

WOMEN IN INDIRA MAHILA YOJANA (IMY) - A SWOT ANALYSIS

BY

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CERTIFICATE

This is to certify that the dissertation entitled "**WOMEN IN INDIRA MAHILA YOJANA (IMY) - A SWOT ANALYSIS**" submitted to the Avinashilingam Institute for Home Science and Higher Education for Women (Deemed University) Coimbatore, in partial fulfilment of the requirements for the award of the Degree of **Master of Philosophy in Home Science Extension Education**, is a record of original research work done by **UMA CHANDRA, N.** during the period of her study in the Department of Home Science Extension Education, Avinashilingam Institute for Home Science and Higher Education for Women (Deemed University), Coimbatore, under my supervision and guidance and the dissertation has not formed the basis for the award of any degree/Diploma/Associateship/ Fellowship or other similar title to any Candidate of any University.

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DECLARATION

I hereby declare that the dissertation entitled **“WOMEN IN INDIRA MAHILA YOJANA (IMY) - A SWOT ANALYSIS”** submitted to the Avinashilingam Institute for Home Science and Higher Education for Women (Deemed University), Coimbatore, in partial fulfilment of the requirements for the Award of the Degree of **Master of Philosophy in Home science Extension Education** is a record of original research work done by me under the supervision and guidance of **Dr (Tmt) Velmayil Kumaarasamy, M.Sc., Dip. ED., M.Phil., (Madras), Ph.D. (Avinashilingam), Reader, Department of Home Science Extension Education,** Avinashilingam Institute for Home Science and Higher Education for women (Deemed University), Coimbatore and it has not formed the basis for the award of any Degree/Diploma/Associateship/Fellowship or other similar title to any candidate of any University.

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Introduction

INTRODUCTION

“Progress of our land cannot be achieved without the active participation of our Mothers, Wives, Sisters and daughters”.

- Dr. S. Radha Krishnan

In the words of Pandit Jawaharlal Nehru, “To awaken the people, it is the woman who should be awakened first. Once she is on the move, the family moves and the nation moves”. Although women form nearly half of the human capital in the country, they are still the most deprived and neglected segments of society despite the constitutional guarantee for equal rights and privileges for men and women (Rani, Devi and Surendra, 2002).

Our perspective in the development of women has undergone a radical change and we have moved, essentially from a welfare approach where the focus was on the role of women as mothers, and wives to an empowered and rights based approach where we acknowledge the women have rights, which have to be recognised to allow for their full development (Draft Speech, 2000).

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 paramount importance for the mobilization and development in human resources (Sinha, 1997 and Roy, 1999).

The Indira Mahila Yojana (IMY) is a subplan at the district level aggregating the physical and financial benefits from all social and economic development plans at the district level, so as to provide specific resources for women according to their needs and priorities. IMY is ensuring co-ordination and convergence of various programmes meant for women in an integrated fashion so as to maximize the benefits from all the programmes (Yadav, 2000).

The IMY is the aggregation of area plans at the block level based on micro plans at the village / anganwadi level. Women are organized at the anganwadi level in Indira Mahila kendras (IMKs) to form homogeneous groups to identify their needs, prioritise them and evolve micro plans. The India Mahila Block Society (IMBS) at the block level is combined and fed into the district plan (Sahay, 1998 and Roy, 2000).

This process ^{is} ensured the building up of a strong delivery system and also as an information system through a series of awareness generation programmes. This is an attempt to enable the women to gain experience in decision making, participatory interaction and management of economic assets. It ensures smooth flow of benefits from all programmes on a systematic basis for their social and economic advancement (Misra, 2000 and Yadav, 2000).

This scheme was launched in 200 blocks in the states from 20th August, 1995. It is a centrally sponsored scheme, a strategy to empower women by ensuring them direct access to resources through a sustained process of mobilization and convergence of all

the ongoing sectoral programmes. Under IMY, a very strong emphasis is laid on the formation of women's SHGs at grass root level under Indira Mahila Kendras (Sinha, 2002).

IMY aims at co-ordinating and integrating sectoral programmes relevant to women like health, education, water, sanitation, housing and others at local, block and district levels and increasing their awareness and income through group activities and participation with the aim of empowering women. NGOs would be involved in this process (Sahay, 1998 and Viswanathan, 1997).

NGOs play a catalytic role in preparing SHGs for availing these resources or even act as direct intermediaries between the SHGs and supporting agency. Such lending is said to be supply driven. On the other hand we have demand driven groups which initially mobilize their own savings and rotate them amongst themselves as small loans. Subsequently, they may tap external resources. In all such groups NGOs have been seen to play an important role in securing external support be in augmenting funds or in providing much needed training inputs. A major aim of NGOs is to foster self initiatives among the poor. NGOs work directly with poor. SHGs are informal organizations of the poor which form informal alliance for the common goal to be achieved collectively (Shridharan, 1997, Sinha, 2000 and Neelima and swaroop, 2000).

Self Help groups have emerged as a popular method of working with people in the recent years. The origin of SHG is from the brain child of Grameen bank of Bangladesh, which was founded

by Prof. Mohammed Yunus of chittagong university in the year 1975. This was exclusively established for the poor (Murugan and Dharmalingam, 2000). Power to the people signifies a new social movement, which has probably been born out of the realization that society's traditional arrangements for solving their problems are inadequate. This movement stems from the people's desire to meet their needs and determine their own destinies through the principle of "by the people, for the people and of the people" (Narayanasamy, Manivel and Bhaskar, 2003 and Tandon, 2001).

Self Help group is a small economically homogeneous and affinity group of rural poor which voluntarily agrees to contribute to a common fund to be lent to its members as per group decision, which works for group solidarity, self and group awareness, social and economic empowerment in the way of democratic functioning (Tripathy, 2003 and NABARD, 2000). The SHGs aim at providing awareness among the poor about the ongoing development programmes. The poor should know how best to use the existing government programmes, and also the legal provisions meant for the disadvantaged section of the rural communities (Gupta, 2002).

Women led SHGs in many parts of the country have achieved success in bringing the women to the mainstream of decision making. SHG is also a viable organized set up to disburse micro credit to the rural women and encouraging them to enter into entrepreneurial activities (Sarangi, 2003 and Dwarakanath, 2002). Self help is considered as an interlinked concept with empowerment (Bhai, Karuppaiah and Geetha, 2004).

SWOT as an acronym ^{mev} stands for strength, weakness, opportunity and threat of an organisation. Strength is the basic asset of the organisation which provides for growth and development. Weakness is the liability of the organisation. Opportunity is the ability to grow and achieve and threat is a situation that blocks activities and programmes. It is one of the effective tools to strategic management which may help policy makers in shaping the strategic agency, operating within a given initiation or context. The strengths and opportunities should be consolidated and weaknesses and threats should be minimized. This technique has been applied to evaluate the strengths, weaknesses, opportunities and threats of the women in IMY (Balakrishnan and surjit, 2000),

Hence this study was undertaken with a view to analyze the performance of women in IMY ~~interms~~ of their strengths, weaknesses, opportunities they had and threats they faced, with the following objectives in the IMY operated districts (Coimbatore, Thoothukudi, Vellore and Virudhunagar) of Tamil Nadu, To

1. Understand the setup and functioning of the IMY in detail. ✓
2. Study the extent of involvement of the women in group activities under IMY and ✓
3. Assess their strengths, weaknesses, opportunities and threats in IMY. ✓

Review of Literature

II REVIEW OF LITERATURE

The Review of Literature pertaining to the study on “Women in Indira Mahila Yojana (IMY) – A SWOT analysis” is done under the following headings:

- A. Women in IMY.
- B. SHGs in TamilNadu.
- C. Programmes for Women, and
- D. Related experiences

A. Women in IMY

In India, Women constitute half of the human population and their participation in the sphere of economic activities on par with men is necessary for the development of our nation. The equality of women with men will remain a myth till women become economically self- reliant. Women, need to be viewed as productive members of the society, sharing equal authority and responsibilities. The status of women is closely connected with the economic position, which in turn depends upon their access to productive resources of the country and the opportunities for participation in economic activities (Punitha, etal. 1999, Kalbagh, 1999 and Begum, 2000).

Women in IMY is discussed under the following headings.

- 1. Concept
- 2. Mechanism
- 3. Objectives
- 4. Constituents
- 5. Methodology

6. Committees and

7. Funding

1. Concept

The Indira Mahila Yojana is a strategy to coordinate and integrate components of all sectoral programmes and facilitate their convergence to benefit women. Funds are allocated by the central and state governments for implementation of a variety of programmes under plan and non-plan categories, with some of them having earmarked components for women. Due to a great deal of compartmentalization of functions of government, coordination among different programmes get missed. Indira Mahila Yojana proposes to bring about a mechanism by which there could be a systematic coordination among programmes, in a meaningful integration of various streams of funds available under different schemes to meet women's needs, along with ensuring that women's interests are taken care of, and provided for, under each scheme. The IMY is an attempt to organize a well orchestrated system that will build the linkages and mainstream women in the development process. This mechanism operated at the district level as a sub-plan for women to percolate down to the village level appropriately through the Indira Mahila Kendras to be established and supported by policies at the state, and Central Government levels. The Indira Mahila Yojana is operated as a centrally sponsored scheme to establish the mechanism and organize women to participate in the process (Yadav, 2000).

2. Mechanism

The mechanism of IMY is an effort to mobilize women around an integrated delivery system. It is a major step towards participation of women in the planning and development of their area, and towards evolving a mechanism that can establish a system of coordination and integration of activities. In order to put the need perception and sequential priorities to these needs of women into the sub-plan, women are organized into groups and empowered to participate in the planning process. Once the sub-plans emerge by an interactive process at the district, block and panchayat/local levels, the utilization of resources will be optimized for the maximum benefit. The IMY is aimed at achieving ultimate empowerment of women by ensuring their direct access to resources through a sustained process of mobilization and convergence of all the on-going sectoral programmes (Yadav, 2000).

3. Objectives

These include, To

- ❖ Ensure convergence of sectoral services to the local, block and district levels, through active involvement of women and sectoral departments.
- ❖ Optimise the utilization of resources in speeding up the process of mainstreaming women in development.
- ❖ Create awareness among women through provision of information on different developmental programmes and issues of specific concern to women. As also an equality of social status, legal rights (like those to property and inheritance), constitutional safeguards etc., and

- ❖ Initiate a process of awareness generation/ education to enable them to understand and analyse their problems and find solutions through their collective interaction to match the individual programme benefits to their needs and help women become self-reliant and independent by their economic empowerment through income generation activities and active participation in decision making at various stages (Roy, 2000 and Yadav, 2000).

4. Constituents

The IMY has three basic constituents. FIGURE. 01 indicates the constituents.

- 4.1 Convergence of inter-sectoral services;
- 4.2 Income generation activities: and
- 4.3 A sustained process of awareness generation,

CONSTITUENTS OF IMY

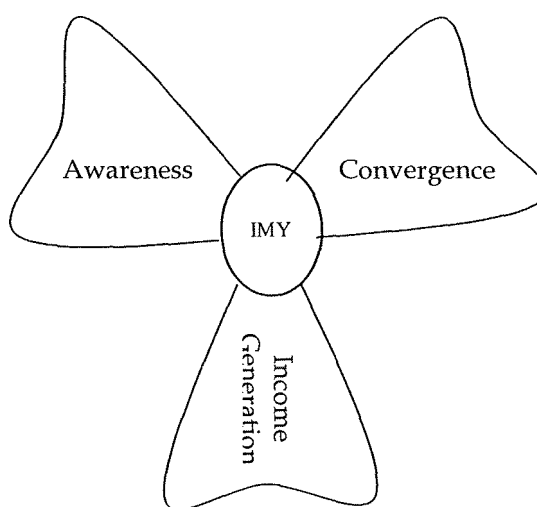


FIGURE. 01

4.1 Convergence of inter-Sectoral services

The IMY provides the umbrella cover and all sectoral programmes aimed at women's welfare including non-formal education, training, formal primary education, skill development, health, family welfare and other minimum needs programmes like drinking water, sanitation, housing, roads, electrification etc, would be covered at the village level as per the needs, demands and requirements articulated by the block/district level and identified as resource centres to assist various processes required in the IMY. Integration of sectoral programmes, to ensure cost effective delivery of sectoral services is ensured by an action plan under the district Indira Mahila Yojana.

4.2 Income generation activities

The IMY recognizes that economic independence enables the empowerment of women. Income generation activities and creation of employment opportunities therefore constitute an essential component of IMY. It is proposed that income-generation groups are formed in the Indira Mahila Kendras in each IMY block. The income generation component through formation of groups in IMY blocks is aimed at utilizing the group dynamics and encouraging women to participate in a broad range of economic activities, it is focussed on encouraging existing and new thrift and credit groups to expand their various income generating activities by providing access to credit schemes available in the various development programmes. This is an important and essential component of the action plan of the district.

4.3 Awareness generation

The IMY essentially seeks to create a general awareness in women through ensuring information specific to equality of social status, legal rights like those to property and inheritance, constitutional safe-guards and on different developmental programmes/issues of concern to women. A series of awareness generation camps, both for dissemination of general information and specific programme information conducted periodically to strengthen the participative process (Sahay, 1998 and Yadav, 2000).

5. Methodology

The essence of the IMY is the creation of an organizational process resulting in the emergence of homogeneous groups of women to articulate and to bring greater relevance to programme implementation by matching their needs to programme benefits. This can be done in a number of areas such as awareness generation, education, sanitation, specific skill development, drinking water supply, health, housing, non-conventional energy, social forestry, creation of public infrastructure including roads, etc (Misra, 1997).

5.1 The Indira Mahila Kendra (IMK)

The social mobilization is initiated by formation of Indira Mahila Kendras at the grass root levels, preferably at the anganwadi level, and, wherever Mahila mandals already exist, these would be closely linked with the anganwadi. The Indira Mahila Kendra is registered under the Registration of Societies Act/Charitable Societies Act and comprise a cluster of homogeneous groups, each group having 20-25 members. The members of the group would be all adult women, i.e aged 18 years or above. Each group can elect a leader to represent them at IMK and articulate the needs of the

group. These leaders meet regularly. While forming the groups, each area is identified based on the criteria most suited to its social and geographical set up. Such criteria can be based on the self needs of proposed groups, geographical location, income level, educational level etc. These groups could be flexible also. The leaders represent the groups in the executive body of IMK. However, if the women in a village are already organized into a system, such system need not be disturbed while linking it to the IMK. This could function as a parallel network in the same areas. IMY was started initially in municipal wards having ICDS projects. The IMK creates interface between these women and the different government departments/agencies at the grass roots level. It is a catalyst, bringing together women groups to access the various sectoral programmes and components at the grass root level (Swarnalatha, 1997).

The IMKs identify and recommend beneficiaries for the programmes of various sectoral departments keeping in mind the government criteria for their selection; for example, Indira Awas Yojana, sanitation programmes, drinking water, health, specific skill development and creation of local infrastructural requirements. The recommendations of the IMK would be given priority by the sectoral departments in the selection of beneficiaries for IRDP, DWCRA and other programmes. The IMK should also identify health needs of the members and bring those needs to the notice of health functionaries. The IMK with the assistance of the Indira Mahila Block Samiti (IMBS), also draws up an area plan, based on the felt needs of the members of IMK (Sahay, 1998).

The Indira Mahila ^Wkendras assist in the creation of specific groups for economic activities, catalyse groups for DWCRA and

beneficiaries for IRDP from the area and help in the integration and convergence of services. It also acts as monitoring and guiding group for ensuring village level services. The process of forming the IMK will start immediately. However, formal registration of the Kendras should be done within a period of one year from the date of setting up of the Kendra (Misra, 1997).

The executive body of the IMK will comprise elected leaders of the groups, and other village level functionaries including the ANM, the village post master, primary school head, village patwari, gram sevika / sevak, panchayat members representing the area and any other functionary as deemed fit, as ex-officio member. The IMK has an elected lady panchayat member. She would be represented in the executive body as an official member and shall also be eligible for election as president of IMK. The role of the village level functionaries shall be that of facilitators only and they are not to have any supervisory functions. They will be providers of services like scheme specific information, preparation of applications etc. to the IMK. In the urban areas, the IMY will be taken up in such slums only where ICDS projects are in existence. The geographical area of the IMBS will be the urban ICDS block and the elected representatives from the IMKs of that area will be the members, (Yadav, 2000).

5.2 The Indira Mahila Block Society (IMBS)

At the block level, there is an Indira Mahila Block Society (IMBS). There would also be a Vice-president of the IMBS, who is elected from amongst the members. The executive body of the IMBS has 10 members who are elected. In addition, other block level functionaries including the BDO, the branch post master, block

medical officer, ICDS supervisors, Asst. Engineers of PWD, PME and Irrigation, Block level Agricultural officer, elected lady panchayat samiti members and any other members, as deemed fit, would be ex-officio members of the IMBS. The president of IMBS is either be the president of local panchayat samiti or elected from the members of the IMBS. The CDPO acts as the secretary to the IMBS. Apparently non-financial Issues like violence against women, health and medical matters, linking a particular village with water supply should also be discussed at these meetings and whenever necessary, concerned block level officers should be invited to attend its meetings. The IMBS has to be registered immediately under the Registration of Societies Act/Charitable societies Act. The IMBS provides necessary support to IMK in the formation of the groups, identification of their needs and roles and help them in establishing linkages, mobilizing resources, training facilities and identifying marketing outlets for their products (Sinha, 2002).

6. Committees

The following committees will be set up:

- a. Steering committee at the level of Government of India under the chairperson of Secretary, Department of women and Child Development, for monitoring the activities and bringing about convergence of inter sectoral programmes.
- b. Steering committee at the state level under the chairpersonship of chief secretary for monitoring the activities and bringing about convergence of inter sectoral programmes at the state level, and
- c. District level coordination committees under the chairpersonship of collector/CEO/DDO which draws up an

annual action plan, to be known as the IMY. In order to operationalise the IMY, a nodal officer of the rank of ADM will have to be identified and specifically designated (Yadav, 2000) FIGURE. 02. shows the organisational and Administration structure.

THE ORGANISATIONAL AND ADMINISTRATIVE STRUCTURE

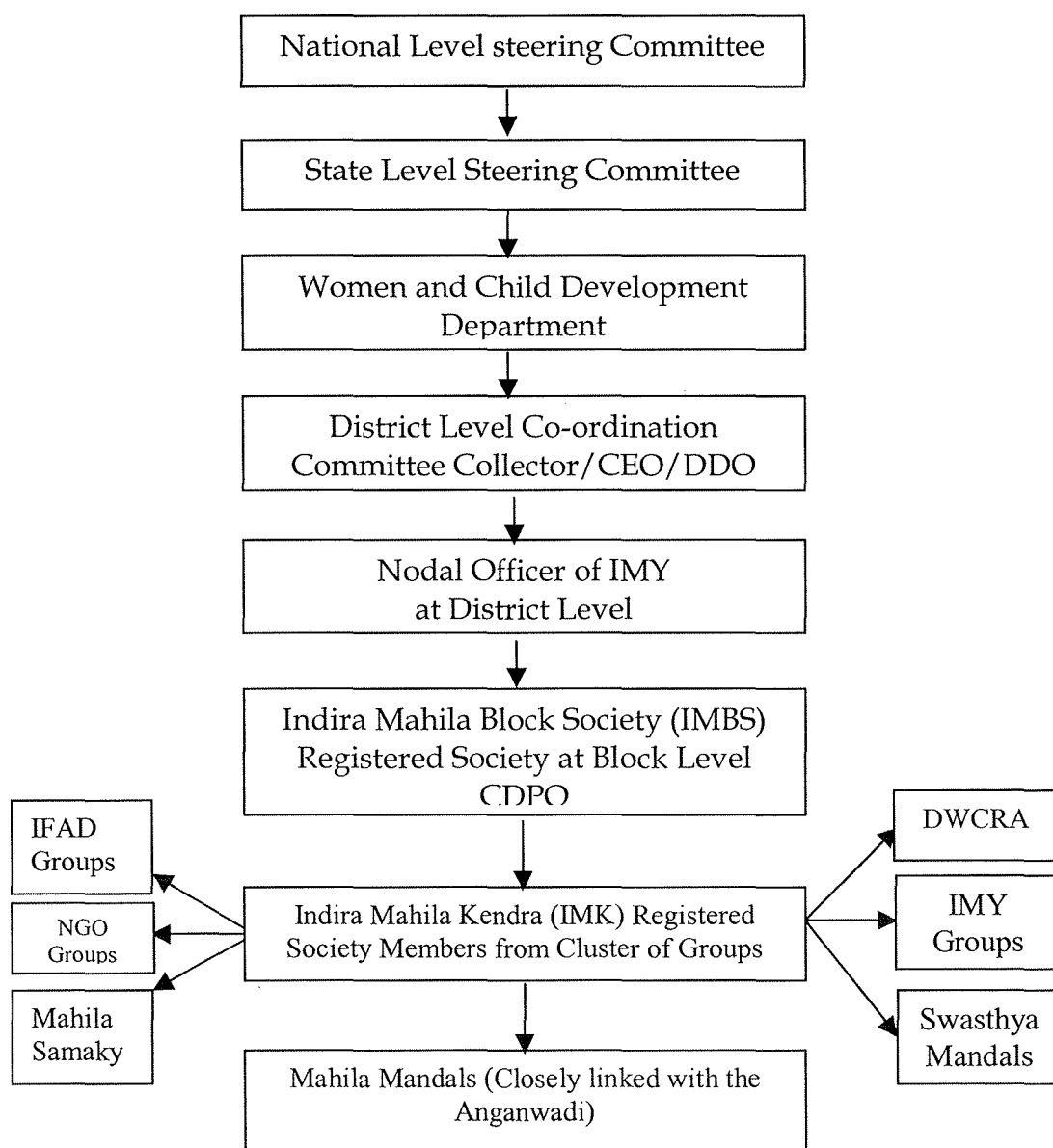


FIGURE. 02

7. Funding

The Government of India provides funds at the rate of Rs. 5000 per IMK as one time grant. Funds for the assigned number of blocks are given to state governments to be kept in a separate account to be operated by the Department of women and Child Development of the state governments wherever such a department exists. Where a separate department does not exist, this will be operated by the social welfare department or the department which is in charge of development of women and children. The districtwise requirements are placed at the disposal of collector/CEO/DDO/officer incharge of IMY and the amounts may be transferred to IMK through IMBS. Till such time as the IMBS gets registered, the CDPO operates these funds and maintains appropriate accounts for them.

From the funds to be transferred to IMKs, a pool should be created at IMBS level. This pool should not exceed 10 percent of the total quantum of funds to be disbursed to IMKs, and deducted pro-rata from each IMK.

This block level fund is used for one time honorarium for individuals who have done specific jobs of mobilization of groups, training of functionaries and members, conducting awareness camps, creation of block level marketing outlets through holding of exhibitions, melas of women entrepreneurs etc., and any other specific activity for promoting IMY. All such expenditure is decided by the IMBS.

In addition to the amount of Rs. 5000 given by the Government of India to the corpus fund of the IMK, each member of the IMK contributes Rs. 5 as membership fee and continues to

contribute [₹]Rs.1 per month to the Kendra. Such nominal contribution by each member creates a corpus fund and ensures their effective and continuous participation in the group activities. IMKs can also receive donations from other agencies including cooperatives and companies. The corpus so formed will be used as a revolving fund for small credit requirements of the individual members, and seed money wherever necessary, and for expenditure on holding of awareness generation camps and any other activity resulting in furtherance of the cause of IMY. Each IMK will formulate rules on the utilization of the corpus fund. The IMKs mobilize the resources like foodgrains, vegetables, fruits, fuel etc. from the local community and supplement the nutrition component in the Anganwadies. They can also access credit from lending agencies like Banks, RMK, CAPART, CSWB and other Government and semi-government agencies.

All NGOs to be identified for the block area are to be provided an one time grant up to a maximum limit of Rs.10,000/- for working as facilitators to the IMBS. The NGO identified for this purpose undertakes the activities like training beneficiaries, officials etc., preparing local level projects identifying local artisans and linking up with tools and training requirements, making available information both on general schemes and on appropriate technology for the benefit of the local women and setting up a resource centre for these women. The active involvement of the women's groups and the NGOs would enable proper appreciation of backward and forward linkages which are critical in taking up various economic activities in a productive manner (Sinha, 2002 and Yadav, 2000).

B. SHGs in Tamilnadu.

The details on the Self Help Groups (SHGs) in Tamilnadu are discussed under the following headings.

1. Concept
2. Formation
3. Stages
4. Characteristics
5. Working Pattern
6. Functions and
7. Role of SHGs in Women's empowerment

1. Concept

The SHG is a homogeneous group of rural poor, voluntarily formed to save whatever amount they can conveniently save out of their earnings and mutually agree to contribute to a common fund of the group to be lent to the members for meeting their production and credit needs (Tripathy, 2003)

Self Help Groups (SHGs) are the self managed groups of women who have come together to promote savings among themselves as well as pool savings for activities benefiting either individuals or communities economically. SHGs primarily deal with economic resources, which in turn empower women through the values of equality, participation, accountability and transparency. (Raj, 2004 and Gangadharan, 2004).

The Self Help Groups model of self-employment generation seems to be a workable model. The principles underlying the SHG model in India include -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 education programmes (Dwarakanath, 2002 and Ojha, 2001) FIGURE. 03 shows a model of SHG.

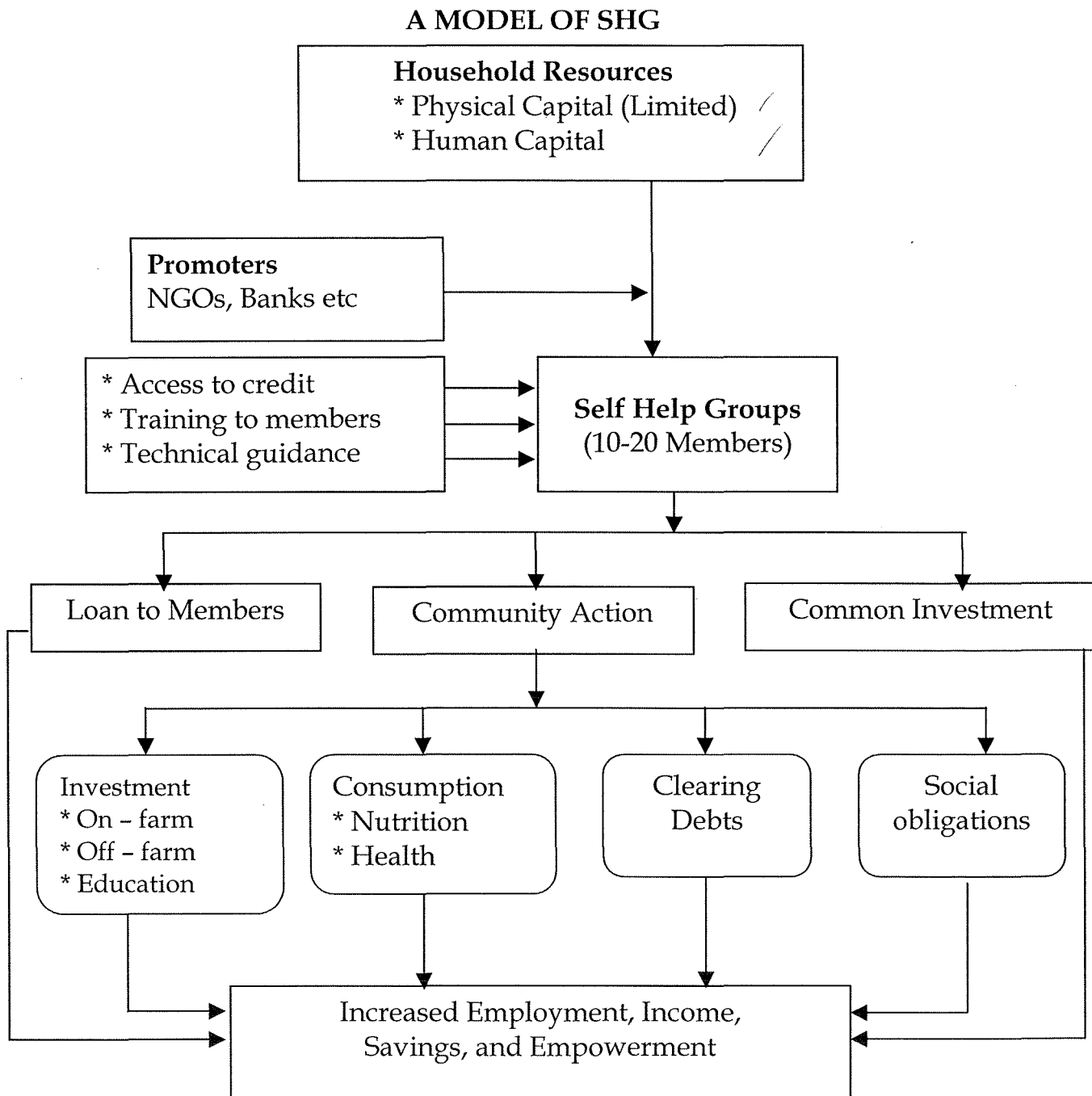


FIGURE. 03

SHG has emerged as the most successful strategy in the process of participatory development and empowerment of women (FIGURE. 04). The rural women are the marginalized groups in our society (Sarangi, 2003).

PRESS NEWS ON SHGs

The figure displays a collection of newspaper clippings related to Self-Help Groups (SHGs). The clippings are arranged in a grid-like fashion. On the left side, there are three clippings in English: 'Streamlined training for Mahalir Thittam', 'Plan to increase credit flow for women SHGs', and 'Land-based activities training for SHG women'. In the center, there are two more English clippings: 'Plan to increase credit flow for women SHGs' and 'Response encouraging, farm training for more SHGs'. On the right side, there are three clippings in Tamil: 'மகளிர் குழுக்கள்' (Women's Groups), 'SHGs in various blocks for women upliftment', and another 'Plan to increase credit flow for women SHGs'. Each clipping includes a small photograph showing women engaged in various activities, such as training sessions or group meetings. The text in the clippings discusses the benefits of SHGs, the challenges faced by women, and the government's efforts to support them.

FIGURE. 04

2. Formation

The process of Self Help Group formation involves a series of tasks carried out in a sequence. (FIGURE. 05) depicts the activities involved in this process.

FLOW DIAGRAM OF SELF HELP GROUP FORMATION

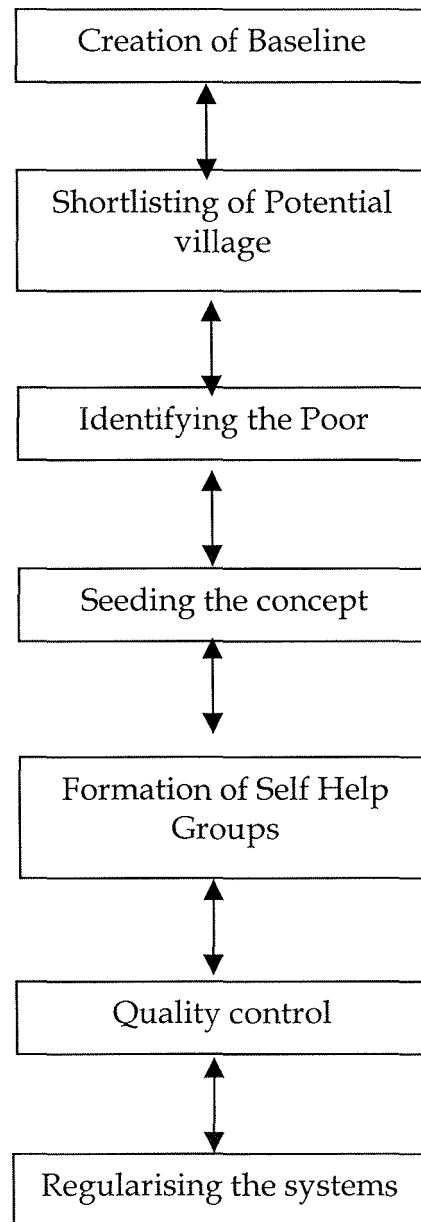


FIGURE. 05

3. Stages

The different stages in the process of SHG development is shown in TABLE. 01.

TABLE. 01 : GROWTH PATH OF A SHG

Sl. No.	Stage of Development	Time	Focus
1	Pre-formation	1-2 Months	❖ Identifying the poor through participatory methods in small hamlets
2	Formation	3-6 months	❖ Evolving Self Help Group norms and Byelaws. ❖ Regularising Self Help Group meeting. ❖ Pooling of savings, issue and collection of small loans ❖ Self Help Group Cohesion and Adjustment, system of Accounts development
3	Stabilisation - I	7-12 Months	❖ Leadership and stabilisation ❖ Handling of Self Help Group level transactions independently or with less support ❖ Cluster interactions
4	Stabilisation - II	13-18 Months	❖ Initiation of income generation programs ❖ Linkages with Banks, Cluster Associations. ❖ Support for new Self Help Groups
5	Growth	19-24 Above	❖ Stabilising linkages with banks, cluster Association. ❖ Expansion of IGP, addressing community issues
6	Expansion and diversification	>24 Months	❖ Creation of assets for the Self Help Group and members. Spreading the concept and promotion of new Self Help Groups ❖ Creation of Block level Federation. (Vasimalai, 2000)

4. Characteristics

The Self-Help Groups share common characteristics and use similar techniques. Researchers have given particular emphasis to the following characteristics of Self Help Groups and their processes.

1. Common experiences of members
2. Mutual help and support
3. The helper principle i.e. those who help other with a common problem get benefited the most from the exchange
4. Differential association that emphasises the reinforcement of self-concepts of normality which hastens the individual's separation from commitment to their previous deviant identities
5. Collective will power and belief, that is, the tendency of each person to look to others in the group for validation of his/her feelings and attitudes
6. Importance of information; The promotion of greater factual understanding of the problem conditions as opposed to intrapsychic understanding and
7. Constructive action towards shared goals; This is based on the notion that the groups are action oriented and their philosophy is that members learn by doing and are changed by doing (Tandon, 2001) FIGURE.06 indicates the characteristics of SHGs.

CHARACTERISTICS OF SHGs

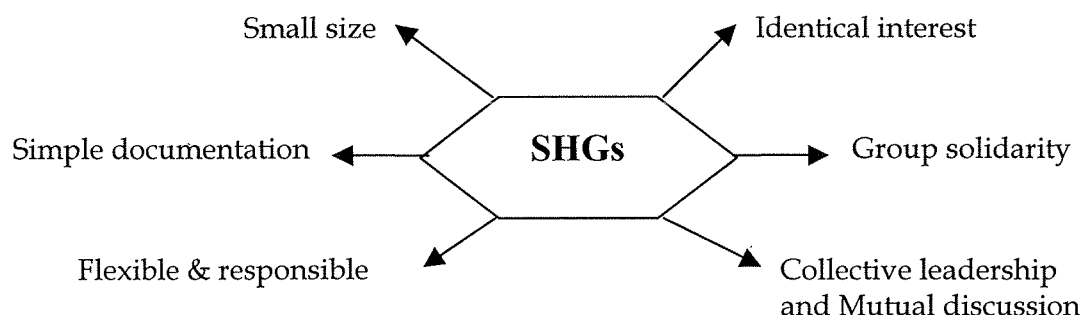


FIGURE. 06

5. Working pattern

1. SHGs collect the deposits from their members and lend to the needy members for production purposes and also for subsistence and consumption needs.
2. SHG also takes loans from banks or voluntary agencies or self help promoting institutions to meet the needs of the members.
3. SHG itself with the help of NGO makes assessment of individual credit needs of its members and submits to the bank for sanction of collective loans in its name.
4. NGO helps the SHGs in procuring raw materials and also marketing of the produce.
5. SHGs collectively ensure repayment of bank loans.
6. Entire loan amount disbursed to SHGs is refinanced by NABARD to the financing bank (Dookey, 1999 and Sinha, 2002)

Functions

1. Group members usually create a common fund by contributing their small savings on a regular basis.
2. Groups evolve flexible systems of working (Sometimes with the help of NGOs) and manage pooled resources in a democratic way.
3. Loan requests are considered by groups in periodic meetings and competing claims on limited resources are settled by consensus.
4. The loan amounts are small, frequent, for short duration and are mainly for connectional purposes.
5. The rates of interest vary from group to group and the purpose of loan. It is higher than that of banks but lower than that of money lenders.
6. At periodic meetings, besides collecting money, social and economic issues are also discussed.
7. Defaults are rare due to group pressure and intimate knowledge of the end use of credit. (Singh, 2003).

7. Role of SHGs in women's Empowerment

Empowerment is a process of transending from a lower level of development to a higher level of self - realization. It is to rise above a limited perspective to the wider field of vision. Rural women need support, Counseling and training to become empowered. The process of empowerment can be expressed as

$$\begin{array}{rcccl} \text{I want to do} & + & \text{I can do} & = & \text{I will do} \\ \text{(Motivation)} & & \text{(Confidence)} & & \text{(Empowerment)} \\ & & & & \text{(Ghorpade, 1998 and} \\ & & & & \text{Eswaran etal, 2000)} \end{array}$$

Empowerment is a process of awareness and capacity building leading to greater participation, to greater decision - making power and control and transformative action. The empowerment of women covers both an individual and collective transformation. It strengthens their innate ability through acquiring knowledge, power and experience (Sundaram, 1997, Murugan and Dharmalingam, 2000, and Anand, 2001). FIGURE. 07 shows the strategy for empowerment of women.

THE STRATEGY FOR EMPOWERMENT OF WOMEN

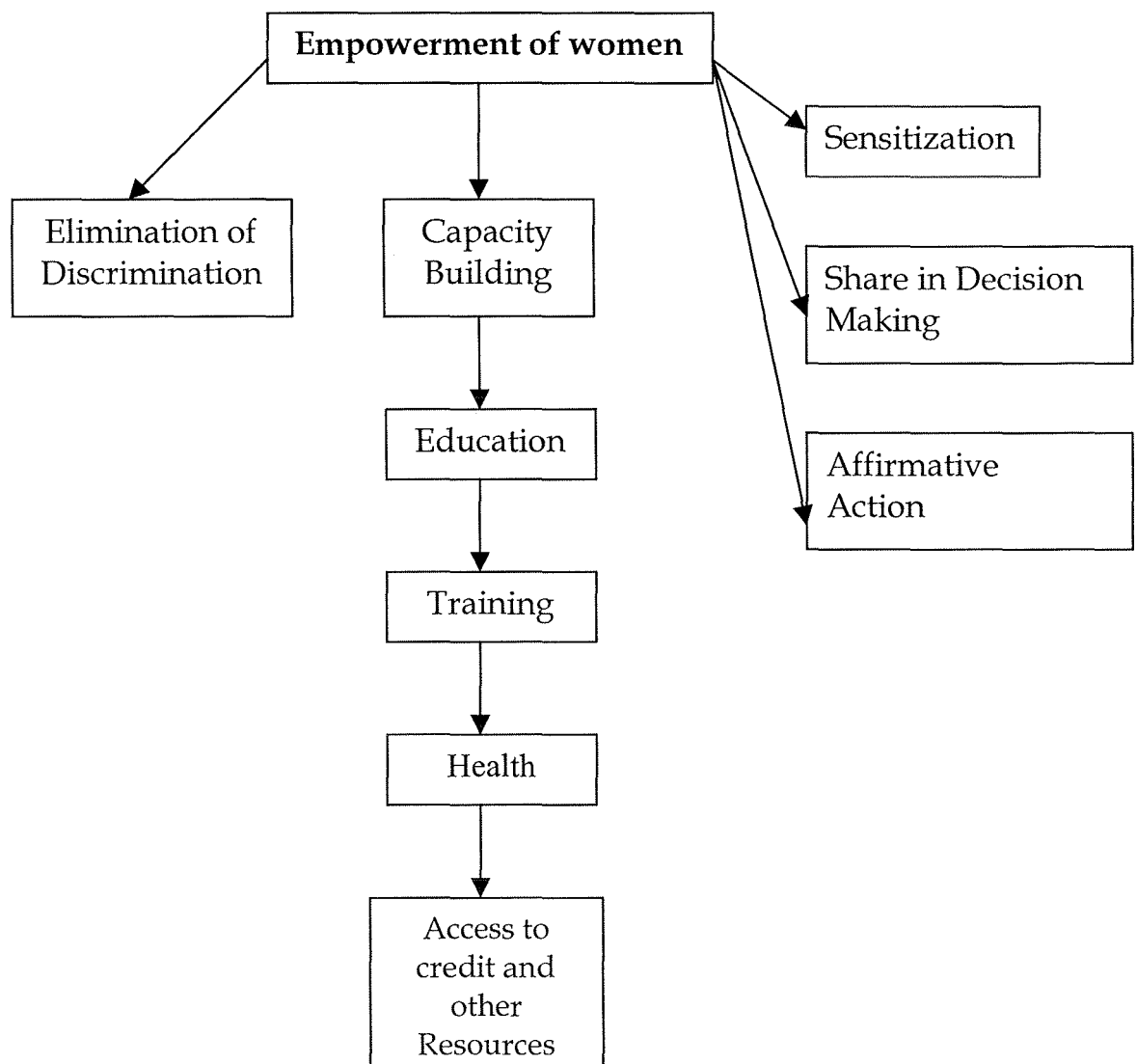


FIGURE. 07

SHGs take active role for empowering women. The thrift and credit groups have become a very popular form of organization in rural and urban areas of the country and cover millions of poor women and link them with viable system of credit and eventually provide a durable strategy for poverty alleviation (Shridharan, 1997 and Surikanthi, 2000).

The empowerment of women through SHGs would lead to benefits not only to the individual woman and women groups but also to the family and community as a whole through collective action for development. These groups have a common perception of need and an impulse towards collective action. Empowering women is not just for meeting their economic needs but also through more holistic social development (Murugan and Dharmalingam, 2000 Gupta, 2002 and Singh and Anjua 2003). FIGURE. 08 explains the emergence of SHGs as a new Women's movement.

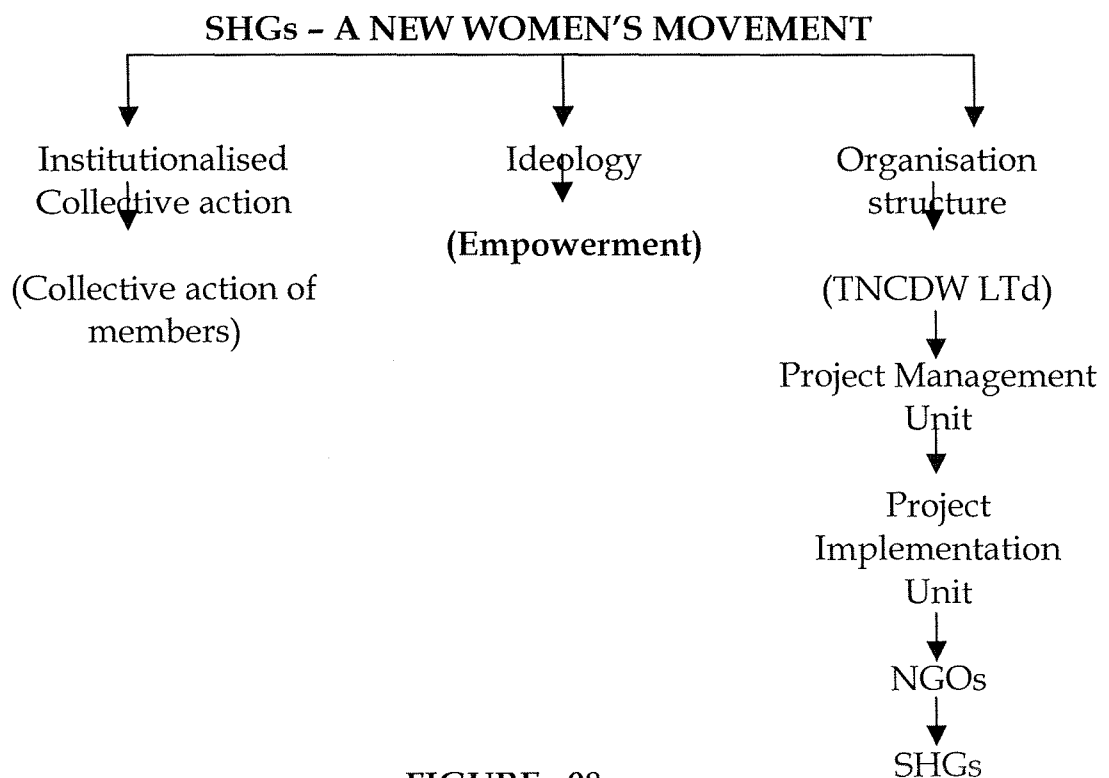


FIGURE. 08

C. Programmes for Women

Women's empowerment is the key to the socio- economic development of the community; bringing women into the mainstream of national development has been a major concern of the Government. The Ministry of Rural Development has special components for women in its programmes. Following are some of the specific efforts taken by the Government towards women's development. FIGURE. 09 lists the Women's Development programmes.

WOMEN'S DEVELOPMENT PROGRAMMES

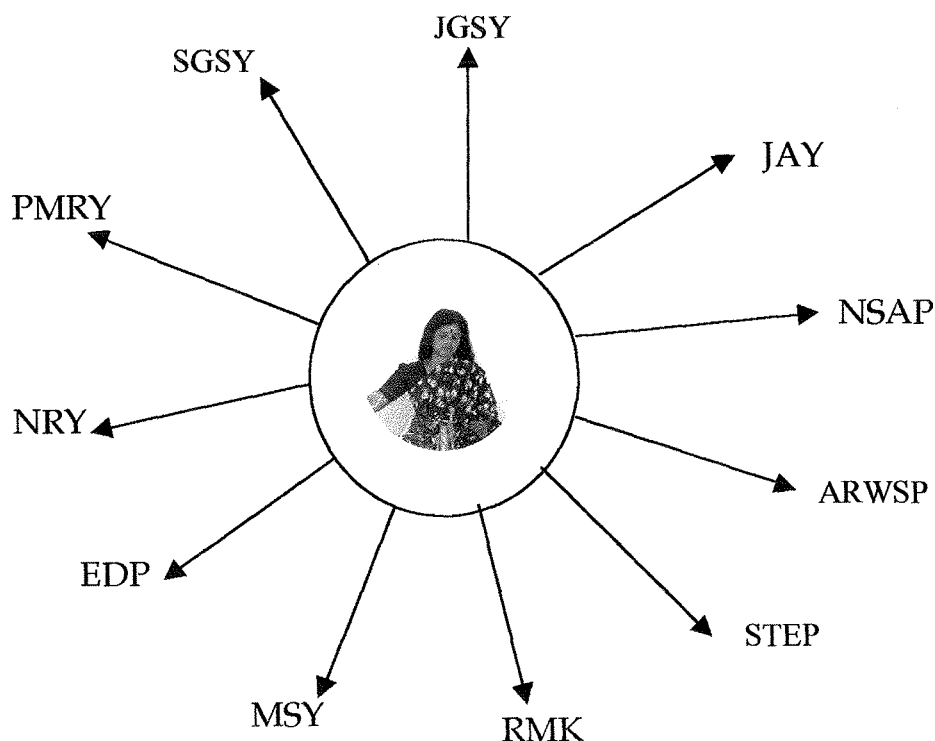


FIGURE . 09

1. Jawahar Gram Samridhi Yojana (JGSY)

JGSY was launched from April 1, 1999 with the twin objectives of creation of demand driven community village infrastructure and the generation of supplementary employment for the unemployed poor in the rural areas. Wage employment under the JGSY is extended to below poverty line families; 30 percent of the employment opportunities are reserved for women under this Yojana (Mandal, 2001).

2. Indira Awas Yojana (IAY)

IAY aims at providing assistance for construction of houses for people below the poverty line in rural areas. Under the scheme, priority is extended to widows and unmarried women. It is stipulated that IAY houses are to be allotted in the name of women member of the household or alternatively, in the joint names of husband and wife (Prasad, 2000).

3. National Social Assistance Programme (NSAP)

NSAP which came into effect five years ago, represents a significant step towards introducing a National policy for social Assistance benefits to households below the poverty line, with a major focus on women. The NSAP has three components, namely, the National old Age Pension Scheme, the National Family Benefit Scheme and the National Maternity Benefit Scheme. The National Maternity Benefit Scheme is exclusively aimed at assisting expectant mothers by providing them Rs.500 each for the first two live births. Under the National Family Benefits Scheme, central assistance of Rs.10,000 is provided to the bereaved family in the case of death of the primary bread winner due to natural or accidental causes. Women are also beneficiaries under this scheme (Sood, 2004).

4. Accelerated Rural Water Supply Programme (ARWSP)

Under the ARWSP, women are trained so as to master enough skills in using and maintaining hand pumps for the supply of drinking water. Women are also represented in village level committees and are actively involved in selection of sites for hand pumps and other sources (Sood, 2004).

5. Support to Training - Cum - Employment Programme for Women (STEP)

This scheme launched in 1987, aims to upgrade the skills of poor and assetless women, mobilize, conscientize, provide training and subsequently employment on a sustainable basis in the traditional sectors of agriculture, animal husbandry, dairying, fisheries, handlooms, handicrafts and village industries and sericulture (Devadas, 2001).

6. Rashtriya Mahila Kosh (RMK)

The RMK was set up in March 1993, as a Registered society under the Registration of Societies Act, 1860. The RMK intends to meet the credit needs of poor women particularly in the informal sector, it is being managed by a Governing Board (Misra, 1997 and Sinha, 2004).

7. Mahila Samridhhi Yojana (MSY)

In pursuance of Government's policy to empower women by raising their socio-economic status, an innovative scheme of MSY was launched on 2nd October, 1993. The Scheme aims at promoting self-reliance and a measure of economic independence among women by encouraging thrift (Devadas, 2001).

8. Entrepreneurship Development Programme (EDP)

The Programme of EDP aims to identify and motivate potential entrepreneurs, develop entrepreneurship through structural training programmes and keep a follow-up of the trained entrepreneurs to enable them to set-up their own tiny and small scale industrial ventures with the assistance available from different development agencies (Gupta and Srinivasan, 2002).

9. Nehru Rozgar Yojana (NRY)

The NRY is aimed at giving a major thrust on employment. This programme is targetted on families living below poverty line in urban areas. It has three components, viz.,

- ❖ Provision of wage employment in urban settlements with population up to one lakh selected under Scheme for Urban Micro - Enterprises (SUME)
- ❖ Provision of employment through housing and shelter upgradation in urban settlement with population between one lakh and 20 lakhs, and
- ❖ Support for setting up of urban micro entrepreneurs in all urban settlement (SUME) (Mishra, 2000).

10. Prime Minister's Rozgar Yojana (PMRY)

The PMRY launched on 2nd October 1993, has been designed to provide employment to more than a million persons by setting up 7 lakh micro enterprises during the eighth Five year plan through industry, services and business routes. It also seeks to associate reputed NGOs in the implementation of PMRY scheme especially in the selection, training of entrepreneurs and preparation of project profiles. The scheme is in operation in both the urban and rural areas of the country (Sundaram, 1997).

11. Swarnjayanti Gram Swarozgar Yojana (SGSY)

A new self-employment programme namely swarnjayanti Gram Swarozgar Yojana (SGSY) has been launched on April 1, 1999. At present this is the major on going programme for self employment of the rural poor. IRDP, TRYSEM, DWCRA, SITRA, and GKY have been launched from time to time to provide self-employment to rural poor. However, these programmes were merged into a single programme known as SGSY. This scheme is aimed at establishing large number of micro enterprises in the rural areas and building up the potential of rural poor (Metha, 2000, Dwarakkanath, 2002 and Pal, 2002).

D. Related experiences

Srinivasan (1997) conducted a study on "Assessment of SHGs". This study revealed that the poor households who are economically and socially backward are the members of SHGs. The group approach has been evolved for promotion of thrift and savings among the poor. The savings of the members are collected in weekly/fortnightly/monthly intervals and are lent among the members for their emergent credit needs. The group has successfully mobilised savings and extended credit out of its own funds with a good repayment record. The group is linked to a bank for availing credit facilities.

A study was conducted by Malarvizhi (1998) on "Training on development inputs for IMY members, Karamadai block". The study was conducted in six villages of Karamadi block. Using random sampling method, 100 women were selected from these villages. It revealed that the IMY members became aware of solar energy, the need for safe drinking water and women's welfare

programmes. The assessment of the training showed that 100 percent of the women had gained knowledge on environmental sanitation. These trainings ~~were~~ really helped women to develop themselves in all aspects.

Rajeswari (1998) conducted a study entitled "Training on developmental inputs for IMY members in Coimbatore Corporation". For this study five slums were selected as the study area and a sample of 100 women were selected randomly. The training helped the women to understand the vermi technology. Some women came forward to take vermi composting as an income generating activity. The respondents also learned the methods of storing and purification of water, even some grew garden by using the household waste water.

Sougrakapam Roma Devi (1998) conducted a study on "skill development for the members of urban Indira Mahila Kendras (IMKs)". This action cum survey research was under taken with a view to empower women through economic emancipation. One hundred and sixty five women from seven areas of Coimbatore Municipal corporation, were selected for the study. Nine varieties of skill development training were imparted to these members of seven Indira Mahila Kendras in Coimbatore Corporation. This study revealed that out of the 165 respondents, 67 respondents were found to have started the activities at a small level.

Reshmi (1999) conducted a study on "Indira Mahila Yojana in Kerala state". This study was conducted in Sasthamcotta block of Kollam and Koduvally block of Kozhikode districts. The major criterion of selecting the members under the IMK was below poverty line. Income generation activities were found to be

undertaken by a majority of the groups and the activities were traditional and primitive. Initiating income generation activities was the main reason for the women to join IMY.

Rao (2002) conducted a study entitled "Women self-help group profiles" in Andhra Pradesh and Karnataka. This study reveals that the existing formal financial institutions have failed to provide finances to landless, marginalized and disadvantaged groups. The origin of SHGs could be traced to mutual aid in Indian village Community. Co-operatives are formal bodies, where as SHGs are informal. SHGs encourage savings and promote income generation activities through small loans. The experience availability in the country and elsewhere suggests that SHG's are sustainabe, have replicability, stimulate savings, and in the process help borrowers to come out of the vicious circle of poverty.

Chatterjee (2003) conducted a study entitled "Networking SGSY, Bank and SHG Initiatives in Uttar Pradesh". This study reveals that due to banking rules and regulations, the poor are suffering. Therefore, there should be flexibility in banking rules so that poor women are benefited. The banks should be strengthened with adequate manpower also. It is also suggested that for alleviation of poverty, steps should be taken on a warfooting.

Methodology

III METHODOLOGY

The methodology adopted for the study on “Women in Indira Mahila Yojana (IMY) – a SWOT analysis” is discussed under the following headings:

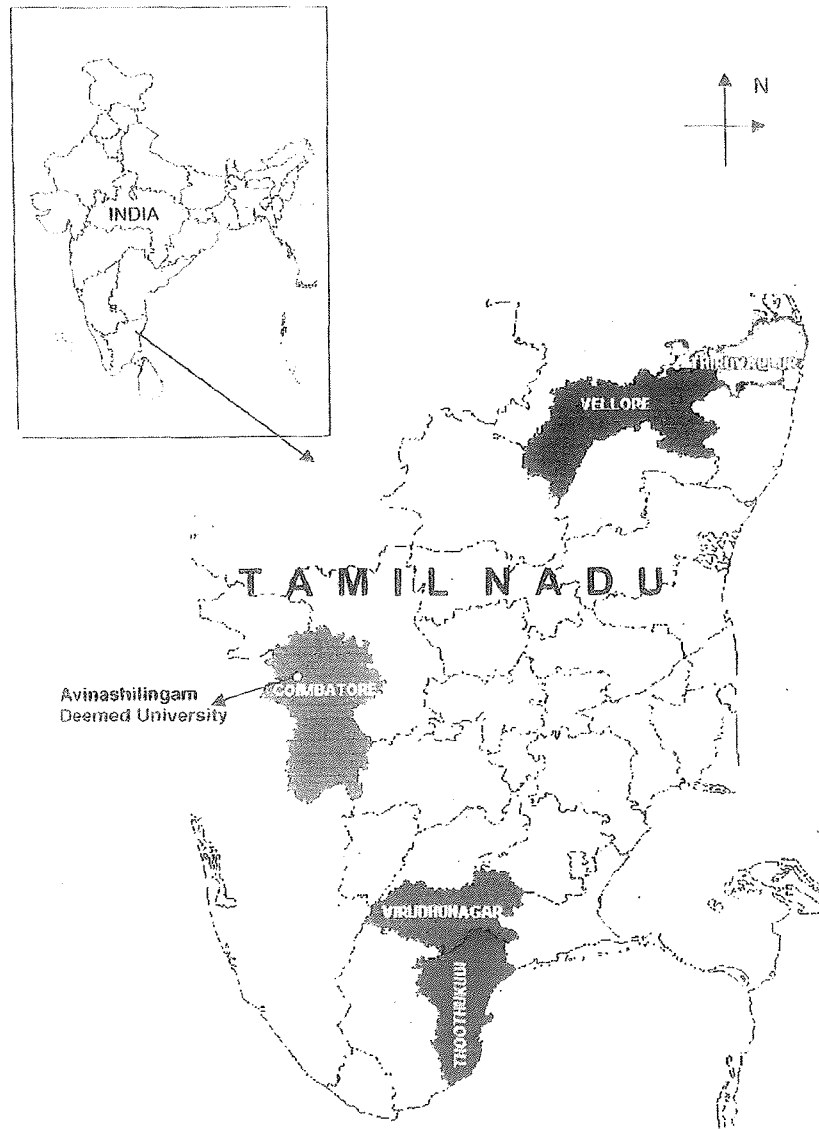
- A. Areas
- B. Samples
- C. Methods and Tools
- D. Collection of the data
- E. Analysis and interpretation of the data.

A. Areas

In Tamilnadu, the districts in which the IMY was / is in operation were located first. There are five districts-Coimbatore, Thoothukudi, Vellore, Virudhunagar and Thiruvallur, which come under the scheme, Indira Mahila Yojana. Of these, four districts-Coimbatore, Thoothukudi, Vellore and Virudhunagar were selected as the areas for the present study. Thoothukudi and Virudhunagar are southern districts and the rest two (Vellore and Coimbatore) are situated in the northern belt of the state. Thiruvallur district was not selected for the study due to its distance from the head quarters and limitation of time.

Except Coimbatore Municipal Corporation which is urban, others are rural in nature and situated away from the cities and mostly remote also, the transport facilities to reach those areas are meagre and rarely a bus goes from one area to another. FIGURE. 10 indicates the study districts.

MAP OF TAMILNADU



**SELECTED DISTRICTS : COIMBATORE, THOOTHUKUDI,
VELLORE AND VIRUDHUNAGAR**

FIGURE. 10

B. Samples

A sample is any portion of the population selected for study and the number of individuals in a sample is called a sample size (Gupta, 2002). The sample was selected by census method. In the census or complete enumeration method data are collected for each and every unit of the population or universe. (Pillai and Bhagawathi, 2001).

There are 310 SHGs which were formed, credit rated and given the IMY fund Rs. 4500 - a mark for identifying the SHGs under the Indira Mahila Yojana. TABLE. 02 presents the IMY status in Tamilnadu in 2001. The NGOs (13) which were involved in forming the SHGs - Five in Thoothukudi district, two in Virudhunagar district, five in Vellore district and one in Coimbatore district were studied. Nineteen SHGs in Thoothukudi district, 93 groups in Virudhunagar district, 37 groups in Vellore district and 14 groups in Coimbatore Municipal Corporation were formed under the IMY. Of these 14 SHGs in Thoodhukudi district (the rest five were defunct), 87 groups in Virudhunagar district (the rest six groups were defunt) and 17 groups in vellore district (the rest 20 groups were defunct) and 14 SHGs in Coimbatore Municipal Corporation were covered under this study. Totally 132 SHGs were selected as the samples from these districts for the study.

TABLE . 02 IMY STATUS IN TAMILNADU IN / DURING 2001.

S.No	IMY District	Name Of the block	No.of IMBS		IMKs planned		Regis tered	Total No Of SHGs	No.of SHGs above 6 months	SHGs credit Rated	SHGs Found Eligible	SHGs for Which IMY grant released	Funds released to IMY districts	Amount utilized so far	Other IMY expenses incurred so far	Total amount utilized so far
			Formed	Regd	No	Formed										
1.	Thiruvallur	Thiruvallur	1	1	63	12	Yet to be regd	90	66	66	46	16		72000		72000
		Thiruvalangadu	1	1	88	4	"	69	44	44	44	0		0		0
		Kadambathur	1	1	79	30	"	366	281	281	211	78		351000		351000
		R.K. Pet	1	1	89	26	"	176	135	135	102	22		99000	17412	99000
		Puzhar	1	1	60	11	"	114	104	104	48	4		18000		18000
		Sholavaram	1	1	84	11	"	70	30	30	6	0		0		0
		Minjur	1	1	127	25	"	324	266	266	108	27		121500		121500
		TOTAL			590	119		1209	926	926	632	147	6.90	661500	17412	678912
2.	Vellore	Kandili	1	1	79	81	42	266	219	204	161	8		36000		36500
		Natrapalli	1	1	79	44	12	126	80	50	38	2		9000		9000
		Kaniyambadi	1		79	33	"	140	125	105	73	9		40500		40500
		Gudiyatham	1		79	8	"	160	104	96	85	11		49500		49500
		Anaicut	1		79	54	4	129	80	60	39	3		13500		13500
		Madhanur	1	1	79	57	"	106	58	51	22	4		18000		18000
				TOTAL			474	277	58	927	666	596	418	37	1.66	166500
3.	Thoothukudi	Karungulam	1	1	79	5	"									
		Udangudi	1	1	79	19	"									
		Kayathar	1	1	79	23	"									
				TOTAL			237	47		322	243	163	163	19	2.96	85500
4.**	Virudhunagar	Karipatti	1	1	79	10	10	72	34	18	6	5		22500	0	22500
		Srivalliputtur	1	1	136	12	2	128	99	88	78	78		351000	0	351000
		Rajapalayam	1	1	79	4	4	157	80	80	71	10		45000	0	45000
				TOTAL			294	26	16	357	213	186	155	93	2.96	418500
5.	Coimbatore	Coimbatore	1	1	40	40	20	20	20	20	14	14				
		Karamadai	1	1	20	20	2									
				TOTAL			60	60	22	20	20	20	14	14	0.75	63000
	Grand total		21	18	1655	529	96	2835	2068	1891	1382	310	15.23	1395000	27412	1422412

Virudhunagar District has incurred Rs. 4.18 lakhs (an excess amount of Rs. 1,22,500) as against the original release of Rs. 2.96 lakhs in anticipation of further funds from DEW.

Note : Funds could not be utilized fully for want of specific clarifications from GOI on par with Mathi pattern.

Source : Women Development corporation, Govt of Tamil Nadu, Chennai

** Areas covered so far.

All the IMY- SHGs which were credit rated and given loans were included in the study. For the analysis of SWOT all the SHGs (132) were taken into consideration. With regard to the samples - two, (the animator and one member) in each group were selected uniformly from all the SHGs. The random sampling method was applied to select the members in the SHGs. Totally there were 264 samples in the study (TABLE. 03).

TABLE. 03 : DETAILS ABOUT THE SAMPLES

S. No.	Name of the District	No. of NGOs	No. of SHGs formed	Selected Samples (animator + one member)
1	Coimbatore	1	14	28
2	Thoothukudi	5	14	28
3	Vellore	5	17	34
4	Virudhunagar	2	87	174
	Total	13	132	264

Sampling is simply the process of learning about population on the basis of a sample drawn from it (Gupta, 2002). Sampling methods can be classified into various categories. Random sampling method is one of the most useful methods among them. Random sampling from a finite population refers to that method of sample selection which gives each possible sample combination an equal probability of being picked up and each item of the entire population to have an equal chance of being included in the sample (Kothari, 2001).

C. Methods and Tools

The methods used to collect the data from the study areas included interview, observation and discussion. Interview method was the major method selected for collecting data for the study. An interview schedule was used for the purpose.

Interview method may be defined as a systematic conversation initiated for the specific purpose and focussed on certain planned content areas (Thanulingam, 2000). Observation may be defined as a systematic viewing of the specific phenomenon in its proper setting for the specific purpose of gathering data for a particular study (Krishnaswami, 2001)

Three types of schedules / questionnaire- one to the women (the animator and one member) in SHGs (PLATE. 01 and APPENDIX - I) and the other to the NGOs concerned were framed and utilized for the purpose (APPENDIX - II). Case building and using a score card (APPENDIX - III) to evaluate the strengths, weaknesses, opportunities and threats of the women in IMY were additionally carried out.

D. Collection of the data

Primary data are obtained by a study specifically designed to fulfil the data needs of the problem at hand (Gupta, 2002). Primary data are those which are collected afresh and for the first time and thus happens to be original in character (Kothari, 2001). The primary data was collected personally meeting the women of respective groups.

INTERVIEW



WITH THE SHG MEMBERS



WITH THE HEAD OF THE NGO

PLATE. 01

E. Analysis and interpretation of the data

After the data has been collected, it is essential to organize the information in a systematic manner in order to obtain the desired results and make interpretation scientifically (Singh, 2002). Analysis is ordering the data in such a manner that they yield awareness of the question.

SWOT Analysis

SWOT analysis is a systematic identification of the factors and the strategy that reflects the best match between them. It is based on the logic that an effective strategy maximizes group strengths and opportunities but at the same time minimizes its weaknesses and threats. This simple assumption, if accurately applied, has powerful implications for successfully choosing and designing an effective strategy.

Strength

A Strength is a resource, skill or other advantage relative to competitor group and the needs of a SHG serves or anticipates serving.

Weaknesses

A weakness is a limitation or deficiency in resources, skills, and capabilities that seriously impedes effective performance of SHGs.

Opportunities

An Opportunity is a major favourable situation in the SHG environment.

Threats

A threat is another major unfavourable situation in the SHGs. It is a key impediment to the SHGs. FIGURE. 11 shows the SWOT analysis for a SHG.

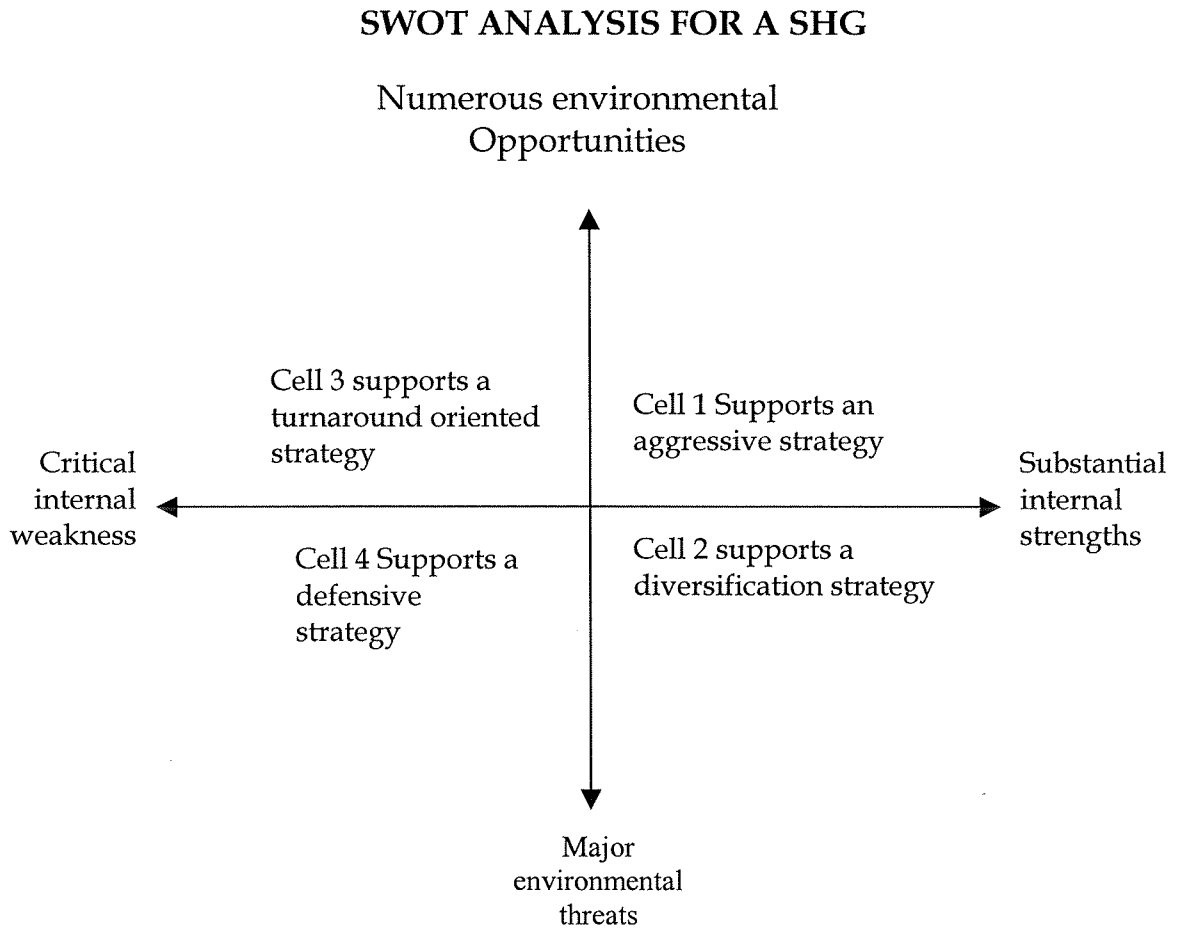


FIGURE. 11

Cell 1 is the most favourable situation, a group faces several environmental opportunities and has numerous strengths that encourage pursuit of such opportunities. This condition suggests growth - oriented strategies, to exploit the favourable match.

In cell 2, a group with key strengths faces an unfavourable environment. In this situation, strategies would use current strengths to build long-term opportunities in other efforts/avenues.

In cell 3, a group faces impressive beneficial opportunity but is constrained by several internal weaknesses.

In cell 4, a group faces least favourable situation, with major environmental threats from a position of relative weakness. The condition clearly calls for strategies that reduce or redirect involvement in the efforts/avenues examined using SWOT analysis (Richard, 1991 and Cherunilam, 1999).

All these are analysed, presented and discussed in chapter IV.

Results and Discussion

IV RESULTS AND DISCUSSION

The results of the study on “Women in Indira Mahila Yojana (IMY) - a SWOT Analysis” are discussed under the following headings.

- A. Profile of the respondents
- B. Participation of the women in SHGs under IMY
- C. Performance of the SHGs
- D. Involvement of the NGOs
- E. Case building and observation, and
- F. SWOT analysis to assess the women in IMY

A. Profile of the Respondents

The profile of the respondents is presented in TABLE . 04.

TABLE . 04 : PROFILE OF THE RESPONDENTS

S. No.	Aspect	Number (264)	Percentage
1.	Age (in years)		
a.	21-30	93	35
b.	31-40	112	42
c.	41-50	47	18
d.	51-60	12	5
2.	Education		
a.	Illiterate	84	32
b.	Primary school	33	12
c.	Middle school	54	20
d.	High School	73	28
e.	Higher Secondary	15	06
f.	Graduation	03	01
g.	Diploma	02	01
3.	Marital status		
a.	Married	264	100

b.	Un married	-	-
4.	Type of family		
a.	Joint	23	19
b.	Nuclear	241	91
5.	Size of family		
a.	1-3	215	81
b.	4 and above	49	19
6.	Occupation of the Head/Family		
a.	Agricultural coolies	87	33
b.	Mill workers	44	17
c.	Construction workers	25	09
d.	Tailors	18	07
e.	Street Vendors	18	07
f.	Worship workers	15	06
i.	Business	12	04
g.	Milk vendors	10	04
h.	Workers in the match box industries	8	3
i.	Other types	25	10
7.	Monthly Income of the family		
a.	< Rs. 1000	113	43
b.	Rs. 1001-2000	136	51
c.	Rs. 2001-3000	15	06
8.	Religion		
a.	Hindu	241	91
b.	Christian	23	09
9.	Community		
a.	SC (Scheduled Caste)	133	50
b.	BC (Backward Caste)	83	32
c.	MBC (Most Backward Caste)	48	18

The profile of the respondents includes their age, education and occupation of head/family, monthly income of the family, their religion and community. Majority 95 percent of the respondents belonged to the age group between 21 and 50, indicating that this age group is a conducive stage for taking up challenges and five percent

of them belonged to 51-60 years of age. Majority of the respondents belonging to productive age group is a positive sign for the growth of Self Help Groups.

Regarding the educational status, about 68 percent of them were literates and 32 percent were illiterates. But it was encouraging to note that both illiterates and literates undertook jointly, the entrepreneurial activities.

All the members were married, because it is a rule to join SHG. Out of 132 respondents, 91 percent of them were in nuclear families and nine percent were in joint families, which indicates the declining status of joint family. Majority of the respondents (81 percent) had adopted small family norm with 1-3 children.

Agricultural coolies were predominant in the study area (33 percent) followed by mill workers (17 percent). The other occupations found among the respondents' families were construction workers, tailors, street vendors, workshop workers, milk vendors, workers in the match box industry, business and other types, to a certain extent. All these types belonged to the unorganized sector having no job security and regular income.

Out of the 264 respondents, 94 percent of them had a family income between Rs. 1001 and 2000 per month, indicating that all the selected members were living in a poor condition/below the poverty line.

As far as their religion is concerned, majority 91 percent were Hindus and the rest nine percent were Christians. It exhibits the Indian rural structure.

With regard to their communities/castes, majority 50 percent of the respondents belonged to scheduled castes leaving the other half (50 percent) to other backward and most backward castes. No doubt, Indira Mahila Yojana has paved way for the socially down trodden to enter into the mainstream through collectivism and economic activities.

B. Participation of the women in SHGs

This aspect is dealt with under the following heads.

1. Set up of the SHGs
2. Functioning of the SHGs
3. Economic activities undertaken by the SHGs
4. Social participation of the women in groups and
5. Benefits, constraints and suggestions.

1. Set up of the SHGs

It is discussed under the following heads.

- a. About the members in SHGs and
- b. Details of the SHGs

a. About the members in SHGs

The particulars about the members in the SHGs met, are detailed in TABLE . 05 and PLATE. 02.

TABLE. 05: ABOUT THE MEMBERS IN THE SHGS

S.No.	Aspect	Number (264)	Percentage
1.	Position of the respondents in the group		
a.	Animators	132	50
b.	Members	132	50
2.	Source of information about the SHG*		
a.	Non Governmental organisations	253	-
b.	Animators	30	-
c.	Friends and Relatives	22	-
3.	Awareness on the Indira Mahila Yojana		
a.	Known	49	19
b.	Unknown	215	81
4.	Other known programmes*		
a.	Noon Meal programme	225	-
b.	Mahalir thittam (Women's Programme)	69	-
c.	Family welfare Programme	48	-
d.	Entrepreneurship Development programme	22	-
e.	Development of women and children in Rural Areas (DWCRA)	07	-
5.	Training undergone*		
a.	Initial training on SHGs	264	-
b.	Member training	264	-
c.	Animator and representative training	132	-
6.	Training place*		
a.	NGO office	235	-
b.	Union/Panchayat Office	62	-
c.	Under the tree	27	-
d.	Temple premises	22	-

7.	Duration		
a.	< 3 days	36	14
b.	> 3 days	228	86
8.	Specific training for economic activity		
a.	Candle, Chalk, Blue, Phenyl and agarbathi making	68	26
b.	Tailoring	48	18
c.	Cattle rearing	02	01
d.	Jam, Jelly and pickle making	60	02
e.	Not attended any training for economic activity	140	53

*** Multiple Response**

Of the sample 264, 132 were animators and the other half (132) were SHG members. The NGOs were the only major source, providing information about SHGs for the respondents. Friends and relatives and animators were the other sources of information about SHGs for the respondents.

To the majority (81%) of the respondents the name "Indira Mahila Yojana" was unknown and the rest 19 percent of them were found to be known about the Indira Mahila Yojana. The Noon Meal programme, Mahalir Thittam (Women's programme), Varumun kappom (Protection before occurrence) all state Government programmes, and DWCRA (Development of women and children in Rural Areas) - a central Government programme were the other important programmes known by the respondents.

All the 264 respondents have undergone the initial and member training on SHGs. The training places were the NGO office

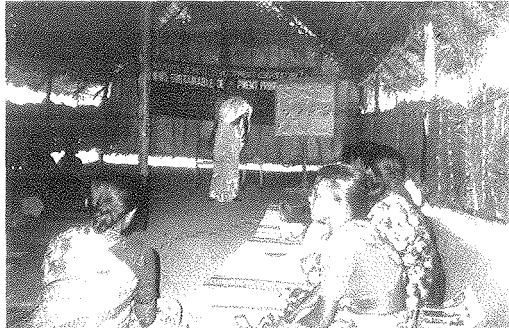
for the majority (235), ¹² union/Panchayat office (62), under the tree (27) and temple premises (22). Majority (86%) of the respondents undertook training for a duration of one week at the NGO office and the rest had undergone the training out of their own interest which helped them to gain more knowledge and skill.

Income generation is an integral part of SHGs. SHGs undertook many income generation activities such as Candle making, phenyl and blue making, agarbathi making, tailoring, Pickle making etc., at smaller level with minimum capital. These income generation activities helped to improve the economic status of the SHG members.

Regarding specific training for economic activity, about 26 percent of the Respondents undertook the training on candle, chalk, blue, phenyl and agarbathi making and only 18 percent of them undertook the training on tailoring and 53 percent of the respondents did not attend any training for such economic activities.

TRAINING UNDERTAKEN BY THE SHGs

TRAINING GIVEN / RECEIVED



FOR ANIMATORS AND REPRESENTATIVES



FOR MEMEBRS



FOR ECONOMIC ACTIVITIES



FOR COMPUTER SKILLS



FOR PREPARING MUSCOTH HALWA



FOR PREPARING ARTIFICIAL GARLANDS

b. Details of the SHGs

The details of the SHGs are given in TABLE . 06

TABLE . 06 : DETAILS OF THE SHGs

S. No	Aspect	Number (132)	Percentage
1.	Year of group formation		
a.	1993-1996	07	05
b.	1997-2000	125	95
2.	Agency forming the SHGs		
a.	ICCW	78	60
b.	SAET	14	11
c.	TCNR	09	07
d.	CRHSE	09	07
e.	GSSS	04	03
f.	CROSS	04	03
g.	AWARD	03	02
h.	TSSS	03	02
i.	CSR	02	01
j.	WEEDS	02	01
k.	POETS	02	01
l.	SHARE	01	01
m.	BOSCO	01	01
3.	Number of members in SHGs		
a.	<15	96	73
b.	16-20	36	27
4.	Mode of Selection*		
a.	Interested and living nearby	239	-
b.	Below poverty line (BPL)**	121	-

* Multiple Response

** According to the Planning commission of India (2000), the below poverty line has been fixed at an annual income of Rs. 13,680 in rural areas and Rs. 15,840 in urban areas.

The SHGs, (132) surveyed in Virudhunagar, Thoothukudi, Coimbatore and Vellore districts were formed between the years

1993 and 2000. Of this 125 SHGs were formed after 1997 till the year 2000. Only seven SHGs were found to be formed before the year 1997.

About 13 NGOs were involved in forming these groups. Among the NGOs the ICCW (Indian council for child welfare) alone formed, 60 percent (78 groups) of the SHGs in Virudhunagar district. The other 12 NGOs together formed the rest 40 percent (54 groups) of the groups in Virudhunagar, Thoothukudi, Coimbatore and Vellore districts.

In majority (73 percent) of the SHGs, there were less than 15 members in the groups where as in 27 percent of the SHGs, there were 16-20 members in the groups, which is the actual requirement of a SHG.

The members joined the SHGs based on their interest and need. Interested and living nearby and below poverty line were the reasons for the mode of their inclusion in the SHGs.

2. Functioning of the SHGs

The working pattern of the SHGs is as per the TABLE .07

TABLE .07 : FUNCTIONING OF THE SHGs

S. No	Aspect	Number (132)	Percentage
1.	Activities *		
a.	Group meetings	132	-
b.	Savings	132	-
c.	Availing loans	132	-

d.	Social participation	114	-
e.	Economic activity	71	-
2.	Group meeting		-
a.	Once a week	132	100
b.	Place		
i.	Animator's house	88	67
ii.	Temple premises	24	18
iii.	Union / Panchayat office	06	04
iv.	Under the tree	08	07
v.	SHG Building	06	04
c.	Registers maintained		
i.	General ledger	132	100
ii.	Local ledger	132	100
iii.	Savings register	132	100
iv.	Attendance register	132	100
v.	Minutes note book	132	100
vi.	Voucher book	132	100
vii.	Individual pass book	132	100
d.	Person maintaining the register		
i.	Animator	95	72
ii.	Any member in the group	23	18
iii.	Representative - I	07	05
iv.	Representative - II	07	05
3.	Savings / Month		
a.	Rs. 20/-	20	15
b.	Rs. 30/-	01	01
c.	Rs. 40/-	87	66
d.	Rs. 50/-	18	13
e.	Rs. 60/-	05	04
f.	As per availability	01	01
4.	Group loan		
a.	Loan in rotation since Formation		
i.	<Rs. 50000/-	68	51
ii.	Rs. 50000/- Rs. 100000/-	47	36
iii.	>Rs. 100000	17	13
b.	Annual Interest		
i.	Two percent	120	91
ii.	Three percent	09	07
iii.	Five percent	03	02
c.	Group loan to be repayed		

i.	< Rs. 50,000/-	107	81
ii	Rs. 50,000 – Rs. 1,00,000/-	18	14
iii.	> Rs. 1,00,000/-	07	05
5.	Individual loan from group funds (N : 264)		
a.	Amount received		
i.	< Rs. 1,000/-	46	17
ii.	Rs. 1,000 – 5,000/-	167	63
iii.	> Rs. 5,000/-	20	08
iv.	Not received	31	12
b.	Amount to be repaid (N : 193)		
i.	< Rs. 1,000/-	86	44
ii.	Rs. 1000 – Rs. 5,000/-	96	50
iii.	> Rs. 5,000/-	11	06
6.	Reasons for availing loan (N : 264)		
a.	For family expenditure	107	40
b.	To start an economic activity	57	21
c.	To meet the medical expenditure	37	14
d.	For marriage purpose	15	06
e.	For education	10	04
f.	To repay the private loan	5	2
g.	Loan not availed	34	13

*Multiple Response

The overall activities of the SHGs in these districts were group meetings, savings, availing loan, social participation and economic activities.

All the 132 SHGs have their group meetings once a week. The places of meetings were usually animators' house for 67 percent, temple premises for 18 percent, union/Panchayat office for four percent, under the trees for seven percent and SHG building for the rest four percent.

The Registers maintained in SHGs include general registers, local ledger, savings register, attendance register, minutes note book, voucher book and individual pass book.

The persons maintaining the registers were the animators in 72 percent of the SHGs, any member in the group in 18 percent of the SHGs and Representatives I and II in five percent of the SHGs.

Regarding their savings/month, majority 66 percent of the SHG members saved Rs. 40/- per month followed by 15 percent of them saving Rs. 20/- per month, 13 percent of them, Rs.50/- per month, four percent of them saving Rs.60/- per month , one percent of them saving Rs. 30/- per month and another one percent as per availability. ✓

Finance is the life blood of any economic activity. All the income generating activities need financial support for their better functioning. Several SHGs have taken up income generating activities with the help of bank credit.

Majority 51 percent of the groups had a maximum of Rs. 50,000/- for rotation followed by 36 percent of the groups obtaining loans from Rs. 50,000/- to Rs.1,00,000/- and the rest 13 percent having more than Rs. 1,00,000/- for rotation.

Regarding the annual Interest, majority (91%) of the groups paid two percent and less than seven percent of the groups paid three and five percent interest, respectively.

Eighty one percent of the SHGs repaid the group loan upto Rs. 50,000/- 14 percent of the groups from Rs. 50,000 to Rs. 1,00,000/- and the rest five percent of the groups repaid the loan above Rs. 1,00,000/-, so far.

Of the 264 individuals, 193 got individual bank loans ranging from Rs. 1,000 – Rs. 5,000 leaving the rest 31 as non recipients of any loan. The majority 167 got loan up to Rs. 5,000 and 20 of them above Rs. 5,000. About 46 individuals got bank loan up to Rs. 1,000.

Regarding the individual loan, majority 96 of them have repaid up to Rs. 5,000/-, 86 of them, upto Rs. 1,000/- and the rest 11 of them have repaid above Rs. 5,000/- so far.

Of the 264 respondents, about 107 women availed loans for some personal expenditure and 34 respondents did not avail any loan. Family expenditure, economic activity, medical, marriage and educational expenditures were the reasons instigating these women to avail loans.

3. Economic activities undertaken by the SHGs

This aspect is discussed under the following sub- heads.

- a. Financial assistance received by the groups, and
- b. Activities under taken by the SHGs.

a. Financial assistance received by the groups.

The financial assistance received by the groups is indicated in TABLE . 08.

TABLE. 08 : FINANCIAL ASSISTANCE RECEIVED BY THE GROUPS

S.No	Aspect	Number (132)	Percentage
1.	Incentive		
a.	Rs. 5,000/-	28	21
b.	Rs. 10,000/-	33	25
c.	Incentive not received	71	54
2.	Group maintenance fund		
a.	Up to Rs. 1,000/-	02	02
b.	Rs. 1,000 - 2,000/-	83	63
c.	> Rs. 2,000/-	28	21
d.	Not received	19	14
3.	Training cost		
a.	< Rs. 1,000/-	66	50
b.	Rs. 1,000 - Rs. 2,000/-	32	24
c.	> Rs. 2,000/-	10	08
d.	Not received	24	18
4.	Revolving fund		
a.	Rs. 10,000/-	10	08
b.	Rs. 25,000/-	54	40
c.	Not received	68	52
5.	Revolving fund balance (No : 80)		
a.	< Rs. 5,000/-	06	08
b.	Rs. 5,000 - 10,000/-	19	24
c.	> Rs. 10,000/-	24	30
d.	Nil	31	38
6.	Linkage loans with Nationalised Banks (No : 132)		
a.	< Rs. : 10,000/-	04	03
b.	Rs. 10,000 - Rs. 20,000/-	06	05
c.	< Rs. 20,000/-	51	39
d.	> Rs. 20,000/-	11	08

e.	Not received	60	45
7.	Loan balance (No : 74)		
a.	< Rs. 5,000/-	05	07
b.	Rs. 5,000 – Rs. 10,000/-	16	22
c.	> Rs. 10,000/-	31	42
d.	Nil	22	29
8.	NABARD / Linkage loan (No 132)		
a.	< Rs. 50,000/-	51	39
b.	Rs. 50,000 – Rs. 1,00,000/-	15	11
c.	> Rs. 1,00,000/-	05	04
d.	Not received	61	46
9.	NABARD loan balance (No : 65)		
a.	< Rs. 10,000/-	19	29
b.	Rs. 10,000 – Rs. 50,000/-	11	17
c.	< Rs. 50,000/-	23	35
d.	Nil	12	19

As per the norms, 28 groups received an one time incentive of Rs. 5,000/- and 33 groups received Rs. 10,000. About 71 groups did not receive any incentive so far.

Eighty five SHGs received up to Rs. 2,000 as group maintenance fund, 28 groups received above Rs. 2,000 while 19 groups did not receive any maintenance fund.

Majority 66 groups enjoyed up to Rs. 1,000 as their training cost, 32 groups from Rs. 1,000 to Rs. 2,000 and ten groups above Rs. 2,000 as training cost. About 24 groups could not incur any training cost towards their credit.

Regarding the revolving fund, majority 52 percent of the groups did not receive any revolving fund so far and 48 percent of them got up to Rs. 25,000 as revolving fund.

The revolving fund balance accounts “Nil “ for 38 percent of the groups, Rs. 10,000 for 30 percent of the groups, between Rs. 5,000 and Rs. 10,000 for 24 percent of the groups and up to Rs. 5,000 for the rest eight percent of the groups.

The loans they availed are referred as linkage loans (132 groups), 60 groups did not avail the linkage loan. Fifty one groups availed Rs. 20,000 and above, 11 groups availed Rs. 20,000, six groups availed Rs. 10,000 to Rs. 20,000 and the remaining four groups availed Rs. 10,000 as linkage loan. The loan balance amounts “Nil” for 29 percent of the groups, about Rs. 10,000/- for 42 percent of the groups, between Rs. 5,000 and Rs. 10,000 for 22 percent of the groups and up to 5,000 for seven percent of the groups.

NABARD has also given loans to the SHGs. Of the 132 groups, 61 groups did not receive the NABARD linkage loan. Fifty one groups received up to Rs. 50,000, 15 groups got between Rs, 50,000/- and Rs. 1,00,000/- as NABARD linkage loan and just five groups received more than Rs. 1,00,000 as the linkage loan.

The NABARD loan balance indicates 19 percent of the groups having “Nil” balance, 35 percent of them having up to Rs. 50,000/-, 29 percent of them having a loan balance of Rs. 10,000 and the remaining 17 percent of them between Rs. 10,000 and Rs. 50,000 as the loan balance to be repaid.

b. Activities under taken by the SHGs

The details of the activities under taken by the SHGs are presented in TABLE. 09 and PLATE. 03.

TABLE. 09 : ACTIVITIES UNDER TAKEN BY THE SHGs

S. No	Aspect	Number (132)	Percentage
1.	Economic activity		
a.	Under taken	82	62
b.	Not undertaken	50	38
2.	Nature of the activity (No : 78)		
a.	Individual	66	85
b.	Group	12	15
3.	Economic activity (No : 78)		
a.	Manufacturing		
i.	Individual	21	27
ii.	Group	06	08
b.	Trading (Individual)	22	28
c.	Manufacturing and trading (Individual)	22	28
d.	Manufacturing, trading and service (Individual)	04	05
e.	Service and marketing (individual)	03	04
4.	Reason *		
a.	NGOs' advice	73	-
b.	Suitable	57	-
c.	Profitable	55	-
d.	Traditional	49	-
e.	Minimum investment	09	-
5.	Financial source (No : 78)		
a.	Group fund	54	69
b.	NABARD	19	24
c.	Private	04	05
d.	Both group fund and NABARD	01	02
6.	Investment (No : 78)		
a.	< Rs. 10,000/-	56	72
b.	Rs. 10,000 - Rs. 50,000/-	11	14
c.	< Rs. 50,000/-	11	14
7.	Specific activity*		-

a.	Tailoring	27	-
b.	Basket (palm) making	21	-
c.	Textile business	17	-
d.	Cattle rearing	16	-
e.	Petty shops	14	-
f.	Milk vending	12	-
g.	Soap sales	09	-
h.	Pot making	08	-
i.	Belt making	07	-
j.	Renting artificial jewels	06	-
k.	Running PDS outlets	06	-
l.	Murukku sales	05	-
m.	Soft toy making	04	-
n.	Weaving	04	-
o.	Fish sales	02	-
p.	Banana leaves sale	01	-
q.	Tapioca leaves sale	01	-
r.	Iddli sales	01	-
8.	Purchase of raw materials (No : 64)		
a.	Place		
i.	Local	45	70
ii.	City	16	25
iii.	Both local and city	03	05
b.	Nature of purchase (No : 64)		
i.	Retail	52	81
ii.	Whole sale	12	19
c.	Marketing place (No : 64)		
i.	Local	47	73
ii.	City	10	16
iii.	Both local and city	07	11
d.	Nature of marketing (No : 64)		
i.	Retail	52	81
ii.	Whole sale	10	16
iii.	Both retail and whole sale	02	03
e.	Monthly earning (No : 64)		
i.	< Rs. 250/-	38	59
ii.	Rs. 250 - Rs. 500/-	14	22
iii.	> Rs. 500/-	12	19

* Multiple response

With the aim of empowering women, particularly in the economic aspect, the SHGs have been organized all over the country. Of the 132 SHGs surveyed, majority 82 percent have undertaken economic activities as group and individual projects. Of the 78 projects undertaken 12 projects were undertaken by the groups and 66 projects by the individuals.

There were six group activities and 21 individual projects in manufacturing goods. In all the other aspects, only individual projects were noticed. Twenty two individual projects were observed in trading, four individual projects, in manufacturing, trading and service and only three individual projects, in service and marketing.

The reasons for taking up these group and individual projects by the SHGs were - the NGOs' advice (73 projects), suitability (57 projects), Profitable (55 projects), traditional (49 projects) and minimum investment (nine projects)

The sources of finance for these projects were group fund for 54 projects, NABARD for 19 projects, private agencies for four projects and both group fund and NABARD for one project.

The amount invested in 78 projects included Rs. 10,000/- (56 projects) Rs. 10,000/- to Rs. 50,000/- (11 projects) and above Rs. 50,000 for another 11 projects.

The SHG members as groups and individuals took up 17 types of economic activities. Tailoring, a common economic programme for women seen every where, tops first with 27 members taking up that activity as group and individual projects. Basket (Palm) making is another project involving 21 members, textile business, cattle rearing, petty shops and milk vending were taken up by a considerable number of individuals. Soap sales, pot making, belt making, renting artificial jewels, running PDS outlets, murukku sales, soft toy making and weaving were some other projects taken up by the individual women in groups. Fish sales, banana leaves sale, tapioca leaves sale and iddli sale were also done by the individuals. All these are commonly seen activities in SHGs here. Sixty four members in groups and as individuals purchased raw materials, marketed their products and earned some money.

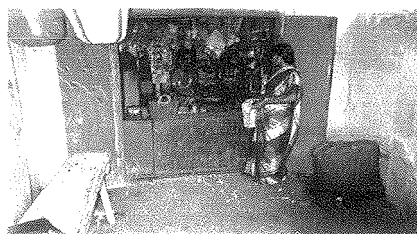
Forty five groups/individuals (70 percent) purchased the required raw materials locally, 16 from the city and three both locally as well as from the city. Most of them (81 percent) purchased the raw materials in retail and the rest 19 percent in whole sale.

The majority 73 percent of them marketed their products locally and in city too, in retail and whole sale. About 59 percent of them earned a monthly income of Rs. 250/-, 22 percent of them earned an income ranging from Rs. 250 - Rs. 500/- and 19 percentage earned above Rs. 500 per month. The women in general seem to have some means of earning in team effort and collective action through SHGs, in groups and as individuals.

ECONOMIC ACTIVITIES OF WOMEN IN SHGs
PREPARING/ SELLING/ REARING



POTS



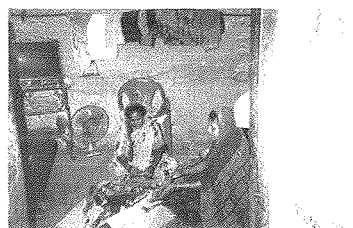
IN A PETTY SHOP



SOFT TOYS



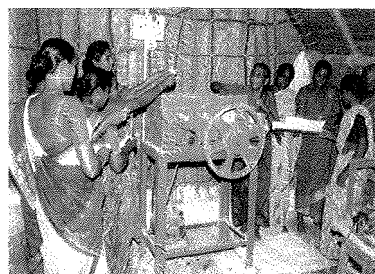
HALWA



BELTS



MURUKKU



SOAPS



CATTLE

4. Social participation of the women in Groups

The social participation of the women in groups is illustrated in TABLE. 10, and PLATE. 04.

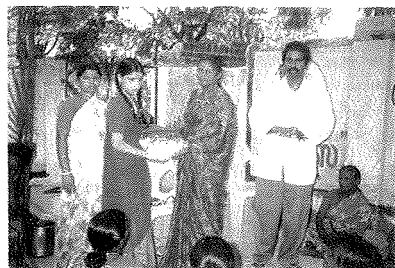
TABLE .10 : SOCIAL PARTICIPATION OF THE WOMEN IN GROUPS*

S.No.	Aspect	Number of groups (132)
1	Help for education	102
2	Participation in gram Sabha Meetings	93
3	Environmental cleanliness	92
4	Donation to welfare activities	92
5	Celebration of important days	90
6	Tree plantation	42
7	Participation in Panchayat election	39
8	Recreational activities	25
9	White washing the local school	18
10	Family counseling	14
11	Organising medical camps	12
12	Helping others to form SHGs	05
13	Conducting adult education classes	05

* Mutiple Response

Regarding the social participation of women in groups, majority 102 groups were helping the children for education, 94 participate in environmental cleanliness and donation to welfare activities, and they were also participating in the activities such as tree plantation, white washing the local school, family conseling, organising medical camps, conducting adult education classes, celebrating common festivals and important days, participating in gram sabha meeting, panchayat election and also in recreational activities.

SOCIAL PARTICIPATION



HELP FOR EDUCATION -
DISTRIBUTION OF
UNIFORMS



ATTENDING GRAM SABHA
MEETING



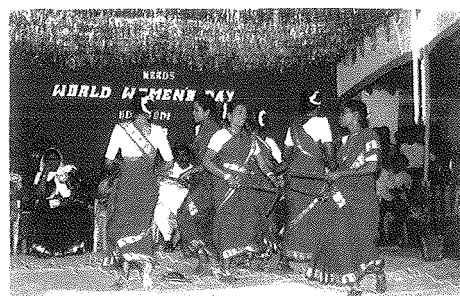
PARTICIPATION IN A
RALLY



KOLAM COMPETITION



RECREATION



CULUTURAL PROGRAMME

The social participation of women in groups has enriched the self-confidence and decision making power among women. Their participation in SHGs resulted in changes among themselves for their socio-economic progress.

5. Benefits, constraints and suggestions

TABLE. 11 lists the benefits, constraints and suggestions of the women in SHGs.

TABLE. 11: BENEFITS CONSTRAINTS AND SUGGESTIONS*

S. No	Aspect	Number of groups (264)
1.	Benefits	
a.	Co-operation among the members	260
b.	Made aware of the differences in interest rates between bank and private agencies	228
c.	Awareness on bank procedure	227
d.	Exposure to new avenues	219
e.	Developing self confidence	124
f.	Economic independence	92
g.	Understanding the importance of education	28
h.	Self employment	20
2.	Constraints	
a.	In family	Nil
b.	In group	
i	Misunderstanding	11
ii.	Not able to save as per the plan	05
iii.	Suspicion on the group leader	04
c.	In society	
i.	Dominance of by the high caste groups	07
3.	Suggestions	
i.	Co-operation among the members is a must	30
ii.	Better leadership	24
iii.	Realizing the importance of the SHGs for economic uplift	17
iv.	TA for attending meetings	16
v.	Awareness generation in general	15

*Multiple response

The benefits gained by the SHGs are co-operation among the members, understanding the differences in interest rates between bank and private agencies and utilizing the banks properly, awareness about the bank procedure, exposure to new avenues, developing self confidence, economic independence, understanding the importance of education and getting self employment. These benefits were enjoyed not only by the groups but also their families and community as a whole through collective action.

They have some constraints too in the group. There were misunderstanding in the groups, not able to save as per the plan, and suspicion on the leadership. Dominance of the high caste people was an important constraint the down trodden faced in the society.

They gave some suggestions for future action. These suggestions are helpful for further improvement of the SHGs. Co-operation among the SHG members, better leadership, realizing the importance of the SHGs for economic uplift, TA for the members attending the meetings and awareness generation in general were the suggestions given by them, which seem to be purposeful for their development.

C. Performance of the SHGs

It is discussed under the following heads.

1. Score card for assessing the performance of the SHGs, and
2. Total scores obtained by the SHGs

1. Score card for assessing the performance of the SHGs

TABLE . 12 lists the scores for assessing the performance of the SHGs

TABLE . 12 : SCORE CARD FOR ASSESSING THE PERFORMANCE OF THE SHGs**

S.No	Aspect	Criteria	Scores	Number (132)	Percentage
1.	Group size	Members			
		16 - 20	10	36	27
		10 - 15	07	97	73
2.	Composition	Homogenous	10	127	96
		Heterogenous	05	05	04
3.	Leadership roles	Group leader + Secretary + Treasurer	10	126	95
		Group leader + Treasurer	08	-	-
		Group leader + Secretary (or) Treasurer	05	06	05
4.	Group bye laws	Known to all members	10	06	04
		Known to most of the members	08	52	40
		Not known to most of the members	0	74	56
5.	Caste	Mixed caste	10	38	29
		Single caste	05	94	71
6.	Attendance	More than 90 percent	10	132	100
		71 to 90 percent	08	-	-
		Less than 70 percent	03	-	-
7.	Participation in decision making	High	10	132	100
		Medium	07	-	-
		Low	03	-	-
8.	Saving pattern	Fixed amount	10	132	100
		Flexible amount	05		
9.	Saving collection	Smooth	10	132	100
		Difficult	05	-	-
10.	First loan received	Group has received first loan after 6 months	10	04	03
		Group has received first loan after one year.	05	127	96

		Group has not received first loan yet	0	01	01
11.	Rules for loaning	Eligibility criteria uniformly applied	10	132	100
		Flexibility in eligibility criteria for availing loan	5	-	-
12	Interest rate	< 24% per annum	10	-	-
		24% per annum	08	120	91
		36% per annum	05	09	07
		> 36% per annum	03	03	02
13.	Loan recovery	Loan recovery Index			
		95 - 100%	10	85	64
		76 - 95%	08	47	36
		Below 75%	05	-	-
14.	Documentation and reporting	Good	10	128	97
		Satisfactory	08	04	03
		Poor	03	-	-
15.	Maintenance of records	(Two points for each of the following records)			
		a. Admission Book	02	132	100
		b. Receipt Book	02	132	100
		c. Pass Book	02	132	100
		d. Saving and credit book	02	132	100
		e. Minutes book	02	132	100
16	Income generating activity	Group	10	06	08
		Individual	05	72	92
		None	0	-	-
17.	Training programmes participated	Three	10	132	100
		Two	08	-	-
		One	05	-	-
		None	00	-	-
18.	Awareness about schemes	Every member knows more than 5 schemes in which women can participate.	10	-	-
		Every member knows 3 to 4 schemes in which they can participate.	5	-	-

		knowledge on various scheme is poor.	0	132	100
19.	Access to other schemes	More than 10 members of the group have received benefits.	10	-	-
		Between 5 and 10 members of the group have received benefits.	05	02	01
		none of the above	0	-	-
20.	Role of NGO	The group is able to function without the help of the NGO.	10	132	100
		The group is able to conduct its meeting without the help of the NGO but requires help in maintenance of records.	05	-	-
		The group is not able to conduct its meetings without the help of the NGO.	03	-	-
21.	Awareness about the bank details	Very good	10	115	87
		Satisfactory	05	17	13
		Poor	0	-	-

****Source : Department of women and child development, Govt of India, New Delhi, 1995.**

There are 21 aspects/components/variables used in the score card to evaluate the performance of IMY. Each aspect has certain criterion and scores are given based on the criterion met by the groups. Each criterion is given some scores, ranging from Zero to ten.

The first aspect is group size. Majority 97 groups got 10 scores and the rest 36 groups got seven scores. Regarding composition, 127 groups which were homogenous in nature got the full 10 scores leaving the rest five groups which were heterogeneous in nature to have only five scores.

Caste is an important social factor in rural India. Majority of the groups (94) could get only five scores as they were formed grouping as a single caste, and 38 groups had mixed caste women members. The leadership roles exhibited by the groups are noteworthy. Majority 95 percent of the groups and group leaders, secretaries and treasurers have scored maximum ten. Only five percent of the groups have group leaders plus secretaries or treasurers obtaining a minimum of five scores.

The group bye laws were known only to a meagre four percentage. The majority 56 percent of them did not know the byelaws. As far as attendance, participation in decision making, saving pattern and saving collection are concerned, cent percent of the groups performed well and got 10 scores.

Regarding the loan, majority (96%) of the groups got their first loan after one year and only three percent of the groups got their first loan after six months. There is still one group which is yet to avail its first loan. The eligibility criteria for loaning within the group were found to be uniformly applied to all the 132 groups in the programme.

The interest rate ranged from a minimum 24 percent for 91 percent of the groups and to a maximum 36 percent for seven percent of the groups. These groups received eight and five scores respectively. About two percent of the groups could receive only three scores as its interest rate was above 36 percent per annum. In general the documentation and reporting of the groups were good. Majority 97 percent of them were "good" with 10 scores and three percent of them were found to be satisfactory with eight scores. No group was found poor with three scores.

All the 132 groups maintained their records perfectly alright. ✓
They maintained admission book, receipt book, pass book, savings and credit and minutes books. The SHGs are for promoting group mechanism and collective action. All the 132 groups had participated in three trainings and got maximum ten scores. Not only their awareness on IMY was poor, their awareness about the schemes in general was also poor having zero score. All the groups were able to function better with out the help of the NGOs which organized these groups. Majority 87percent of the groups were ranked "very good" with ten scores and 13percent of the groups were ranked "satisfactory" with five scores for their awareness about bank loans.

FIGURES. 12 and 13 exhibit the performance of the SHGs

PERFORMANCE OF THE SHGs - I

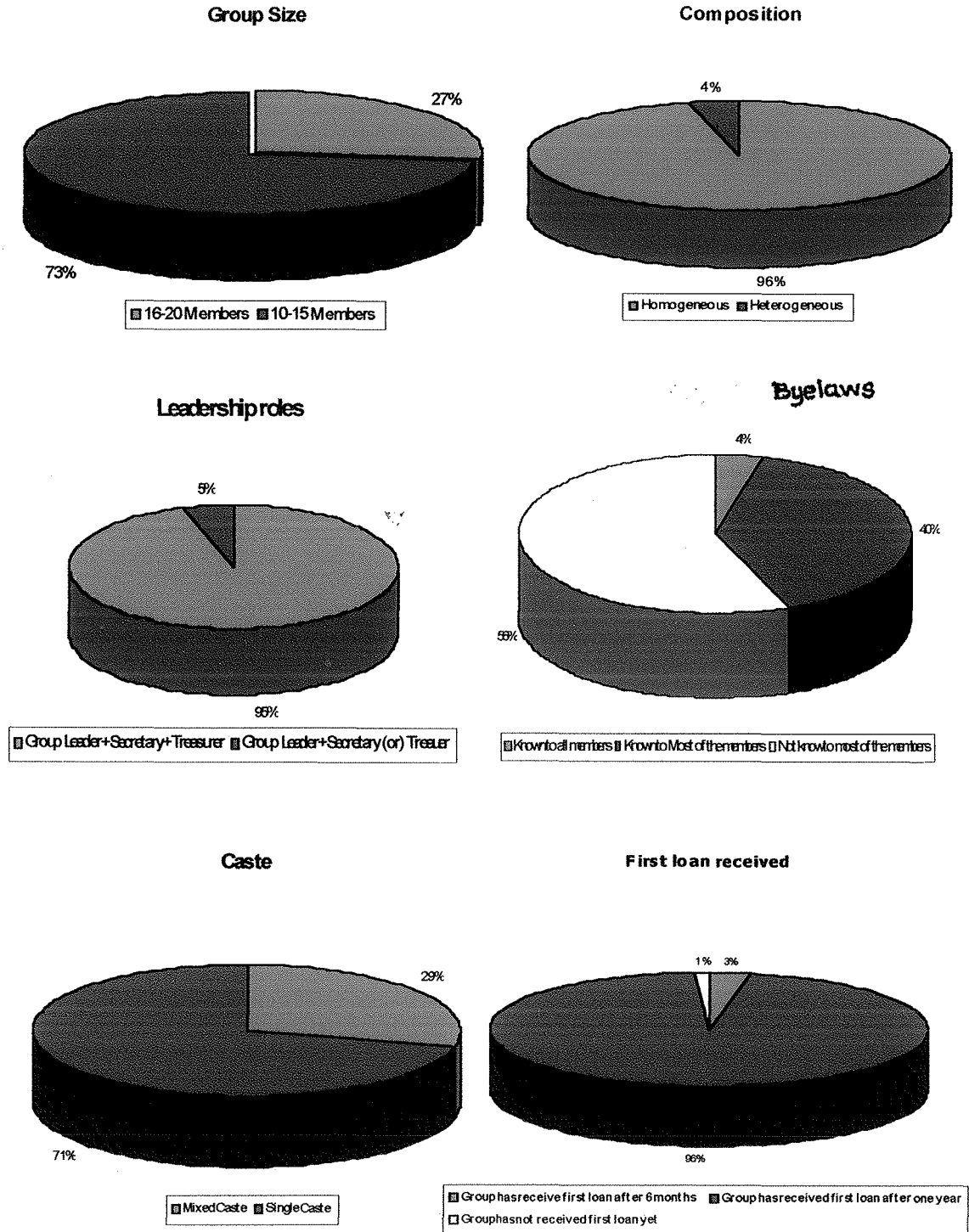
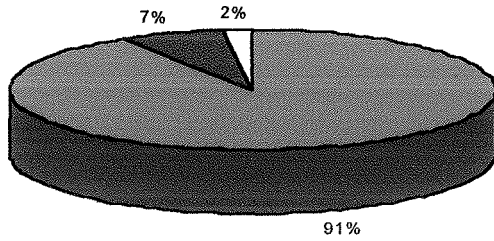


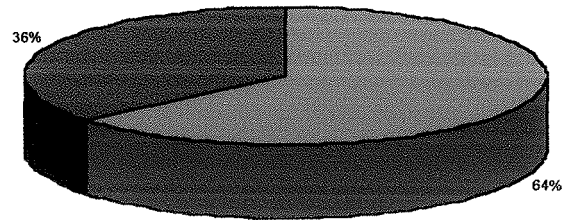
FIGURE. 12a

Interest rate



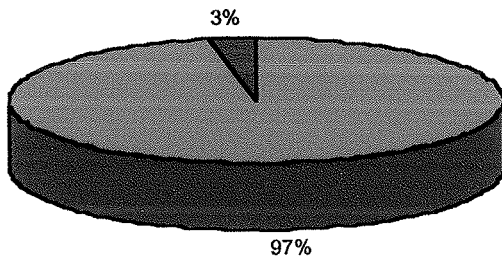
■ 24% per annum ■ 36% per annum □ >36% per annum

Loan recovery



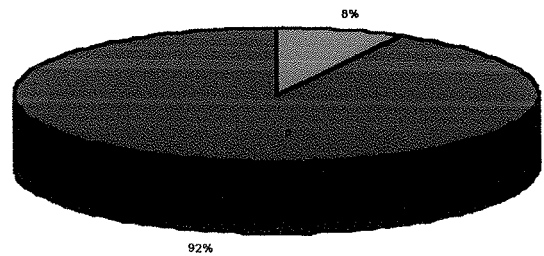
■ 95-100% ■ 76-95%

Documentation and reporting



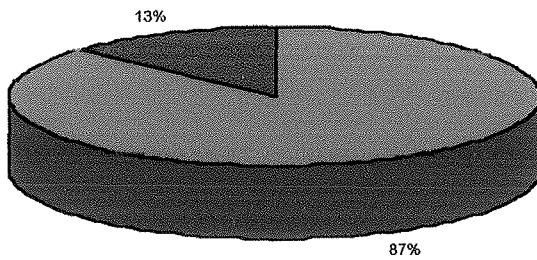
■ Good ■ Satisfactory

Income generating activity



■ Group ■ Individual

Awareness about the bank details



■ Very good ■ Satisfactory

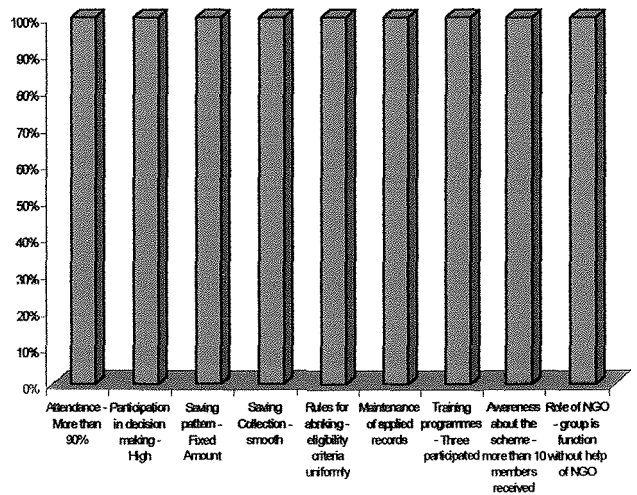


FIGURE. 12b

PERFORMANCE OF THE SHGs - II

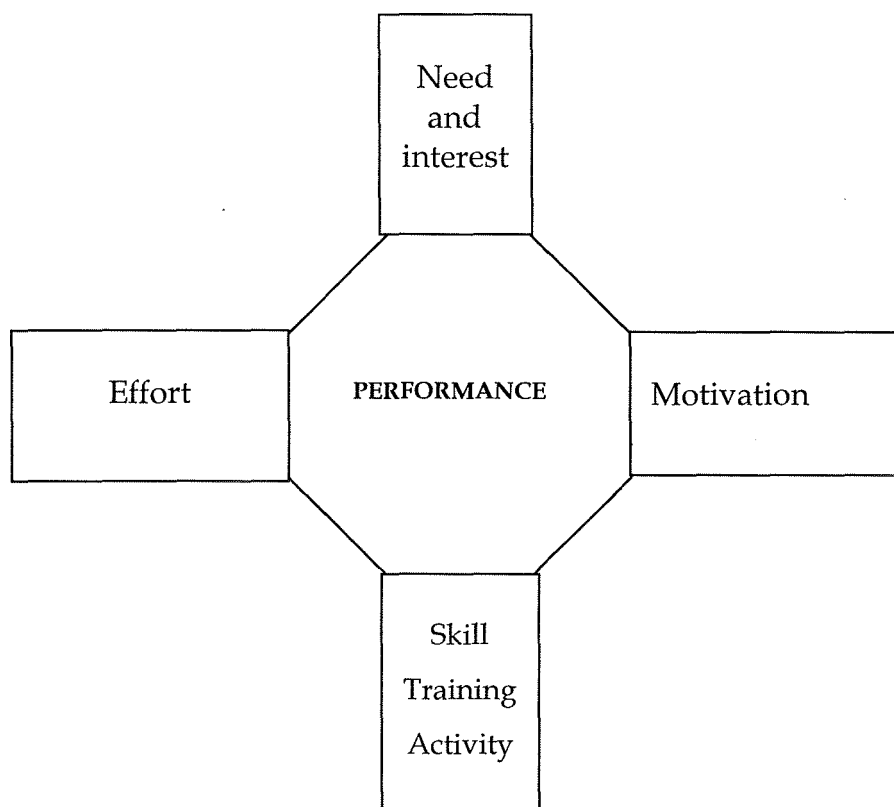


FIGURE. 13

2. Total scores obtained by the SHGs

The total scores obtained by the SHGs are listed in TABLE . 13.

TABLE. 13 : TOTAL SCORES OBTAINED BY THE SHGs

S.No	Score Range	Number of groups	Percentage
1	201 - 210	-	-
2	191 - 200	-	-
3	181 - 190	-	-
4	171 - 180	9	7
5	161 - 170	32	24
6	151 - 160	64	48
7	141 - 150	27	21

The total scores for the 21 aspects evaluated are 210 and the score range of the groups is between 141 and 210. Majority 69 percent of the groups had a score up to 160 only. A considerable 31 percent of the groups scored up to 180.

D. Involvement of the NGOs

The extent of involvement of the NGOs is shown in TABLE. 14.

TABLE. 14 : INVOLVEMENT OF THE NGOs

S. No	Name of the NGO	No.of groups (132)	Percentage
1.	ICCW	78	59
2.	SAET	14	11
3.	CRHSE	09	07
4.	TCNR	09	07
5.	GSSS	04	03
6.	CROSS	04	03
7.	AWARD	03	02
8.	TSSS	03	02
9.	CSR	03	02
10.	WEEDS	02	01
11.	POETS	02	01
12.	SHARE	01	01
13.	BOSCO	01	01

The NGOs have been playing a vital role in the country over the last quarter of the last century in the sphere of social development. As development promoters, they have passed through different stages taking up challenges from time to time. Of all the NGOs, the ICCW formed 59 percent of the SHGs following the rest of the NGOs forming a meagre number of SHGs, each. All the 13 NGOs arranged SHG trainings, animator and representative training and member training. The NGOs also help in marketing.

E. Case building and observation

1. CASE ONE : Collective Action Is A Gainful Experience

The Centre for Social Reconstruction (CSR) is a Non-Governmental Organization (NGO) serving the people in Thoothukudi district. It covers three blocks in Thoothukudi district namely Udangudi, Thiruchendur and Alwarthirunagar. This NGO was started in 1996 with the aim of uplifting the poor women through entrepreneurial development. Totally 170 SHGs were formed by this NGO. Among these groups three SHGs (Mutharamman, Suriya Gandhi and Suriya Gandhi Amman) were formed under the IMY banner. These three SHGs were started in 1997 and they were found to be actively involving themselves in many income generating activities such as jaggery making, match box making, murukku and ice cream making and palm leaf products making at a small-scale level with locally available resources. The income generating activities are a boon to these SHG members to improve their economic status.

These 170 SHGs were motivated to start a Multipurpose Super Market (பல்பொருள் அங்காடி) by the CSR (NGO) in the year 2000. Because of this motivation, the SHGs Came closer and started "Sangamam Mahalir Palporul Angadi" - சங்கமம் மகளிர் பல்பொருள் அங்காடி at Thiruchendur in the year 2003. For the formation of this angadi, each group invested Rs.10,000/-, thus contributing to a collection of Rs.17,00,000/- (Rupees seventeen lakhs only) and the amount was allotted for purchasing of land (Rs.5 lakhs) construction of a building (Rs. 8 lakhs) and purchase of goods (Rs 4 lakhs) respectively.

After the allocation of money they constructed the building. In that building the front portion is used as the marketing area, back yard is used as the godown and storage place and behind the godown there is a room used for cleaning, weighing, packing and sealing of provisions. In the same building the upstairs is used as the office by the NGO (CSR), giving a monthly rent to the angadi. The CSR (NGO) is providing conveyance for free door delivery of goods to the SHG members and the customers. The "Suriya Gandhi SHG" is taking the whole responsibility of the angadi, because of its accessibility to the angadi. The members themselves carry out all the activities in the angadi such as cleaning, packing, distributing, accounting, etc..

The SHG members are getting all the available items from the angadi for their day today use. It is one of the guidelines of the angadi. They have to attend the monthly meeting conducted in the SHG building regularly. This angadi acts as a market for selling the SHG products. Through this angadi all the SHG members are selling their products and it helps in improving the socio-economic status of the members. This type of SHG formation is useful for the members as well as the banks which provide loans for the SHGs and should be taken up as a model to adopt all over the country (PLATE. 05).

Collective action, no doubt, is a gainful experience

**CASE ONE : COLLECTIVE ACTION IS A GAINFUL
EXPERIENCE**

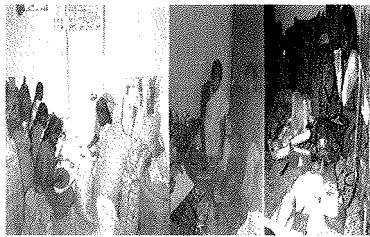
THE SUPER MARKET



THE MEETING HALL



ANGADI

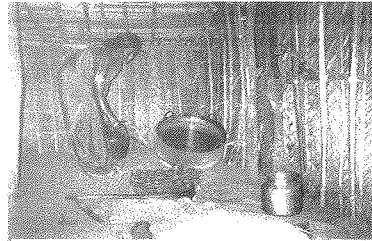


**CLEANING, WEIGHING
AND PACKING**



DOOR DELIVERY

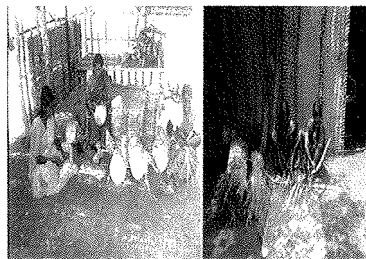
PRODUCTION OF



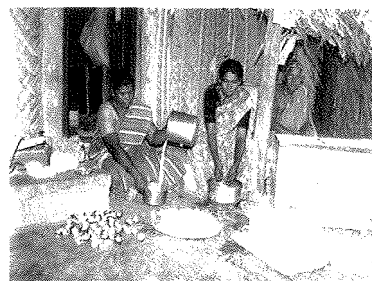
JAGGERY



MATCH BOXES



**PALM BASKETS AND
MATS**



ICE CREAMS

2. CASE TWO : An Excellent Group Mechanism For Public Welfare ✓

In Coimbatore Municipal Corporation, the "Siruvani SHG", in Seernaiken palayam was started in 1997 under the umbrella IMY by Sri Avinashilingam Education Trust (SAET). This SHG is having 15 members and they are actively involved in the income generating activities such as candle making, phenyl making, agarbathi making, etc., from its inception. The most highlighting feature of this SHG is its involvement in PDS (Public Distribution System) outlet. The PDS is an anti-inflationary measure having significant bearing on stabilizing prices and improving the qualitative standards of the rural, urban and tribal sectors.

The PDS shop was started on 28.08.2002 with 368 family cards. For the starting of PDS shop, the SHG as a special case got group loan from the Central bank of India and the loan amount was Rs .50,000/-. It helped for the purchase of the essential commodities from the designated godowns. For running the PDS shop, the SHG members undertook training in Preparing receipts, registration, account dealings and weighing for a duration of one week at the collectorate.

The SHG members distribute both the controlling and the non - controlling items. The controlling items include rice, wheat, kerosene and sugar and they are purchased from the nearby godown on monthly basis according to the allotment list. The non-controlling items include grocery items, stationary items and snacks. The SHG members have to repay the loan on monthly installment on the basis of profit gain from the PDS outlet run by the SHG. The

SAET (NGO) is responsible for the operation of this PDS outlet run by the siruvani SHG. The PDS shop is supervised by the NGO (SAET) weekly/ monthly and give suitable guidelines for its improvement (FIGURE. 14).

The PDS members start their activities at 9 am and wind up their work at 6 pm regularly. The SHG members are working for six days in a week on a routine basis, so that the people are able to purchase the products at any time without any difficulty. At the initial stage, the SHG members faced several problems due to political, and social interferences. But with the co-operation of the public they are running their PDS in a smooth manner at present. In a country like India, the PDS shops are essential for the people as many are living below poverty line. The PDS shops organized by the SHGs can play an important role in distributing the provisions quantitatively adequate and qualitatively standard (PLATE. 06).

This Is An Excellent Group Mechanism For Public Welfare

PRESS NEWS ON PDS OUTLETS RUN BY SHGS



FIGURE. 14

**CASE TWO : AN EXCELLENT GROUP MECHANISM FOR
PUBLIC WELFARE**



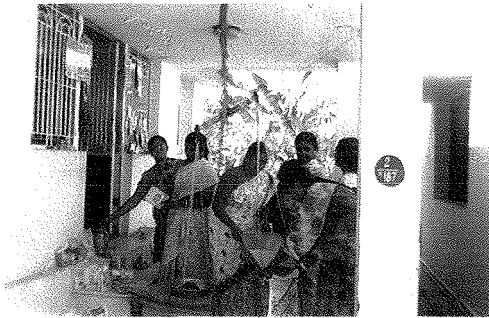
SIRUVANI SHG – SEERANAICKEN PALAYAM

INAUGURATION OF THE PDS



THE PDS SHOP

DISTRIBUTION OF



THE PROVISIONS



AND THE KEROSENE

PLATE. 06

Observation

The guidelines and norms of IMY include, social mobilization and economic participation of women by the formation of Indira Mahila kendras at the grass root levels, preferably at the Anganwadi level and where Mahila mandals already exist, these would be closely linked with Anganwadi. The Indira Mahila kendras were registered under the Registration of the societies Act / Charitable societies Act and comprise a cluster of homogeneous groups. The IMK draws up an area plan, based on the felt needs of the members of the IMY and it ensures all the village level services.

At the block level, there is an Indira Mahila Block society. The IMBS provides necessary support to IMK in the formation of the groups, identification of their needs and roles and help them in establishing linkages, mobilizing resources, training facilities and identifying marketing outlets for their products.

A steering committee at the level of the Government of India, under the chairperson of secretary, Department of women and Child Development, is functioning for monitoring the activities and bringing about convergence of inter sectoral programmes.

A steering committee at the state level under the chairpersonship of chief secretary, functions for monitoring the activities and bringing about convergence of inter sectoral programmes at this level.

A district level coordination committee under the chairpersonship of collector / CEO / DDO is expected to draw up an annual action plan, to be known as the IMY. In order to operationalise the IMY, a nodal officer of the rank of ADM will have to be identified and specifically designated.

The SHGs organised under the umbrella of IMY in the selected districts were not functioning as per the plan. Theoretically the setup of IMY was enforced from the apex level to the grass root level. The SHGs have now started functioning at the grass root level via village, block and finally reaching the district level. This is a practical approach.

This grass root to apex level seems to be more applicable in practice to follow. This is what happening in the SHGs in IMY at present.

SWOT

F. Swot Analysis to assess the women in IMY

TABLE : 15 Provides a brief illustrative list of strengths,

Weaknesses, opportunities and threats for women in IMY

TABLE. 15 : STRENGTHS, WEAKNESSES, OPPORTUNITIES AND THREATS FOR WOMEN IN IMY

Strengths	Weaknesses	Opportunities	Threats
A. PROFILE OF THE RESPONDENTS			
<ul style="list-style-type: none"> ❖ Age group 30-40 years is conducive ❖ Literacy rate ❖ All are married ❖ Small families 	<ul style="list-style-type: none"> ❖ Workers in unorganised sectors. ❖ Low income 	<ul style="list-style-type: none"> ❖ Homogeneity ❖ Platform for women to discuss common problems and take up entrepreneurial activities. 	<ul style="list-style-type: none"> ❖ Dominance by high caste people
B. PARTICIPATION OF WOMEN IN IMY			
<ul style="list-style-type: none"> ❖ Training in entrepreneurial activities ❖ Involvement in Suitable and Profitable economic activities ❖ Interest in group activities. ❖ attending group meeting and Developing self confidence ❖ Social participation ❖ cooperation among the members. 	<ul style="list-style-type: none"> ❖ lack of knowledge on other programmes for women. ❖ Misunderstanding among the members. ❖ Poor leadership. ❖ Lack of training for economic activity. ❖ Not able to save as per the plan 	<ul style="list-style-type: none"> ❖ Availability of individual and group loans. ❖ Self employment avenues. ❖ Utilizing the SHGs for economic uplift. ❖ Economic independence. ❖ Income generation. 	<ul style="list-style-type: none"> ❖ Lack of awareness about IMY-SHGs and other schemes ❖ Not taking part in any training for economic activity. ❖ Lack of co-operation. ❖ Lack of initiative among the members.

C. PERFORMANCE OF THE SHGs			
<ul style="list-style-type: none"> ❖ Better leadership. ❖ Regular attendance . ❖ Regular saving habit. ❖ Fixed saving pattern. ❖ Comfortable saving amounts. ❖ Flexible repayment. ❖ Proper documentation and reporting. ❖ The group is able to function without the help of the NGO 	<ul style="list-style-type: none"> ❖ Deterioration in group size ❖ Suspicion on the group leader 	<ul style="list-style-type: none"> ❖ Participation in Gram Sabha Meeting ❖ Decision making. ❖ Participation in Training programmes. ❖ Social cohesion and participation. 	<ul style="list-style-type: none"> ❖ Lack of awareness on Byelaws and programmes for women ❖ Lack of initiative and involvement in group activities.
D. INVOLVEMENT OF THE NGOS			
<ul style="list-style-type: none"> ❖ Organising SHGs ❖ Giving training ❖ Arranging loans ❖ Arranging linkages (Back Ward and For ward) 	<ul style="list-style-type: none"> ❖ Misuse of funds and powers 	<ul style="list-style-type: none"> ❖ Support to SHGs ❖ Net working among the groups ❖ initiating entrepreneurial avenues 	<ul style="list-style-type: none"> ❖ Deviation from the guidelines ❖ Political interference

❖ STRENGTHS

Profile of the Respondents

Majority of the SHG members belonged to the age group 31-40 years, which is conducive for taking up challenges. Women in this age group are found to be more active and can be easily motivated in taking up income generating activities. Education is an important tool for the empowerment of women in any context of development. Sixty eight percent of the members are literates, which had motivated the illiterates also to participate in self employment ventures. This helps in the effective working of a group. As per the norms of the SHG, all the members are married. When the number of members in a family is less, the needs of the members are fulfilled and the standard of living is maintained.

Participation of Women in IMY

Training in entrepreneurial activities help the group members to develop their skills, talents and potentialities. Involvement of the group members to take part in suitable and profitable economic activities and their interest in group action, help in the better performance of the SHGs. Attending group meetings helps to evaluate the functioning of the groups and it helps in improving their participation. No group can work effectively without the co-operation among the members. Group action helps the poor women to develop self confidence in themselves.

Performance of the SHGs

Better leadership quality plays a vital role in guiding the group to success. Regular attendance helps to update the knowledge. Good saving habit with comfortable saving amount in a

fixed pattern helps in the economic improvement of the members. Flexible loan repayment pattern helps the group members to repay the loans depending on the availability of profit. Proper documentation and reporting of the group indicates their better performance. The groups are able to function without the help of the NGO.

Involvement of the NGOs

NGOs help to organise SHGs, and give training for their development. Arranging loans provides linkages (Backward and Forward) for procuring raw materials and marketing, supervising and guiding the SHGs. All these factors result in the uplift and empowerment of the women, thus giving them the much required strength for the Self Help Groups to function efficiently.

❖ WEAKNESSES

Profile of the Respondents

Majority of the SHG members are engaged in unorganised sectors such as agriculture, construction works, street vending etc. Their job is seasonal and their income is low. They belong to poor socio economic status and their standard of living is low.

Participation of women in IMY

Lack of awareness about the welfare schemes, lack of savings, lack of training for economic activity, poor leadership and misunderstanding among the members, retard the growth of SHGs.

Performance of the SHGs

Deterioration in the size of the groups leads to improper functioning of the SHGs and it is against the norms of the IMY.

Suspicion on the group leader will negatively affect the activity of the group.

Involvement of the NGOs

Misusing the funds and powers is a negative aspect on the part of the NGOs in their involvement.

❖ OPPORTUNITIES

Profile of the Respondents

All the members have common goals to achieve, because, their family background, economic status, needs and social status are the same. The SHGs are homogeneous in nature. This helps in the growth and development of the Groups. Group discussion among the members helps to identify their talents and thereby explore the opportunities to take up entrepreneurial ventures.

Participation of the Women in IMY

Individual and group loans for taking up self employment avenues and income generation through these efforts are best opportunities for the SHGs to become economically independent. Members of the groups can utilise their SHGs for economic upliftment. This helps them to have economic independence and social status.

Performance of the SHGs

Regular participation in gramsabha meetings and training programmes help to develop the capacity among group members. Decision making is the heart of management. Involvement of the group members in the decision making process enhances the performance of group activity and social cohesion.

Involvement of the NGOs

Support from the NGOs to run a group helps in all round development of the SHGs. Net working among the SHGs is a positive approach for success.

❖ THREATS

Profile of the Respondents

As majority of the group members are socially and economically belong to weaker sections, there is always chances for the upper caste people to interfere in their group activities. This sometimes results in the liquidation of the SHGs.

Participation of women in IMY

Lack of awareness about SHGs, lack of motivation and co-operation affect the functioning of the groups. When the members do not attend the meetings/trainings properly, it will affect their economic activities.

Performance of the SHGs

Lack of awareness on Bye Laws, initiatives and involvement in group activities affect the smooth running of the groups.

Involvement of the NGOs

Political interference and deviation from the guidelines become a stumbling block in group development. The major threat for the women in IMY is that majority of the NGOs had deviated from the IMY guidelines in organising the SHGs.

FIGURE. 15 exhibits the SWOT analysis showing the strengths and opportunities of the SHGs.

SWOT ANALYSIS SHOWING THE STRENGTHS AND OPPORTUNITIES OF THE SHGs

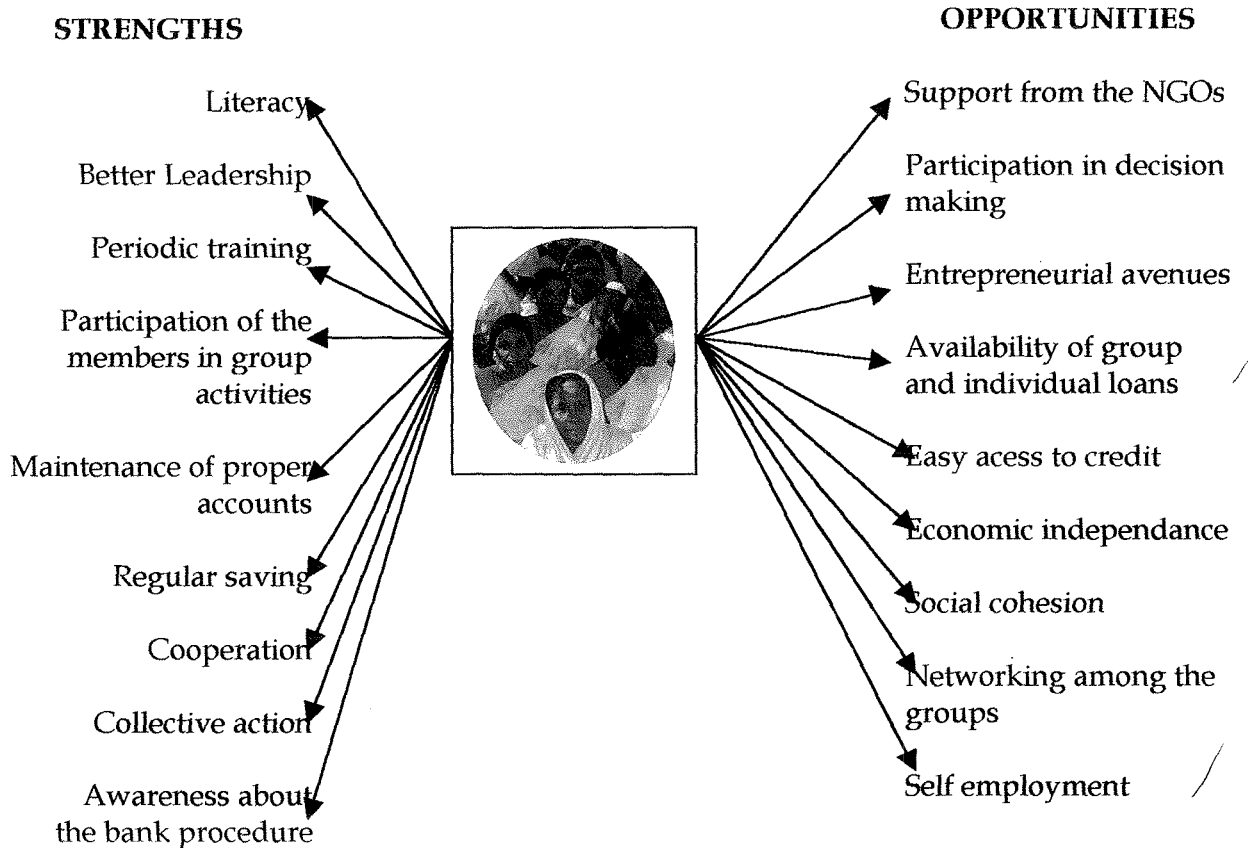


FIGURE. 15

The SWOT analysis for the SHGs in IMY indicates that there are 23 aspects which give strength to the women in SHGs, 10 aspects which make them weak in their performance, 14 aspects provide opportunities for their success and 9 aspects create threat to their functioning. As the strengths and opportunities are more than the weaknesses and threats, the performance of the selected groups under IMY seems to be in an advantageous position to grow further and function properly.

Summary and Conclusion

V SUMMARY AND CONCLUSION

A study entitled "Women in Indira Mahila Yojana (IMY) - a SWOT Analysis" was taken up in the IMY operated districts (Coimbatore, Thoothukudi, Vellore and Virudhunagar) of Tamil Nadu, to assess the strengths, weaknesses, opportunities and threats of women in IMY.

There were 310 SHGs formed, credit rated and given Rs. 4, 500 as one time grant under the IMY. Eighty seven SHGs in Virudhunagar district, 14 SHGs in Thoothukudi district, another 14 SHGs in Coimbatore Municipal Corporation and 17 SHGs in Vellore district were assessed using two types of schedules. The animator and one member from each group were interviewed. The random sampling method was applied to select the members in the SHGs. A score card was used to assess the performance of the groups. The NGOs involved in the formation of SHGs were also included in the study. Case building and observation were also done to strengthen the study.

The salient findings of the study are summarized as under

A. Profile of the respondents

- ❖ Majority 95 percent of the respondents belonged to the age group between 21 and 50 years which, a conducive stage for taking up challenges.
- ❖ Sixty eight percent of the respondents were found to be literates and only 32 percent of them were illiterates.

- ❖ Ninety four percent of the respondents were earning below Rs. 2, 000 per month.
- ❖ Majority 91 percent of them were Hindus and the rest nine percent were Christians.
- ❖ Among the respondents, 50 percent belonged to the scheduled castes leaving the other half (50 percent) to other backward and most backward castes.

B. Participation of Women in SHGs

- ❖ Of the samples, 81 percent were unaware of the Indira Mahila Yojana and only 19 percent were aware of the Indira Mahila Yojana.
- ❖ All the 264 respondents attended initial training on SHGs and member training and 132 animators attended animator and representative training, in addition.
- ❖ In 73 percent of the SHGs, there were less than 15 members in a group where as in 27 percent of the SHGs there were 16 to 20 members in a group.
- ❖ The activities conducted by the SHGs were group meetings, savings, availing loans, social participation and income generation.
- ❖ They were getting group loans for an annual interest of two percent (91 percent), three percent (7 percent) and five percent (2 percent).
- ❖ Among the 132 groups, 46 percent received the one time incentive, 86 percent, got group maintenance fund, 82 percent benefited by training cost, 48 percent received revolving fund, 55 percent got linkage loan from nationalized banks up to Rs.

Rs. 20,000/- and above and 54 percent received NABARD loan up to Rs. 50,000, as financial assistance.

- ❖ Income generating activities were found to be undertaken by 62 percent of the women in SHGs.
- ❖ Manufacturing was done by eight percent as group projects and 27 percent as individual projects, 28 percent of them were involved in manufacturing and trading and only four percent, were in service and marketing activities.
- ❖ Majority of the group members were involved in tailoring, Basket (palm) making, textile business, cattle rearing, petty shops, milk vending, soap sales, pot making, running PDS outlets and soft toy making.
- ❖ They purchased the required raw materials from local areas (70 percent) and cities (25 percent) and were marketing their goods in local areas (73 percent) and in cities (16 percent).
- ❖ From their income generating activity, 59 percent of them were earning Rs. 250/- per month, 22 percent were earning Rs. 250 - Rs. 500/- per month and 19 percent earned Rs. 500/- and above per month.
- ❖ The SHG women were enjoying the minimum interest. Loan in emergency, got awareness about the bank procedure, developed self confidence, economic independence and also understood the importance of education.
- ❖ No group member had family constraints in participating in the SHGs, but only a meagre percent had problems within their groups and society, such as misunderstanding, suspicion on the group leaders regarding handling of money and dominance of the high caste people.

- ❖ Co-operation needs to be built within the groups, need for better leadership and awareness on the importance of SHGs for economic uplift and TA for attending meeting were some of the suggestions given by the respondents to strengthen the SHGs in future.

C. Performance of the SHGs

- ❖ There are 21 aspects / Components / Variables used in the score card to evaluate the performance of IMY, which was given by the Government of India.
- ❖ The first aspect is group size. Majority 97 groups got the maximum 10 scores and the rest 36 groups got seven scores.
- ❖ Regarding composition, 127 groups which were homogeneous in nature got the full 10 scores leaving the rest five groups which were heterogeneous in nature to have only five scores.
- ❖ Majority of the groups (94) could get only five scores as they were formed grouping as a single caste.
- ❖ Ninety five percent of the groups and group leaders, secretaries and treasurers have scored maximum ten, for their leadership roles.
- ❖ Majority of the respondents (56 percent) did not know the bye laws.
- ❖ As far as attendance, participation in decision making, saving pattern, saving collection are concerned, cent percent of the groups performed well and got ten scores.
- ❖ Ninety Six percent of the groups got their first loan after one year.

- ❖ The documentation and reporting of 96 percent of the groups were good with 10 scores.
- ❖ All the 132 groups maintain their records perfectly.
- ❖ All the 132 groups have participated in three trainings and got maximum ten scores.
- ❖ Not only their awareness on IMY was poor, their awareness about the schemes in general was also poor having zero score.
- ❖ All the groups were able to function better without the help of the NGOs which organized these groups.
- ❖ Sixty nine percent of the groups had a total score up to 160 only. A considerable 31 percent of the groups scored up to 180.

D. Involvement Of The NGOs

- ❖ Of the 13 NGOs, the ICCW formed 59 percent of the SHGs and the rest of the NGOs formed 41 percent of the SHGs.
- ❖ All the 13 NGOs arranged SHG trainings, animator and representative trainings and member training. The NGOs also help in marketing.

E. Case building and observation

- ❖ The SHGs, organizing and running a departmental store (பல்பொருள் அங்காடி) successfully at Thiruchendur and a PDS outlet at Seeranaicken palayam, Coimbatore Municipal Corporation, are two major examples for group cohesion and collective action.
- ❖ The SHGs organised under the umbrella of IMY were not functioning as per the plan. Theoretically the setup of IMY

was enforced from the apex level to the grass root level. The SHGs have now started functioning at the grass root level via village, block and finally reaching the district level. This grass root to apex level seems to be more applicable in practice to follow. This is what happening in the SHGs in IMY at present

F. SWOT analysis to assess the women in IMY

- ❖ The SWOT analysis for the SHGs in IMY indicates that there are 23 aspects which give strength to the women in SHGs, 10 aspects which make them weak in their performance, 14 aspects provide opportunities for their success and 9 aspects create threat to their functioning.
- ❖ As the strengths and opportunities are more than the weaknesses and threats, the performance of the selected groups under IMY seems to be in an advantageous position to grow further and function properly.

RECOMMENDATIONS

Following are the recommendations emerged from the study.

- ❖ Network linkages should be there among the SHGs in each district in order to transfer their ideas for capacity building of the members.
- ❖ Adequate market facilities should be provided.
- ❖ Proper orientation should be given to the SHG members about the welfare schemes and programmes.
- ❖ More number of trainings of longer duration should be conducted to enable awareness among the women and skill

development for their active participation and better interaction in SHGs.

- ❖ While giving training special attention should be given to the interests and needs of the members.
- ❖ Attention should be given to have special provisions to reduce the number of members in SHGs in order to have better performance and effective group cohesion.
- ❖ Further research on these aspects will help in enhancing the status of the women in SHGs in the society.

FIGURE. 16 suggests, what to be done to improve the status of women in SHGs.....

TO IMPROVE THE STATUS OF WOMEN IN SHGs.....

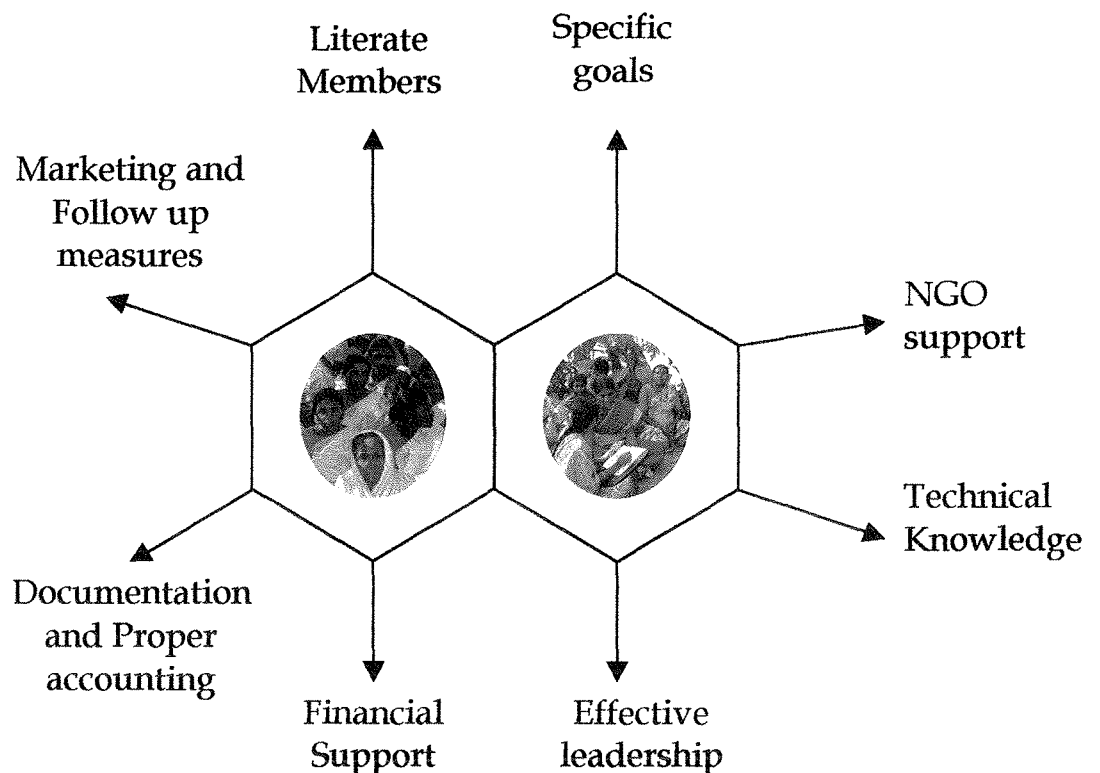


FIGURE. 16

CONCLUSION

Indira Mahila Yojana is a programme with lofty ideals to empower women at the grass roots through their collective action. Collective action implies cohesion of the group and an effective instrument of social and economic development, particularly of the women in a holistic and integrated manner. Having the base at the grass root and growing up to reach the apex level, seems to be appropriate for the women in SHGs.

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Appendices

APPENDIX - 1

AVINSHILINGAM INSTITUTE FOR HOMESCIENCE AND HIGHER
EDUCATION FOR WOMEN, DEEMED UNIVERSITY, COIMBATORE - 641043
WOMEN IN INDIRA MAHILA YOJANA - A SWOT ANALYSIS

A. SCHEDULE FOR SHG_s UNDER IMY

I. General information

- Name of the Interviewee :
Name of the Interviewer :
1. Address :
2. Age :
3. Education :
4. Type of Family : Nuclear Joint
5. Monthly income :
6. Religion : Hindu / Muslim / Christian / Other
7. Community : Forward caste / Backward caste / Most
backward caste / Scheduled caste /
Scheduled tribe / Others

8. Family details

S.No	Name	Relation to the interviewee	Age	Education	Occupation	Monthly income (Rs.)

II. Awareness about Government programmes:

1. Do you think that the programmes introduced by our government will give a solution to women's problem?

Yes / No

2. Awareness on women / child welfare programmes

S. No	Governmental programmes	Yes	No
1.	Mahalir thittam		
2.	Indira Mahila Yojana		
3.	DWCRA		
4.	Family planning programme		
5.	Noon meal programme		
6.	Varumun kappom		
7.	Safe drinking water		
8.	Indira Awas Yojana		
9.	Enterprenurship development programme		

3. Have you heard about Indira Mahila Yojana?
Yes / No

4. If yes, Give details.

III. Details about SHGs

1. Formation

S. No	Source	Training Attended			
		Aspect	Place	Days	Agency Involved

2. SHG Details

S.No	Name of the SHG	Year	Agency involved	Interviewee's position in the group	No.of members	Mode of selection

3. Reason for joining :
- Savings
 - Loan
 - Co-operation
 - to know the social welfare programmes
 - to start economic activity
 - to undertake social welfare activities
 - others, if any

4. Details about the members of SHGs

S.No	Details	Married	Unmarried	Widow	Destitute	Others
1.	Normal person					
2.	Handicapped person					

5. **Activities of the group**
- Savings
 - Economic Activity
 - Loan
 - Social welfare activities
 - group meeting
 - others.

6. Saving Details :

S.No	Individual saving/ month (in Rs.)	Amount saved (in Rs.) so far

7. Details about group meetings :

S.No	Meeting/ month	Place	Percentage of attendance

8. Details about the registers maintained :

S. No	Registers	No	Person responsible	Invigilator's opinion

9. Rotation of animator in the SHG : Yes / No
If No, Reason.

10. Financial assistance received by the group:

S.No	Financial assistance	Amount (in Rs.)	Agency	Balance (in Rs.)	Interest	Duration
1.	Incentive					
2.	Group maintenance fund					
3.	Training cost					
4.	IMY Grant					
5.	Bangaruammal thittam					
6.	Revolving fund					
7.	NABARD					
8.	Others					

11. Sangh loan details :

S.No	No.of members	Total amount in rotation (in Rs.)	Interest	Balance (in Rs.)	Duration

IV. Details of economic activity:

1. Do you have income generating activity in the group :
Yes / No
If yes,. Mention the activity.
2. Nature of Income generating activity : Individual / Group / Others
3. Reason for taking up this activity :
 - a. NGO advice
 - b. Profitable
 - c. Traditional
 - d. Minimum investment
 - e. Suitable
 - f. Others
4. Type of income generating activity :
Trading / manufacturing / Service
5. Did you attend any training for the activity : Yes / No

S.No	Aspect	Number of days	Agency involved	Place

6. Amount invested :

S.NO	Activity	Agency	Amount (in Rs.)	Interest	Balance (in Rs.)	Duration

7. Raw material purchase and marketing details :

S.NO	Purchasing place	Retail/ wholesale	Subsidy	Marketing place	Retail/ wholesale	Monthly income

8. Do you have any asset for group: Yes / No
If yes, Details

9. Social welfare activity undertaken:

10. Group member participation details :

S. No	Particulars	Yes	No
1.	Panchayat		
2.	Corporation		
3.	Adult education		
4.	Others		

11. Constraints / Problem

S.No	Particulars	Yes	No	If yes, Details	Suggestions
1.	House				
2.	Group				
3.	Society				

12. Benefits received :

13. Opinion about this programme.

APPENDIX - II

AVAINSHILINGAM INSTITUTE FOR HOME SCIENCE AND HIGHER
EDUCATION FOR WOMEN, DEEMED UNIVERSITY COIMBATORE - 641 043
WOMEN IN INDIRA MAHILA YOJANA (IMY) - A SWOT ANALYSIS

B. QUESTIONNAIRE FOR THE NGOS

Date :

1. Name of the interviewer :
2. Name and designation of the Interviewee :
3. Name of the NGO :
4. Year in which the NGO was started :
5. Aims of the NGO :
6. Give the details about the type of assistance received by the NGO?
7. What are the economic activities undertaken by the SHGs under IMY under your NGO?
8. Details about the type of training given to the SHGs under IMY?
9. Are you helping in marketing the products?
Yes/No
If Yes how?
10. What are the problems faced by the NGO in forming SHGs.
11. Give your opinion about the IMY and functioning of SHGs.
12. Your future plan in the formation of SHGs.

APPENDIX – III
SCORE CARD TO EVALUATE THE SELF HELP GROUPS *

S. No.	Aspects	Criteria	Scores
1	Group Size	Members 16-20	10
		10-15	7
2	Composition	Homogenous	10
		heterogenous	5
3	Caste	Mixed Caste	10
		Single caste	5
4	Leadership roles	Group Leader +Secretary +Treasure	10
		Group leader + Treasurer	8
		Group leader + Secretary (or) Treasurer	5
5	Group byelaws	Known to all members	10
		Known to most of the members	8
		Not known to msot of the members	0
6	Attendance	More than 90 per cent	10
		71 to 90 per cent	8
		Less than 70 per cent	3
7	Participation in decision making	High	10
		Medium	7
		Low	3
8	Savings Pattern	Fixed Amount	10
		Flexible Amount	5
9	Saving collection	Smooth	10
		Difficult	5
10	First loan received	Group has received first loan after 6 months	10
		Group has received first loan after one year	5
		Group has not received first loan yet	0
11	Rules for loaning	Eligibility criteria uniformly applied	10
		Flexibility in eligibility criteria for availing loan	5
		Group has not yet made nay eligibility for loan	0
12	Interest rate	< 24 per cent per annum	10
		24 Per cent per annum	8
		36 percent per annum	5
		> 36 per cent per annum	3
13	Loan recovery	Loan recovery Index	
		95-100 Percent	10
		76-95 per cent	8
		Below 75 Per cent	5

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

* Source : Department of women and child development, Govt of India, New Delhi, 1995.