki Project officer Extension Department

2. Action Programmes for sustainability

Economic activities

The ability to earn and have control over income appears to be the most powerful detriment of a woman's status. Hence the investigator organised skill training on viable income generating activities with the help of concerned experts.

Preparation of cleaning powder and washing powder were taught to the members. The preparation of liquid blue and phenyl had been clearly taught to the women in a training programme. Juice making and the preparation of bakery items such as cakes and biscuits were also demonstrated to the women.

The food preservation techniques were explained to the women. The women were educated on the activities of Shramik Vidhya Peeth, Avinashilingam Education Trust. The women were told about the different training programmes organised at Shramik Vidhya Peeth and the extent of

employment opportunities which could be availed through Shramik Vidhya Peeth. Toy making was one of the important skill trainings given to the women.

Fifteen members of Nanjundapuram had acquired the skill through the training and they are ready to start the trade (Plate 1) .

Loan fund for women was initiated with the generous contribution of one of the well wishers of Avinashilingam University, Ms. Brigetta Jacks from Sweden. She contributed Rs.50,000 to the trust to be given to the needy women. In Nanjundapuram 17 members were given loans for improving their business at the rate of Rs.1000 per head, the total being Rs.17,000. The impact of utilising the amount for micro enterprises is given in Chapter IV.

The investigator helped the women in getting four tailoring machines from the Avinashilingam Education Trust, for starting a tailoring centre. A six month tailoring course is being conducted with 16 beneficiaries from the area of study, where seven are SHG members.

The above mentioned activities would help the women to take up entrepreneurial activities which inturn could empower them economically.

Educational Activities

For the development of human resources, education of women in all the fields such as nutrition, health, legal awareness, etc is of even greater importance than that of the men. Nutrition knowledge was disseminated by explaining five food groups, deficiency diseases and nutritious foods which can rectify those diseases through exhibition. A nutritious weaning food Amirtham was also introduced.

PLATE 1
ECONOMIC ACTIVITIES



TRAINING ON PREPARATION OF BAKERY ITEMS



TAILORING UNIT

Central Social Welfare Board (CSWB) provided assistance to Avinashilingam Education Trust to organise Awareness Generation camp for women in urban areas; 10 SHG women from Nanjundapuram participated in the camp and they ultimately disseminated the knowledge and skill acquired to their group members in group meetings (Plate 2).

Women were educated on how to keep our body physically fit by doing simple exercises. The methods of achieving the overall development, both physical and mental was stated. Legal awareness was created by delivering a message on the rights of women in legislation, legal provisions and protection for women.

The various drudgery reducing and energy saving technologies such as smokeless chulah, mud cooling device, hay box, solar cooker, etc were explained to the women.

Social Activities

Women must be able to tackle the problems which they face in their day to day life. The consumer education was given stress. The role of women in Panchayat was highlighted. The role of police in the protection of women has clearly outlined. The pathetic condition of the child labourers were brought to the limelight and suggested various measures to abolish the child labourers. The sources of counselling for alcoholism was explained to the women and child care has been given importance. All these multi dimensional activities conducted would give overall development to women (Plate 3).

PLATE 2
EDUCATIONAL ACTIVITIES



WOMEN ATTENDING AWARENESS GENERATION CAMPAIGN



DEMONSTRATION ON SOLAR COOKER

PLATE 3
SOCIAL ACTIVITIES



WOMEN PANCHAYAT LEADER ADDRESSING THE WOMEN



LECTURE ON ABOLITION OF CHILD LABOUR

Cultural Activities

The investigator arranged for the field trip to Marudhamalai temple in order to encourage the members to participate in cultural activities. In the valedictory function of the awareness generation camp. Women from Nanjundapuram participated in various cultural activities.

C. Evaluation

The evaluation was carried out through group discussions with the women in SHGs, observation by the investigator and scrutiny of the records and registers maintained by the groups.

The outcomes of the analysis are assessed in the following lines.

Assessment of social inputs to women in SHGs.

Leadership Traits

The social inputs were assessed by measuring the leadership traits developed in women, using an observation sheet with three points scale.

Group Dynamism

The dynamic nature of the groups was analysed using a five point score card and the difference in scores were analysed.

Empowerment Traits

The empowerment traits developed in women were measured using a three point score card (Appendix III) observed by the investigator, the actual scores were given and differential scores were derived and discussed.

Skill acquired

The members of SHGs were given skill training and the details of members trained were given in Chapter IV.

Analysis of Economic Inputs to Group Members

Thrift and Credit flow

The functioning of the groups with onlending process and the credit flow realised were analysed to study the effectiveness of SHGs. The projection of the process given for three years might indicate the success of SHGs.

Micro enterprise initiated

The micro enterprises started by the women and the difference in income, before and after was analysed to assess the economic impact of the programme.

The findings of the assessment are presented in Chapter IV.

RESULTS AND DISCUSSION

IV RESULTS AND DISCUSSION

The results of the study are discussed under the following headings :

- A. Database on women in SHGs
- B. Assessment of social inputs to SHGs and
- C. Analysis of economic inputs.

A. Database on women in SHGs

The background information about the respondents of their religion, caste system, educational status, occupational pattern and income levels are shown in Table VII.

TABLE VII**BACKGROUND INFORMATION ABOUT THE RESPONDENTS**

Aspects	Percentage n : 60
Religion	
Hindu	96.0
Christian	2.7
Muslim	1.3
Caste	
BC	84.0
SC/ST	10.6
MBC	5.3
Marital Status	
Married	78.6
Unmarried	12.0
Widow	9.3
Educational Status	
Illiterate	49.3
Primary	42.6
High school	9.3
Occupation	
Home makers	41.3
Coolie	22.6
Self employed	16.0
Nursery teacher	6.6
Private employees	5.3
Annual Income	
Below poverty line	56.0
Above poverty line	36.0
With household income of Rs.24000	8.0

A majority 96 per cent were Hindus; 84 per cent were belonging to Backward Class and 73 per cent of them were married, 9 per cent had become widows. Regarding the occupational pattern, 41.3 per cent were full time home makers. About 23 per cent were working as coolies and 16 per cent were self-employed.

Views of the respondents about the status of women in the society

About 76 per cent respondents expressed that the women's status is slightly improved. At the same time, the remaining 27 per cent were very sure that women's status had been definitely improved.

Forty five per cent of the respondents were agreeing that women were getting equal status on par with men. The reasons for the improved status of women which were mentioned by the respondents are given in Table VIII.

TABLE VIII
REASONS FOR THE IMPROVED STATUS OF WOMEN

Reasons	Percentage (N : 34)*
Participate in all the fields in the society	52.9
Improved educational status of women	38.2
Get employed outside the home	38.2
Take self employment to get economic independence	32.3
Take major role in family decision making	17.6

* Multiple response

About 53 per cent expressed that the women were becoming equal to men as women too enter into all the fields in the society Eg. Administration, Service, Defence. Thirty eight per cent assured that the women had reached equal status due to right for education and employment.

Fifty five per cent respondents felt that equality has not yet come. The reasons are shown in Table IX.

TABLE IX
WOMEN'S INEQUALITY

Reasons	Percentage (N : 26) *
Not allowed to go out	48.9
Less opportunities to study	41.4
Dowry system	14.6

* Multiple response

Among the women who realised about the inequality, 40 per cent felt sorry to say that women were not allowed to go out and participate in the community work. About 41 per cent women opined that the educational opportunities were very limited and due to that reason, women could not equalise with men.

While specifically asked about the women in their area, 100 per cent of the respondents accepted that their area women were towards development. Indicators of development used by the respondents are given in Table X.

TABLE X**DEVELOPMENT OF WOMEN**

Indicators	Percentage * (n : 60)
Women are employed / self employed	54.6
Educational opportunities for girl children	42.6
Awareness of the aspects such as legal right, health, nutrition and child care etc	41.3
Utilising all the schemes of government	36.0
Participation in different training organised by different institution/organisations	17.3
Opportunities to meet the officials	12.0

* Multiple response

It was felt that the development of women might be due to the increased employment rate of women (54.6 per cent) , educational opportunities for girl children (42.6 per cent) and the awareness of the women about the aspects such as health, nutrition, legal rights, child care etc. (41.3 per cent).

Eighty per cent of the respondents had the opinion that women are capable of doing great things, become they are responsible (45 per cent) and able to take decisions (30 per cent). Eighty one per cent women wanted the women to be employed, owing to the reasons as given in Table XI.

TABLE XI

OPINION ABOUT WOMEN'S EMPLOYMENT

Opinion	Percentage (n : 49)
Improves the status of the family	52.4
Gives economic independence to women	26.2
Exposes the women to the society	21.3

A majority of the respondents (52.4 per cent) expressed that women's employment helps to improve the family status and 26.2 per cent women felt that women could be economically independent.

Eighteen per cent women were having negative attitude towards women's employment, owing to the reasons such as the inability to take care of family (36 per cent), inability to concentrate on their work (29 per cent) and role conflicts of women (21 per cent).

The major problems of women in Najundapuram were expressed by the women, as domination of men at home (10.6 per cent) and the low level wages for the women labourers (6.6 per cent). The urging problem expressed by the majority (82.6 per cent) was the non-availability of toilet facilities which is a health hazard for the women.

Opinion of the women about starting SHGs

All the respondents felt that they could save Rs.50 per month through the SHGs, because all of them wanted to improve their economic status. In order to improve the economic status, 41.3 per cent of them thought of entrepreneurship development and 58.6 per cent wanted to go for some job.

The women who wanted to join the SHGs had the expectations from SHGs as given in Table XII.

TABLE XII

EXPECTATIONS OF THE WOMEN FROM SHGS

Aspects	Percentage * (n : 60)
Get financial help at the time of emergency	81.3
Develop the habit of saving among women	51.0
Get loan to start or to expand the enterprise	41.3

* Multiple response

About 81 per cent women felt that being a member of SHG, could help them to get financial, help at the time of emergency and 51 per cent thought that SHGs help to inculcate the habit of saving. Table XIII explains the factors contributing for the success of a SHG.

TABLE XIII

FACTORS CONTRIBUTING FOR THE SUCCESS OF THE SHG

Factors	Percentage * n : 60
Maintaining the accounts properly	68.0
Members being very responsible	43.6
Excellent leader	41.0
Conducting the meetings regularly	16.0

* Multiple response

About 68 per cent women were thinking that proper maintenance of accounts of the SHGs was the important factor contributing towards the success of SHGs and 42.6 per cent of the women felt that responsible members contribute for the success of a group.

Among the women, 84 per cent wanted to be members in the groups and 9 per cent and 7 per cent wanted to be leaders and assistant leaders respectively; 47 per cent would like to have monthly meetings and 53 per cent wanted to have fortnightly meetings. A majority (73 per cent) expressed that 6.00 pm - 8.00 pm would be the convenient time for conducting the meetings.

The expectations of the women from the group leaders to be selected, are shown in Table XIV.

TABLE XIV

EXPECTATION FROM GROUP LEADERS TO BE SELECTED

Traits	Percentage * (n : 60)
Being honest	31
Patience in conducting the groups	19
Intelligent	17
Respecting the views of other members	16
Able to tackle problems amicably	15
Being kind	7

* Multiple response

The women decided to select their leaders mainly for honesty (31 per cent), patience (19 per cent) and intelligence (17 per cent).

Interest of women in Entrepreneurship Development

About 40 per cent women were interested in tailoring and 32 per cent were involved in coconut leaf thatching, 62 per cent women would like to do their trades in a larger scale. All the women felt that being a member of SHG would help them to expand the unit by getting financial support (97 per cent) and getting guidance and help from other members.

The training needs of women, as expressed by them, are illustrated in the Table XV.

TABLE XV
TRAINING NEEDS

Trade	Percentage* (n : 32)
Toy making	47
Phenyl making	12.5
Liquid blue making	12.5
Jam and Juice making	9.3
Washing powder and cleaning powder making	9.3
Bakery	6.3
Embroidery	3.1

* Multiple response

In majority, the women would like to have training on toy marking (47 per cent), phenyl making (12.5 per cent) and jam and juice making (9.3 per cent).

The Table XVI shows the type of trades women wanted to start .

TABLE XVI

TRADES PREFERRED BY WOMEN

Trade	Percentage (n : 21)
Tailoring centre	50.0
Toy making	35.3
Jam and Juice making	7.8
Bakery	6.9

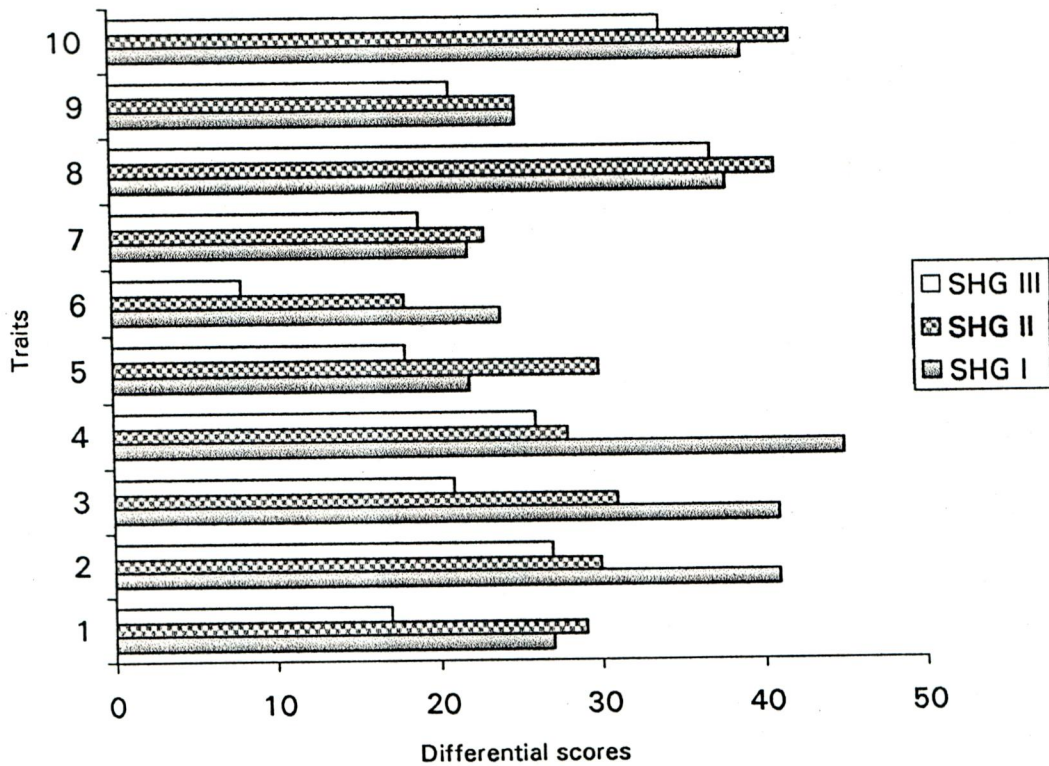
Among the interested women, 50 per cent would like to start a tailoring unit and 35 per cent would like to start toy making shop.

B. Assessment of social inputs to SHGs

The social inputs given to the SHGs were assessed in different angles as discussed below :

Emerging leadership traits among women

The average scores obtained by the three groups for each trait, before and after the group formation, are exhibited in Figure 5.



1. Capability and Clarity in expression
2. Readiness to serve the community
3. Sympathy towards fellow members
4. Coordinated action
5. Delegation of responsibilities
6. Confidence in meeting officials
7. Developing infrastructural linkages
8. Decision making capacity
9. Amicability among the group
10. Models for emulation

FIGURE 5
EMERGING LEADERSHIP TRAITS AMONG WOMEN

The first group which was formed earlier had a high scoring than the later formed groups, indicating that they had innumerable opportunities to gain them. The enhancement in mean scores is marginal indicating that there must be ample programmes to enhance those qualities.

Development of group dynamism

The groups were observed for their dynamic nature by associating 10 important characteristics for assessment and the results of which are presented in Table XVII.

TABLE XVII
DEVELOPMENT OF GROUP DYNAMISM

Traits	SHG I			SHG II			SHG III		
	Average percentage scores			Average percentage scores			Average percentage scores		
	Before	After	Difference	Before	After	Difference	Before	After	Difference
Freedom of expression	28	62	34	24	70	46	19	57	38
Independent thinking	32	70	38	26	57	31	24	46	22
Code of conduct in meetings	17	54	37	21	62	41	21	49	28
Sense of belongingness	24	65	41	39	72	33	31	68	37
Adjustability	37	79	42	31	66	35	28	54	26
Solidarity	19	52	33	17	61	44	21	59	38
Punctuality	24	74	50	21	50	29	19	50	31
Mutual respect	34	63	29	29	53	24	30	60	30
Getting along with others	21	57	36	23	62	39	19	45	26
Responsibility	27	61	34	31	71	40	26	56	30

(Scores were calculated by assuming the women in the particular trait by scoring 0,1,2 order)

Though there was positive increase in the scores, it could not be final in achievement because the groups are only in the offing. There is lot of scope for building them for greater sustainable achievements.

The paradigm of empowerment conceived from the findings of the study are "Empowering Rural Women through Extension Education - An Action Research in a Fishing Village" by Srinath (1992) was used to assess the empowerment traits acquired by the women as depicted in Figure 6. All the traits of empowerment had increased scores, which might have happened due to the experience of women in SHG activities. The group attitude, the desire to improve and communication ability are the traits having higher differential scores, compared with other points. Before, after scores given on three point scale are tabulated in Appendix III.

Skills acquired

The women were given many opportunities for their capacity building. As a result of the efforts, the number of women participated in the training is given in Table XVIII.

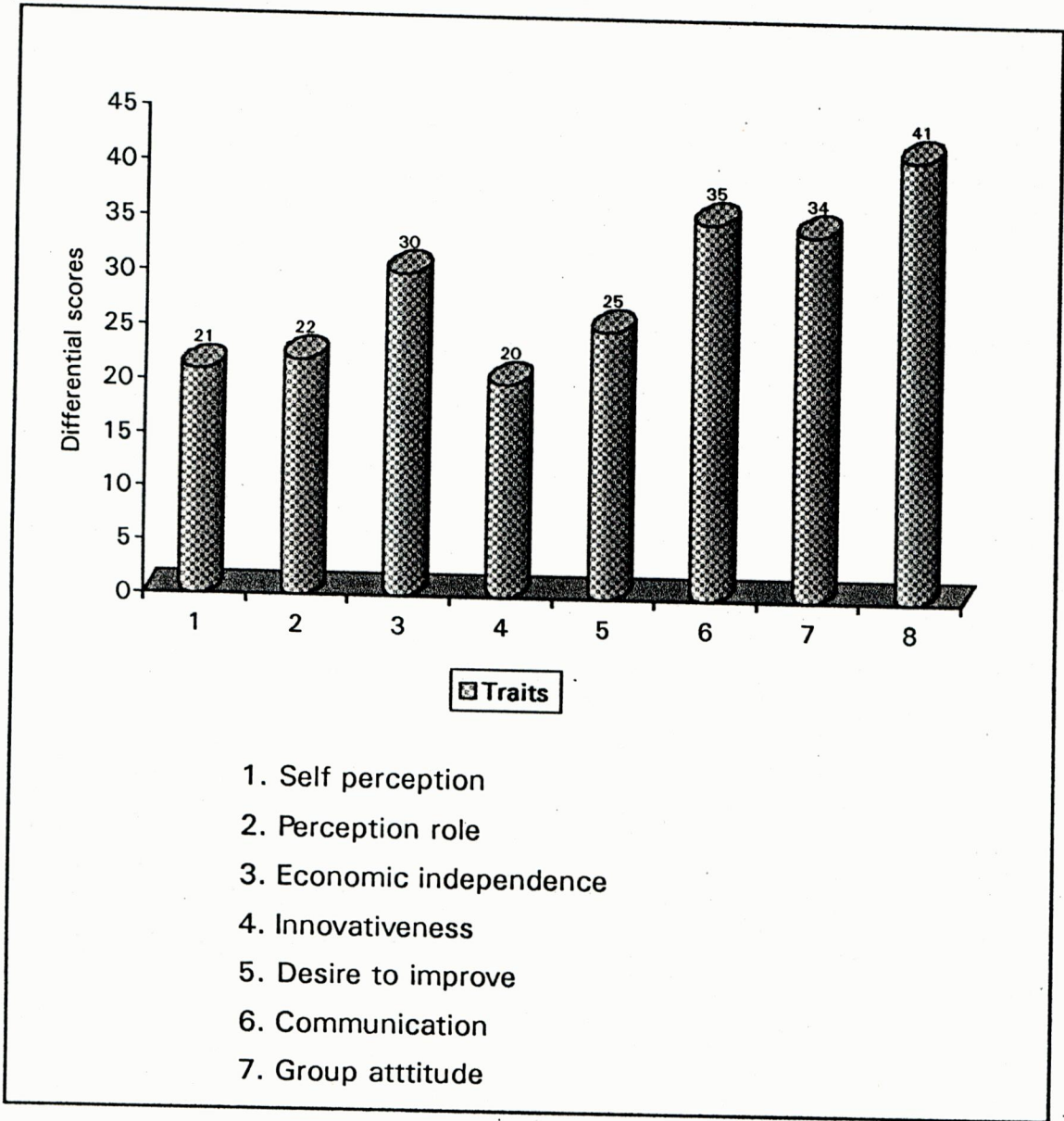


FIGURE 6
EMPOWERMENT TRAITS

TABLE XVIII
SKILLS IMPARTED TO SHG WOMEN

Training	Number of women participated (Total : 60)*
1. Jam and juice making	18
2. Preparation of cleaning powder	15
3. Phenyl making	15
4. Preparation of washing powder	15
5. Liquid blue making	10
6. Bakery items - Cake, Biscuits	9
7. Toy making	7

*Multiple response

Skill training will enhance the capacities of women and pave way for income generation. The global objectives of IMY through SHGs are awareness generation, convergence of services and income generation. Hence efforts are to be channelised towards providing opportunities to attain those three objectives.

C. Analysis of economic inputs

The economic inputs given to the SHGs were assessed in various angles as discussed below :

Thrift and credit flow

The core function binding the group was "Thrift and Credit Activities". The groups had been functioning for the past few months and the credit flow realised is given in Table XIX.

TABLE XIX

THRIFT/CREDIT STATEMENT

S.No	Area	Name of the group	Total savings	Total lending	No. of members	Demand for Recovery			Amount Recovered			Default			outstanding	Bank Balance
						P	I	Total	P	I	Total	P	I	Total		
1.	Nanjundapuram	SHG I	4,000	3,500	4	400	68	468	400	68	468	-	-	-	3,100	100
2.	Nanjundapuram	SHG II	4,000	2,000	2	200	38	238	100	20	120	100	18	118	1,800	55
3.	Nanjundapuram	SHG III	4,000	3,000	4	800	104	904	600	104	704	200	-	200	2,200	60

There were two types of credit lending among the groups. The one is onlending among the groups and the second is Loans Fund Scheme offered Rs.1000 by Avinashilingam Education Trust. In group onlending, the total amount of savings of SHG I was Rs. 4000/- and the onlending amount was Rs. 3500/-. There was no default in the first group upto April, 99. The four persons availed the loan, repaid regularly. But it was not so in the case of group II and III. In group II the default amount was Rs.118 where as in group III was Rs. 200.

The projection of the credit and thrift activities for three years is visualised below in Table XX.

TABLE XX

PROJECTED THRIFT AND CREDIT FOR THE SHGs FOR THREE YEARS

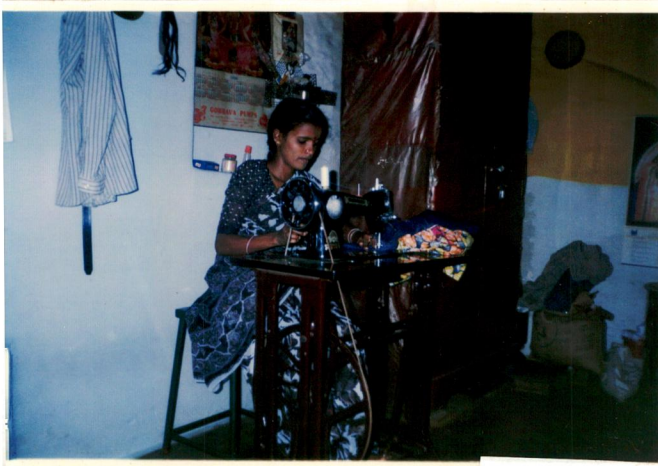
S. No	Area	Name of the group	Total savings	Total onlending	No.of members	Demand for Recovery			Amount Recovered			Default			outstanding	Bank Balance
						P	I	Total	P	I	Total	P	I	Total		
1.	Nanjundapuram	SriAnnai Kalyani	36,000	42,000	45	30,000	3,300	33,300	25,000	2,750	27,750	5,000	550	5,550	14,000	250
2.	Nanjundapuram	Mother Teresa	36,000	46,000	20	40,000	4,400	44,400	40,000	4,400	44,400	.	.	.	6,000	300
3.	Nanjundapuram	Annai Saradha	36,000	40,000	45	35,000	3,850	38,850	30,000	3,300	33,300	5,000	550	5550	5,000	115

Assuming that all the four groups would go well after the three years, the total saving of the SHG I would be 36,000 and the total on lending might be Rs. 42,000 and the default might be Rs.5550 and SHG II might go well with all inputs. The outstanding of the SHG III would be better after three years. The prospective picture will boost the morale of the groups and enable them to enhance comparative status of the groups.

Micro enterprises initiated

According to the interest of the members, the investigator helped in initiating enterprises for six women and eleven women members had been guided to strengthen their enterprises already initiated (Plate 4). The details of income from the enterprises are given in Table XXI.

PLATE 4
MICRO ENTERPRISES



TAILORING



COCONUT LEAF THATCHING



PLATE MAKING (OUT OF BANANA SHEATH)



SALE OF GARMENTS

TABLE XXI
INCOME LEVEL OF MICRO ENTREPRENEURS

Enterprises	Before (Rs)	After (Rs)	Increase in monthly income (Rs)
Existing			
Tailoring	600	1000	400
Tailoring	400	700	300
Tailoring	300	600	300
Coconut leaf thatch making	200	450	250
Grinding	300	650	350
Tailoring	300	650	350
Tailoring	200	550	350
Plate making (Out of Banana sheath)	150	300	150
Newly started			
	Monthly Income (Rs)		
Garment sales	1000		
Vessels lending	500		
Tailoring	300		
Tailoring	350		
Handicrafts	300		
Murukku making	700		

The enterprises had helped the women to increase their income. It was interesting to note that the women are employed to locate opportunities to prune and execute their skills. They were also able to mobilise sources of marketing the produces eg. Chinthamani Cooperative Society.

SUMMARY AND CONCLUSION

V SUMMARY AND CONCLUSION

Self Help Groups are now gaining acceptance as an alternative system of credit delivery, especially to people who are the poorest of poor. By joining a group, women become stronger and empowered due to awareness generation, convergence of services and utilisation of the available resources. This action research on "Initiating Self Help Groups for Urban Women" intended to

- study the profile of the study area
- organise women into groups
- motivate the groups to start thrift and credit and other activities
- develop leadership, group dynamism and entrepreneurship among women and
- evaluate the outcomes of SHG

Nanjundapuram area was selected for the study due to the interest evinced from the women to start SHGs and three SHG were initiated following the steps given below :

Study of the profile of the study area

The total population of the Nanjundapuram area was 1936 and the sex ratio was 50.3 : 49.7. Among the total population, 99.4 per cent were Hindus and 48.4 per cent belonged to Scheduled Caste. About 87.4 per cent were living below poverty line and negligible percentage (0.6 per cent) alone had income above Rs.24,000 / annum. About 43 per cent women were in the productive age group. While considering the educational status of men and women, women were holding a higher share as 59.8 per cent whereas males were 47.5 per cent. Out of 200 persons, about 90 per cent were indebted to private money lenders. About 80.6 per cent women had outstanding upto Rs.5000.

Organising IMK

The women of Nanjundapuram were motivated by the Department of Home Science Extension Education, Avinashilingam Deemed University to become the members of IMK. IMK had been registered on 6.5.98 and registration number is 73. Mrs.Saradamani as leader, Mrs.S.Visalatchi as Assistant leader, Mrs.Parvathi.R, the Secretary and Ms.S.Amutha, Treasurer, were conducting the IMK successfully.

Database on the women

The members of IMK, who were interested to join SHGs had been interviewed with the help of an interview schedule. Out of 60 respondents, 96 per cent were Hindus and 84 per cent belonged to Backward Class. About 41.3 per cent were fulltime home makers and 16 per cent were self employed. Around 56 per cent women were below poverty line, 76 per cent women expressed that the women's status is slightly improved; 55 per cent women felt that equality has not yet come. All the women accepted that their area women were developing by increased employment rate, educational opportunities for girl children and the awareness of the women about different aspects of better life. Eighty per cent of women had the opinion that women are capable of doing great things. About 81 per cent wanted the women to be employed owing to the reasons as it improves the status of the family, gives economic independence and for getting more exposure to the society.

About 81 per cent women felt that being a member of SHG, could help them to get financial help at the time of emergency; 68 per cent were of the idea that the proper maintenance of accounts of SHG was the important factor contributing towards the success of SHGs. About 53 per cent would

like to have fortnightly meetings. Fifty three per cent women were interested in developing entrepreneurship; 47 per cent were asking for toy making training and 12.5 per cent were asking for training in phenyl and liquid blue making.

Motivation

The investigator used the technique of AIDCAS (Wilson and Galup, 1955) for motivating the women to join SHGs. The attention of the women is derived through public meeting and demonstration. The interest is created by depicting the status of women and the need to empower women through exhibition and cultural programmes. Door to door visit, informal and formal group discussions were conducted and pamphlets and booklets were provided to make the women desired. To convince the women, group discussion was conducted with Mrs. Bommi, a successful SHG leader of Shanmuga goundarnagar. The women were exposed to the University in circumstances by inviting them to the campus. Due to all the above activities, 60 women joined in three groups of 20 members each. The groups were named as Sri Annai Kalyani SHG, Mother Teresa SHG and Annai Saradha SHG. The fourth group as Aravindar Annai SHG with 15 members emerged and will start functioning from the month of May, 1999.

Empowerment traits such as group attitude and desire to improve their standard of living scored better than other traits.

The economic inputs included were the thrift and credit flow and micro enterprises initiated. In thrift and credit onlending, the first group was not having default but the second group had default in both principle and interest. The third group had default only in interest. While viewing the projection of thrift and credit activities for three years ahead the first and third group may have default and the second group may not have default.

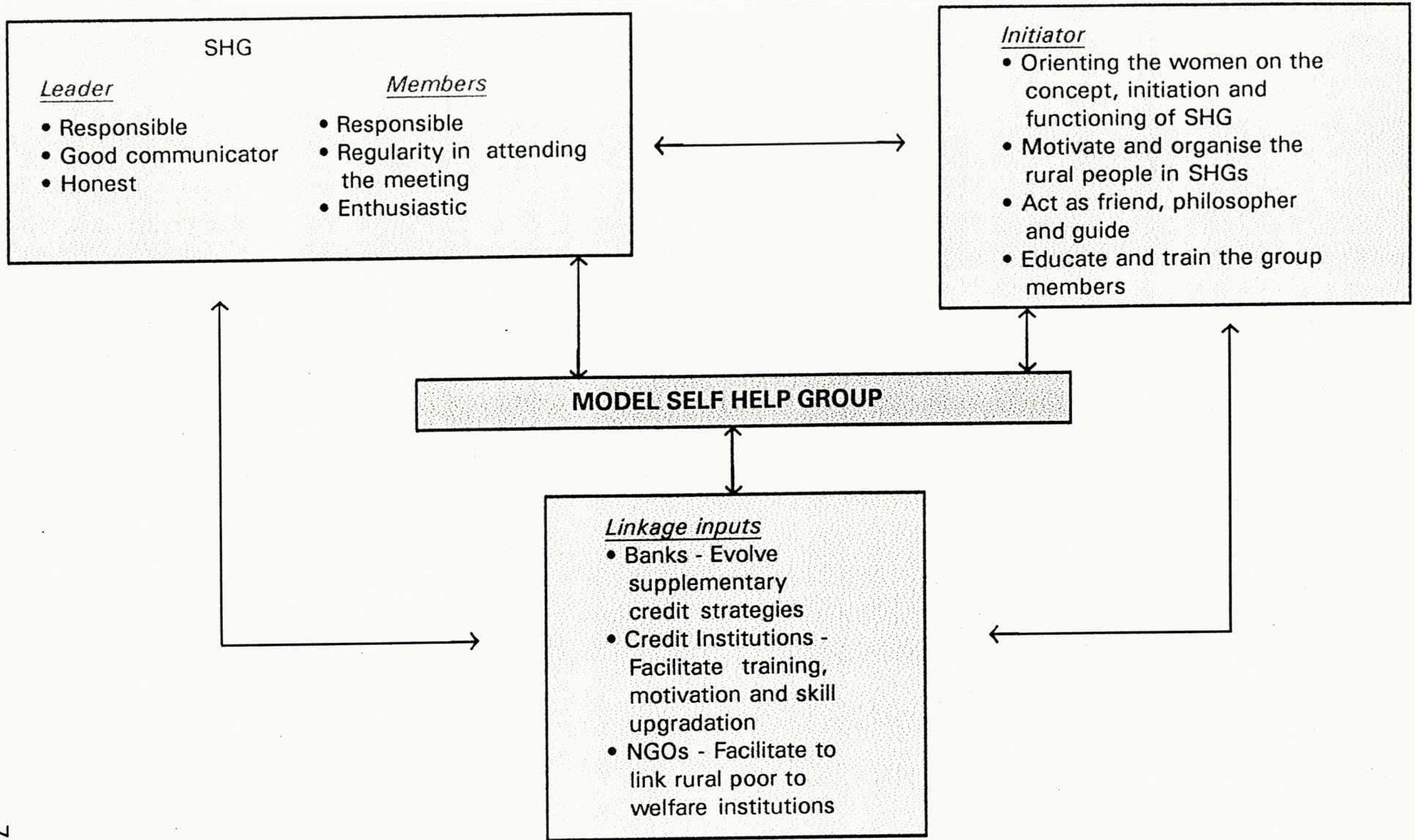
About 17 women were given loan of Rs. 1000/ head inorder to initiate / strengthen the enterprises. The enterprises were tailoring, lending vessels, garment sales, murukku making, handicrafts, etc. These enterprises helped them to be economically better.

Based on the experiences obtained by the investigatore from initiating the Self Help Groups, the following strategies for future action emerged :

1. The promoters of SHGs must follow the steps in the pre group formation stages and promotion stage very strictly, wherein the members of SHG must assimilate the experiences and put in action.
2. In a selected area, following all the steps in forming a SHG, at the outset, only one group must be initiated. Observing the effective functioning of the group, the women in the area need to be motivated to start additional groups, which will ascertain the sustainability of the SHGs in the area.
3. The linkage between the SHGs and the financial institutions/ governmental and non-governmental organisation must be strengthened.

The essential components of a successful SHG group, as derived by the investigator is given in Figure 7.

FIGURE 7
MODEL SHG



Conclusion

The group formation and functioning are not an end but a means to development. If SHGs are to play their intended role, it is important that they are sustainable units. The group sustainability depends to a large extent on how the promoter prepares and strengthens the group during the formative stages. The promoter has to take sufficient precautions for the group to come together on self help motive, participate actively and manage its affairs democratically.

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APPENDICES

APPENDIX I

AVINASHILINGAM DEEMED UNIVERSITY COIMBATORE

AN INTERVIEW SCHEDULE TO ELICIT BACKGROUND INFORMATION OF THE MEMBERS OF SHG IN NANJUNDAPURAM

I. GENERAL INFORMATION

Name of the Interviewer :
Name of the Interviewee :
Age (In Years) :
Religion : Hindu/Muslim/Christian
Caste : FC/BC/MBC/SC/ST
Address :

II. BACKGROUND INFORMATION

Family Members	Relation to the respondent	Age	Educational Status			Occupation	Annual income
			Studying	Studied	illiterate		

III. VIEWS ABOUT STATUS OF WOMEN

1. Women's status Improved Partially improved Not at all
2. Women become equal to men Yes No

If Yes , Reasons

- Participate in all the fields of society
- Improvement in the educational status of women
- Get employed
- Taking up self - employment as career
- Involved in family decision making

If No, Reasons,

- Limited opportunities to study
- Dowry system
- Not allowed to go out
- Any other

3. Area women are developing Yes No

If Yes, the indicators

- a. Women are employed / self employed
- b. Educational opportunities for girl children
- c. Aware of the aspects such as health, nutrition, legal rights, etc.
- d. Utilising all the schemes of government
- e. Participate in different training organised by different institutions / organisation.
- f. Opportunities to meet Officials
- g. Any others

If No, Reasons

- a. More illiterate
- b. Women welfare schemes have not fully reached
- c. Most are housewives
- d. Any other

4. Women are capable of doing great things Yes No

If Yes, Reasons

- a. Responsible
- b. Skillful
- c. Able to take decisions
- d. Any other

If No, Reasons

- a. Unable to take decisions
- b. Less exposure
- c. More dependent
- d. Any other

5. Women's Employment Correct Wrong

If correct, Reasons

- a. Improves the status of the family
- b. Gives economic independence
- c. Exposes the women to the society
- d. Any other

If wrong, Reasons

- a. Unable to take care of the family
- b. Inability to concentrate on their work
- c. Role conflicts
- d. Any other

6. Major problems of women in Nanjundapuram

- a. Male domination
- b. No wages
- c. Non availability of toilet facility
- d. Any other

IV OPINION OF THE WOMEN STARTING SHGs

1. Can you save Rs. 50 per month? Yes No
2. Do you want to improve the family status? Yes No
If Yes, How?
 - a. Through entrepreneurship development
 - b. Through going for some job
 - c. Increase the savings
 - d. Any other
3. What are the expectation from SHG?
 - a. Getting financial help at the time of emergency
 - b. Inculcate the habit of saving
 - c. Getting loan to start or to expand the enterprise
4. What are the factors contributing for the success of SHG?
 - a. Excellent leader
 - b. Responsible members
 - c. Porper maintenance of accounts
 - d. Conducting meetings regularly
5. What you wanted to be in a group?
 - a. Leader
 - b. Assistant leader
 - c. Member
6. At what interval you want to have meetings?
 - a. Monthly once
 - b. Fortnightly once
 - c. Monthly thrice and above
 - d. Any other
7. At what time you want have meetings?
 - a. 10. 00 a.m. to 12.00 a.m.
 - b. 2.00 p.m to 4.00 p.m.
 - c. 6.00 p.m. to 8.00 p.m.
8. Expectation of women from the group leaders
 - a. Being honest
 - b. Patience in conducting the groups
 - c. Intelligent
 - d. Respecting the member's views
 - e. Able to tackle the problems amicably
 - f. Being kind
 - g. Any other

SHG II - MOTHER TERESA

1. V.Shakuntala
245, Suriyan Street,
Nanjundapuram,
Coimbatore - 45
2. K.Uma
Vanapankaja Mill Colony
Nanjundapuram,
Coimbatore - 45
3. Janaki
224, Pankaja Mill Colony,
Nanjundapuram,
Coimbatore - 45
4. Angamuthu
12/1 Jayaprakash Street,
Nanjundapuram,
Coimbatore - 45
5. Amaravathi
151, Devendra Street,
Nanjundapuram,
Coimbatore - 45
6. S.Selvi
65, Water Tank Street,
Nanjundapuram,
Coimbatore - 45
7. Chandra
21, Kambodia Mill Street,
Nanjundapuram,
Coimbatore - 45
8. Leelavathy
35, Ranganathapuram,
4th Street,
Nanjundapuram,
Coimbatore - 45
9. D.Jasmine
803, Lakshmi Complex,
Nanjundapuram,
Coimbatore - 45
10. Agastra Lency
38, Aryan Cop Colony,
Nanjundapuram,
Coimbatore - 45
11. S.Jothimani
108 B, Sappamas Lay out,
Nanjundapuram,
Coimbatore - 45
12. Santhamani
5, Netaji Road,
Nanjundapuram,
Coimbatore - 45
13. Mathavikutti
Suppaiah Naidu Street,
Nanjundapuram,
Coimbatore - 45
14. Jagathambal
Sirukaliamman Koil Street,
Nanjundapuram,
Coimbatore - 45
15. M.Amudha
4, Suriyan Street,
Nanjundapuram,
Coimbatore - 45
16. A.Shakuntala
67, Suriyan Street,
Nanjundapuram,
Coimbatore - 45
17. Ramadevi
459, Nanjundapuram Road,
Nanjundapuram,
Coimbatore - 45
18. Thangamani
153, A, Devendra Street,
Nanjundapuram,
Coimbatore - 45
19. Abirami
Perumal Koil Street,
Nanjundapuram,
Coimbatore - 45
20. R.Anjana Devi
Kamaraj Colony,
Nanjundapuram,
Coimbatore - 45

APPENDIX III
AVERAGE SCORES OF EMPOWERMENT TRAITS

Traits	Total Scores: 120	
	Before	After
Self-perception	29	50
Perception role	58	80
Decision making	35	65
Economic independence	30	50
Innovativeness	40	80
Desire to improve	45	80
Communication	31	65
Group attitude	36	77