CHAPTER 1

INTRODUCTION
CHAPTER - I
INTRODUCTION

UNITED WE STAND DIVIDED WE FALL

I-INTRODUCTION

In India, Women constitute about 48.3 percent of the population as per the 2001 census but their participation in economic activity is only 34 percent. Development and growth of a nation would not be possible unless women are brought into the mainstream of national development. The effective utilization of human resources is necessary condition for the development of any economy. Women have been identified as potential contributors for fostering the pace of economic development. Involvement of women in productive activities is very important strategy for poverty alleviation in the society and for the overall empowerment of women.

Self Help Groups have emerged as a popular method of working with people in the recent years. Self Help Groups can help women’s economic independence and improve their social status. The women get automatically empowered once they attain economic independence. The development of women enables society to understand and appreciate their abilities. It enhances their status and leads to integration of women in nation building and economic development. It provides the needed psychological satisfaction and imbibes a deep sense of achievement to create their enhanced identity in society. To understand self employment ventures with locally available rural material and other resources, the self help groups have been encouraged by the government as well as non governmental organization.
(i) Origin of Self Help Groups

Movement of women development through Self Help Groups has been introduced in different parts of our country and abroad to promote socio economic status of the women in particular and to bring out all round development in general. In 1980’s an experimental attempt was made in our neighboring country of Bangladesh by Dr. Mohammad Yunis. He wanted to encourage landless and marginalized women to undertake petty trade with little loan given from his own pocket at the initial stage. The effort was turned in to a grand success, with its innovative approach to motivate the poor and disadvantaged women to inculcate banking habits through small savings and credit activities which at present has attained a global campaign as “Bangladesh Grameen Bank”. We are aware that Government of India has already been implementing micro finance programme by creating an autonomous body called ‘Rashtriya Mahila Kosh’ under the Department of Women and Child Development. The institution has been formed to promote economic status of women through Self Help Groups.

Self Help Groups is a viable organized setup to disburse micro credit to the rural women for the purpose of making them to enter into entrepreneurial activities. Credit needs of the rural women can be fulfilled totally through the SHG. The women led SHGs have successfully demonstrated how to mobilize and manage thrift, appraise credit needs, maintain linkages with the banks and enforce financial self discipline.

The Self Help Groups generally has members not exceeding 20 and each group selects among its members a leader called Animator. The animator conducts two to three meeting every month. The group members save a regular amount of Rs. 20 to Rs. 100 every month. The group rotates the money to the needy members for various purposes at a specified interest rate. As the repayment is cent percent and the recycling is very fast, the
saving amount increases faster owing to the accumulation of income from interest, saving habit helps the clutches of money lenders. Saving habit paves the way for the improvement of women and builds confidence in their minds that they could stand on their own feet. After the group stabilizes over a period of six months or more in the management of its own funds, it conducts regular meetings, maintain saving and give loans to members on interest. The SHGs are being linked with the banks for the external credit under the projects of rural development. The joint appraisal teams consisting of Bank Managers, Rural Development Officers, Non - Government Organizations, Projects Implementation Units visit the groups and select the beneficiaries proposed by the women groups for providing financial assistance to the respective entrepreneurial activities. Banks provide financial assistance for various entrepreneurial activities.

(ii) Micro-Credit

Micro Credit is a financial innovation, which originated in developing countries and has enabled poor people to engage in self-employment projects that allow them to generate income. Micro credit has gained a lot of significance in this decade. India occupies a significant place in the global micro finance through promotion of SHGs and SHG-Bank linkage model. This model offers potential to address poverty as it provides access to financial services and lead to socio-economic emancipation of the poor. In recent times, micro credit for SHGs has emerged as a tool of promoting income generating enterprises for the unreached, particularly the women.

(iii) Micro-Enterprises and Income Generating Activities

SHGs have been developed for generating income for women or micro enterprises. Through these income generating activities women are able to increase their family incomes. Income generation is defined as projects designed to generate an income through
selling a product or service. Micro enterprises is also about selling a product or service but is frequently carried out by individual women working on their own or employing others. Micro enterprises are an important source of income and employment for a significant proportion of rural poor. As per 2001 census, micro-enterprises sub sector accounts for 25% of employment of all main workers.

(iv) Concept of Marketing

Human wants are unlimited & repetitive in nature. Business activities aim at acquiring of wealth, converting it into desired forms and making the final product available for exchange for the satisfaction of human wants. These activities fall under Industry, Trade & Commerce and have one common function namely the exchange function.

Marketing starts and ends with the consumer. The solving of various marketing problems needs insight, experience and analytical ability for which it has studied in two different angles. They are

1. Products oriented view
2. Customer oriented view

1. Product oriented view

It is a traditional concept. This view is based on the assumption that the product whatever, it be, will be acceptable by the consumer. According to Clark & Clark. “Marketing consists of those efforts which affects transfers in the ownership of goods and services and provide for their physical distribution”.

2. Consumer oriented view

Marketing is related to the needs of the buyer. Only such products are brought forward which can satisfy the wants and tastes of consumers. According to William J. Stanton-
“Marketing is a total system of interacting business activities designed to plan, price, promote & distribute want satisfying products and services to present and potential customer”.

(v) Importance of Marketing

Marketing is a potential force that commands high significance for the society as a whole. The main object of production, now a days is distribution of goods and services through marketing and to make as much profit as possible.

The importance of marketing falls under the following heads:

A) Importance of Marketing to the Society:
   i) It provides Employment.
   ii) It decreases the Distribution Cost.
   iii) It increases the National Income.
   iv) There is a protection against Business Slump.

B) Importance of Marketing to the firm:
   i) It is helpful in Business Planning and Decision Making.
   ii) It is helpful in Increasing Profits
   iii) It is helpful in Communication between Firm and Society

C) Importance of Marketing in Underdeveloped or Developing Economy:

Marketing has a special significance in underdeveloped economies. A rapid development of the economy is possible only by adopting the modern methods of marketing. One of the causes for recession is actually the result of recollecting the development of marketing. Marketing is the most important “multiplier” and an effective engine of development. Thus the concept of marketing in underdeveloped economies has to go a long way to catch up with the requirements of rapid industrial growth.
D) Importance of Marketing in Developed Economy:

Rich economies or the economies of abundance the way of life itself connote a certain degree of development in marketing. In order to maintain the level of production it is absolutely necessary that the produced amount is disposed of readily in the country itself or abroad on the basis of non-price competition. This is possible only by a very sound and advanced marketing system.

E) Importance of Marketing in a Seller’s or Buyer’s Market:

A seller's market is one in which the demand for goods and services exceeds the supply. In such a situation there is a tendency of growing monopolies. On the other hand, buyer's market is one in which the supply of goods exceeds the demand.

(vi) Rural Products of Coimbatore

Coimbatore has a wide range of products. Large number of handicraft items, food products, embroidery and clothes sustain a significant segment of the population. Sea shell crafts of Coimbatore are famous. District also produces plant fibre based products, from banana, katalai, palm and jute apart from coir. DRDA is promoting many of these under the organized SHG structure and large number of groups has been given financial assistance under various schemes for production, sales and training. These activities are presently giving gainful employment to large section of the rural poor. Some of the rural products like pin lace are also getting exported on a large scale. Though the returns in some of the cases are not very high the possibility of taking up the activity as spare time work makes it attractive. However taken at the district level the volume and value of the rural products are substantial, handicraft products alone produced in the district per annum comes to the tune of Rs.12 crores.
Presently DRDA Coimbatore has set up a District Supply and Marketing Society on the pattern of provision in old IRDP and a team of marketing personnel engaged under the Coimbatore District Supply and Marketing Society (DSMS).

Fibre based products, like carry bags, hand bags, decoration items etc, Palm leaf products like baskets leaf mats, coconut shell products, toys made of paper, fruits, terracotta etc, sea shell crafts, cut flower items, bead ornaments. Food item, honey and honey based products, pickles, sea foods, wafers (appalam), flour item, bakery items, masala powders, fried chips like banana, tapioca etc, murukku, awal, jams, squash etc, palm candies, oils like coconut etc, coconut shell charcoal, plant fibre brushes, rose water, temple articles, greeting cards from plant materials, vermicompost coir pith compost, thatched palm leaf, detergents, soap, phenyl, ready made, pin lace products, cloth items, granite and products, sculptures, boat building, handlooms, metal craft like good based items, furniture, carvings leather products, pottery and flower products like bouquets, roof and flooring tiles, cines, clay and hollow bricks.

(vii) Marketing of Self Help Groups Rural Products

Nearly 131749 Self Help Groups available in the state, the next step towards empowerment would be on economic front with these Self Help Groups moving into Self-employment mode. Presently there are around 14000 groups who have been economically assisted for specific activities, and wide range of products is bound to multiply over a period of time.

Marketing the products of Self Help Groups, 225 village shops and 28 District Marketing Complexes have been constructed. Shopping Complexes are also proposed in the following places:
<table>
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<tr>
<th>Places</th>
<th>District</th>
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<tr>
<td>Mahabalipuram</td>
<td>Kancheepuram</td>
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<td>Thiruthani</td>
<td>Thiruvllur</td>
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<td>Chidambaram</td>
<td>Cuddalore</td>
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<td>Kallakurichi</td>
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<td>Velankanni</td>
<td>Nagapattinam</td>
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<td>Kodaikanal &amp; Palani</td>
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<td>Tiruchendur</td>
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The focus is mainly on marketing the products of Self Help Groups and therefore, space in these complexes are provided at subsidized rates for the Self Help Groups. Apart from these village and District Bazars, it is also sought to provide a mechanism for trading online and therefore the products produced by the Self Help Groups are catalogued and displayed in this site. The price mentioned for a particular product in the site is for the specific size alone.

The profile of the Self Help Groups reveal that almost 85% of them are women Self Help Groups and any earning from sale of the products produced by them will only augment the household income of the Self Help Group member who is basically below poverty line.

(viii) Self Help Groups and Socio Economic Development

Self Help Groups are self managed groups of poor women which primarily came in to existence to mobilize financial resources through their own saving and lend the same amongst themselves to meet the credit needs of their members. The present self-help group’s
schemes are an alternative to achieve the objectives of rural development and get community participation in all rural development programmes. The SHGs aim at promoting awareness among the poor about the on-going development programmes. The poor should know how best to use existing government programmes, and also the legal provisions meant for the disadvantaged sections of the rural communities.

SHGs have an in built mechanism where emphasis has been given over capacity building of women through developing their dialoguing skills. An SHG functions through its regular meetings, where members perform transactional activities and discuss over different related issues. This discussion among the group members is the means through which they give voice to their needs and it proves to be a platform for addressing their social and economic problems and enlightening their inner selves as well.

Social mobilization through Self Help Groups is inevitable for economic empowerment and poverty alleviation. The concept of Self Help Groups exists prior to any intervention. The members are linked by a common bond like caste, blood, community and place of origin or activity in these natural groups of ‘affinity groups’. It is imperative that the Self Help Groups should be promoted in the way that facilitates a cooperative, participative and empowerment culture. The Self Help Groups provide economic benefits in certain areas of production process by undertaking common action programmes like cost-effective credit delivery system, generating a forum for collective learning with rural people, promoting democratic culture, fostering and entrepreneurial culture, providing a firm base for dialogue and cooperation in programmes with other institutions, possessing credibility and power to ensure participation and helping to assess an individual member’s management capacity.

Self Help Groups enhance the equality of status of women as participants, decision makers, and beneficiaries in the democratic, economic, social and cultural spheres of life.
They encourage women to take active part in the socio-economic progress of our nation. The SHGs bring out supremacy of women in moulding the community in right perspective and explore the initiative of women in taking up entrepreneurial ventures. The SHGs empower women and train them to take active part in the socio-economic progress of the nation and make them self-disciplined and self-made. They remove social limitations of women such as superstition, and male domination role in decision-making. The SHGs have inculcated a great confidence in the minds of rural women to succeed in their day-to-day life.

(xi) Empowerment of women:-

The process of women improvement is multidimensional. It enables women to realize them in all spheres of life. Women empowerment begins with the awareness about their rights and capabilities and the understanding as to how the socio-economic and political forces effect them. Empowerment as a concept therefore encompasses their political environment, economic independence and social up liftment.

Empowering women is a life cycle approach and therefore at every stage of her life policies should be initiated and framed to suit the particular needs. Empowerment of women has emerged as an important issue in our society in the recent times. When we talk about empowerment it is of paramount importance to the political thinkers, social reformers, women organizations, politicians and academicians and administrators to work upon the economic empowerment of women.

Empowering women contributes to social development. Economic progress in any country whether developed or undeveloped could be achieved through social development. Women constitute equal share with men in total population of our country. In few regions, women’s share outmembered men in total population. Women’s empowerment cannot be ignored while devising various policies for rural and socio economic development. Women
participation is a significant role in rural employment. They put their entrepreneurial skills in all the rural employment activities such as agricultural operations, poultry, sheep rearing, dairy, fire wood cutting and selling, sale of agricultural producer etc. though they put their heart and soul in rural employment activities, their livelihood is poor. Though they have enough entrepreneurial potential, due to poor financial strength, they are not able to convert their entrepreneurial dream into reality. They need financial assistance. The Self Help groups help them to fulfil their needs.

II Statement of Problem

(During the planning era several efforts were made by Government of India to increase the role of women and to improve the status of women). The Government has implemented various development programs such as Integrated Rural Development Program (IRDP), The Development of Women and Children in Rural Area (DWCRA), the Supply of Improved Tool – Kit to Rural Artisans (SITRA), the Training of Rural Youth for Self Employment (TRYSEM), the Ganga Kalyan Yojana (GKY), and the Million Wells Scheme (MWS), Indira Mahila Yojana (IMY), Trade – Related Entrepreneurship Assistants and Development (TREAD), Jawahar Rozgar Yojana (JRY) etc, but no perceptible change is visible. Several reasons can be assigned to it, but the simple answer is that any scheme to transform the position of women will have only marginal impact which is imposed on them, until and unless it is started by themselves. The initiative and drive for betterment should come from within the group of women based on this philosophy that ‘Self help is the best policy’ because any outside help is temporary and for time being, while the self help is on continuing basis and everlasting. The other advantageous aspect of it is that it will not only develop confidence among women, but also create awareness in them that their fate and fortunes are in their own hands and they are their own masters. This approach will motivate them to come forward automatically to help themselves and they will no more remain
dependent on others. Thus, the only best solution for improving the pitiable position of women is the formation of Self Help Groups (SHGs) by women themselves, thereby making them economically self reliant and allowing them to take their own decisions independently.

Self Help Groups (SHGs) are increasingly becoming a very important method of organizing women to take action and transform their situation.

The strength of SHGs is based upon the fact that the people who are facing problems are likely to be the most committed to solving them:

- in educating themselves,
- in supporting each other,
- in solving day-to-day problems, and
- in strengthening their own particular socio-economic status.

SHGs have emerged as one of the major strategies for the convergence of services and activities. Different SHGs in different states of the country have focused on: Skill development, Awareness generation, Gaining access to credit from financial institution for micro enterprises projects, and Inculcation of thrift and management of credit for the economically deprived sections of women and so on. Hence it is of considerable interest to study the “Role of Self Help Groups (SHGs) in the Development of Socio-Economic Status of Women in Coimbatore District”.

III Scope of the Study

The scope of the study is restricted to women SHG's in rural area of Coimbatore District. In the present study an attempt has been made to analyze the “Role of Self Help Groups (SHGs) in the Development of Socio – Economic Status of Women in Coimbatore District”.
The study focuses on the rural women to utilize the micro credit to micro enterprises for socio-economic development. It covered the areas namely the formation, meeting, training, financial assistance, various development schemes, marketing activities and socio-economic development of the groups.

IV Objectives of the Study

1. To study the origin, growth and the functioning of SHGs
2. To discuss the concepts, schemes, training and employment of SHGs.
3. To analyze the marketing activities of the SHGs.
4. To examine the income and savings pattern of the SHGs members
5. To understand the various socio-economic activities undertaken by the selected SHGs in Coimbatore district.
6. To offer suggestion for realizing the importance of rural SHGs and for improving their performance.
V Methodology:

i) Study Area:-

The study area is Coimbatore District. The district is divided into nine taluks and nineteen blocks comprising of 483 villages.

Coimbatore district is one of the biggest districts in Tamil Nadu. The district covers an area of 7496 sq. km. It is located on the North western part of Tamil Nadu surrounded by Nilgiris on the North, Erode and Dindigul districts on the east and in the west by the State of Kerala.

It is divided into three revenue divisions viz., Coimbatore, Pollachi, and Tirupur. Coimbatore is also known as the ‘Manchester of south India’ because of its reputed textile industry. The rich black soil of the region and the pleasant climate throughout the year had contributed to successful growth of agriculture. It is the pioneer in almost all the sectors of economy like textile, engineering and so on.

Pollachi is predominantly an agricultural area and Tirupur is partly agricultural and partly rich in hosiery manufacturing units. As per the 2001 census, this district has 415 rural units having 14,35,036 persons as the rural population.
ii. Period of the Study:-

The primary data for the study was collected between Jan 2006 and Dec 2006. Personal interview by the researcher was the major tool of data collection. Interview was conducted at the residences of the respondents at their convenience. Due care was taken to ensure accuracy, consistency and completeness of the information given by them.

iii. Sources of Data:-

Both primary and secondary data were required for the study. The primary data relating to the rural SHGs were collected by interviewing them directly by the researcher with the help of an interview schedule. Secondary data were obtained from the reports, books, journals, and magazines. The details of blocks and panchyats in Coimbatore were collected from District collectorate.

iv. Sampling Design:-

SHGs were selected as sample units by using Multi-Stage Random Sampling method and on the whole 300 SHGs were selected for the study.

The Coimbatore district is divided into nine taluks and nineteen blocks. Out of nineteen blocks, ten blocks viz., Annur, Avinashi Sultanpet, Pollachi north, Pollachi south, Palladam, Udumalpet, Sulur, Karamadai, and Kinathukadavu have been selected randomly. From the selected blocks, 15 villages have been again randomly selected by using lottery method. Two groups have been selected from each village.

v. The Survey Instruments:-

The study was mainly based on primary data. The data was collected through an interview schedule. The interview schedule was framed in such a manner to get information to fulfil the objectives of the study.
vi. Framework of Analysis:

The data were processed with the help of appropriate statistical tools in order to fulfil the objectives of the study. The Statistical Package for Socio Science (SPSS) has been used. The following Statistical tools are used for analysis.

1. Percentage Analysis

The expression of data in terms of percentages is one of the simplest statistical devices used in the interpretation of business and economic statistics. Percentages are useful chiefly for the purpose of aiding comparison. A percent is the number of hundredth parts one number is of another. Using the algebraic notation in which:

\[ P\% = \frac{b_1}{b_0} \times 100. \]

Generally percentages are recorded to one decimal place. Sometimes to grasp the relationships, whole percentages are shown. Percentages should not be calculated if the absolute numbers are small, especially if the base is appreciably less than 100.

2. Chi – square Analysis

Chi – square which is symbolically written as \( x^2 \), is a statistical measures used in the context of sampling analysis for comparing a variance to a theoretical variance. It is an important non – parametric test, “it can be used to determine if categorical data shows dependency or the two classifications are independent”.

It is a measure to study the divergence of actual and expected frequencies if there is no difference between the actual and expected frequencies, \( x^2 \) will be zero.
Chi – square is an important non parametric test and as such no rigid assumptions are necessary in respect of the type of population. The degrees of freedom (d.f) are required for using this test. \( X^2 \) test enables us to explain whether or not two attributes are associated. On this basis the expected frequencies are calculated first and the value of chi – square is worked out of the calculated value of \( x^2 \) is less than the table value at a certain level of significance for given degrees of freedom, it is concluded that null hypothesis stands which means that the two attributes are independent, and not associated. But if the calculated value of \( x^2 \) is greater than its table value, then the hypothesis does not hold good which means the two attributions are associated and the association is not because of some chance factor but it exists in reality.

**Degree of Freedom**

The degrees of freedom play an important part in using the chi-square distribution and the test based on it, one must correctly determine the degrees of freedom. If ‘n’ is the number of groups and one constraint is placed by making the totals of observed and expected frequencies equal, the d.f. would be equal to \((n-1)\). In the case of a contingency table (i.e., a table with 2 columns and 2 rows or a table with two columns and more than two rows or a table with more than two rows and more than two columns), the d.f. is worked out as follows:

\[
d.f. = (c-1)(r-1)\]

where ‘c’ means number of columns and ‘r’ means the number of rows.

**3. Analysis of variance (ANOVA)**

The analysis of variance which is frequently referred to by the contraction ANOVA is a statistical technique specifically designed to find whether the means of more than two quantitative populations are equal.
There are two techniques viz., one way classification and two way classification, for this study one way classification has been adopted.

Under the one way ANOVA, only one factor is considered and then observed. Then the data are classified according to only one criterion F value is calculated in order to determine the variability within the group and the variability between groups. The more than value of “between groups” exceeds that of “within groups”, the greater is the probability that the groups represent a different population.

The calculated F value is compared with the critical value of F for the specified degree of freedom at a certain critical level (generally 5% level of significance). If the calculated value of F is greater than the table value, it is concluded that the difference in sample means is significant i.e. could not have arisen due to fluctuations of simple sampling. If the calculated value of F is less than the table value, it is concluded that the difference in sample means is insignificant.

4. Stepwise Multiple Regression

Step-wise regression techniques are used to have a better idea of the independent contribution of each explanatory variable. Under these techniques, the investigator adds the independent contribution of each explanatory variable into the prediction equation one by one, computing betas and R2 at each step. The regression equation for a multiple regression design for the first-order effects of 3 continuous predictor variables P, Q, and R would be

\[ Y = b_0 + b_1P + b_2Q + b_3R \]
5. Weighted Average Ranking Analysis

Weighted Average Ranking Analysis is to estimate and compare the mean opinion scores on the various functions of the respondents, two method are performed:

1. Weighted average analysis is performed using ranked data and assigning score. The highest score gets the first rank, the next highest score gets second rank and following this all the values are assigned ranks.

2. Weighted average analysis is performed using five rating scale and by assigning score 5 for strongly agreed, 4 for agreed, 3 for undecided, 2 for disagreed, and 1 for strongly disagreed and the results are presented.

6. Discriminant Function

Discriminant analysis is a statistical technique which allows to study the differences between two or more groups with respect to several variables simultaneously and provide a means of classifying any object/individual into the group with which it is most closely associated and to infer the relative importance of each variable used to discriminate between different groups. A linear combination of predictor variables, weighted in such a way that it will best discriminate among groups with the least error is called a linear discriminant function and is given by:

$$D = L_1X_1 + L_2X_2 + \ldots \ldots \ldots + L_kX_k$$

where $X_i$'s are predictor variables, $L_i$'s represents the discriminant coefficients, and $D$ is the value of the discriminant function of a particular individuals/element such that if this value is greater than a certain critical value $D^*$, the individual would be classified in group I; otherwise the individual would be classified in Group II.
7. **Factor Analysis**

Factor analysis is a multivariate statistical technique used to condense and simplify the set of large number of variables to smaller number of variables called factors. This technique is helpful to identify the factors that determine the relationship between the observed variables and provides an empirical classification scheme of clustering of variables into groups called factors.

8. **Friedman's test**

Friedman's test is a non-parametric test. This test requires less restrictive assumptions concerning the level of data measurement. The test does not require the assumption of normality and equal variance. It is used whenever the number of sample is greater than or equal to 3 (say K).

9. **"t"- test**

"t"- test is based on t-distribution and is considered an appropriate test for judging the significance of a sample mean or for judging the significance of difference between the means of two samples.
VI Limitations of the Study

1. As the study has been made at Coimbatore district, the results can hold good only for that area and no generalization can be made to the whole world at large.

2. As the study has been held during the one year right from Jan 06 to Dec 06 the result may hold good only in respect of the respondents for that period.

3. The random sampling method may be reliable but still whatever limitations it has, may have reflected in the study.

4. The reliability of the data depends on the validity of the information furnished by the respondents.

5. Only women SHG’s in rural area have been taken for the study though a number of men SHGs also exist.

VII CHAPTER SCHEME:-

The research work is divided into five chapters.

The First chapter entitled “Introduction” contains Introduction, Statement of the problem, Objectives of the study, Scope of the study, Methodology, Limitations of the study and Chapter scheme.

The Second chapter deals with “Review of Literature”.

The Third chapter brings out the “Functioning of Self Help Groups”.

The Fourth chapter presents the “Analysis and Interpretation”.

The Fifth chapter furnishes the “Findings, Suggestions and Conclusion”.