1.1 INTRODUCTION

“In most of the developing countries today, more and more emphasis is laid on the need for development of women and their active participation in the main stream of development process. It is also widely recognized that apart from managing household chores and bearing children, rural women bring income with productive activities ranging from traditional work in the fields to working in factories or running small and petty businesses”\(^1\). They have also proven that they are better entrepreneurs and managers in any kind of human development activities. In this line, too in India, it is important and utmost necessary to make rural women developed in taking decisions to enable them the central part of any human development process. But in general the development is considered as an active process enabling women to realize their full identity and power in all spheres of life. In fact, in a society of the patriarchal, they need special attention to ensure their development and participation in the decision making process at home, in the community and governance. It could be possible only when there is a conducive environment existing in this society which includes basic amenities such as better health and nutrition, education and sensitization to their rights and protection under the law and employment opportunities.

Over the decades, various strategies have been adopted to develop rural women with some mixed results. One of its strategies is to establish SHG to develop rural women. Promotion of SHG’s makes full use of family labour, requires less capital in production and uses locally available raw material. In addition, family ties and kinship linkages help a lot in growing SHG’s large in numbers and thereby it leads to fast development of women in all aspects in the society. On the other side the development of women is a powerful tool helps to eradicate poverty especially among rural women as they are at the lowest rung of poverty ladder in almost all Afro-Asian countries.

In the words of Pandit Jawaharlal Nehru: “To awaken the people, it is the women who should be awakened. Once she is on the move, the family moves, the nation moves”.\(^2\) A successful woman entrepreneur needs access to capital, technical and managerial know-how and market. This paves the way for development of women further through appropriate economic activities at the grass root level and creating new avenues to earn higher income. In this venture of activity, SHGs help members to empower and build capacity with support of locally available resources such as land, labour capital and organisation. This objective could be accomplished by establishing SHG’s that are based on the locally available resources and preferably indigenous knowledge.

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Development experience shows that gender inequalities are a major factor impeding progress towards the Millennium Development Goals of poverty reduction. This is particularly true in rural areas, where women are generally very much involved in productive work. Rural women are often more vulnerable to poverty than men, and their limited ability to secure assets independently makes them more likely to be negatively affected by ongoing changes in rural markets and institutions.

Self Help Group is a people’s movement that evolved from the peripheral level of the rural India with inspiration and help from the government and people with social consciousness and missionary zeal. This movement has been bringing about dramatic change in the lives of lakhs of women. Pandit Jawaharlal Nehru in his ‘tryst with destiny speech’ emphasized the immediate need for initiatives for eradication of poverty ensuring equality and equity. India got independence from the British imperialists but she has it yet to relieve citizens from the evils like poverty, illiteracy, diseases, debts, religious and communal fanaticism, extremism, superstition, corruption and so on. The worst hit of these evils are the millions of the rural poor of India.

Mahatma Gandhi lamented that poverty is the worst form of violence and all the nations of the whole are conscious of the worst

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consequences of this. Decades ago, many nations initiated series of efforts
to eradicate poverty with innumerable welfare projects. However, the
success rates vary from country to country. Mohamed Yunus in
Bangladesh made hectic efforts with the mission to help the poor women to
overcome poverty and to become economically independent. During the
process, he suffered great difficulties and humiliation.

At last he succeeded in his mission through the formation of
women groups with help and support from the Grameen Banks. The
world recognized and appreciated his services when he was honored with
the world renowned Nobel Prize for his missionary services. Similar
activities were carried out with great zeal in many countries in the African
continent and self help group movement is a success story in India.

For ages, the women in India suffered crisis of identity
amidst male chauvinism. Indians hold the Goddesses in high esteem. But in
real life, they subjugated and subordinated the women making them
confine to the household chores and procreation of children. They are
dependent for everything on men and they become the symbol of tolerance
and silence. The silent woman suffered all sorts of atrocities perpetrated
against them by the conspiracy of the male counterparts. All efforts to
emancipate these women at different stages were of no use. However they

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created awareness about the status and rights of women across the world. And the Self Help Group movement has been championing the causes of women with considerable success in India, especially in Tamilnadu.

When the various terms, plans and huge outlays to funds with high-sounding slogans could not achieve in improving the life of the poor in India, especially the women of India, these Self Help Groups have been achieving. The government also have realized the ground reality and they are enthusiastic in supporting these SHGs by all means and encouraging the non-governmental agencies and banks which help in functioning of the SHG’s and the development of women.

The SHGs movement in India, especially in Tamilnadu has crossed many milestones and are poised for a spectacular growth. The government institutes revolving funds besides the regular programmes to the SHGs. Hence many women SHGs are being formed everywhere in the state.

In the study area of Kanyakumari District, the SHGs movement has got itself established and is progressing with success and vision. It is a heartening fact that the members of the SHGs in the district are becoming self-reliant and empowered women.

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1.2. STATEMENT OF THE PROBLEM

Self Help Group is a prospective means to bring in a meaningful reformation in the society with the main objectives of eradication of poverty, creation of income generating activities and development especially of the rural women. Millions of SHGs are evolved and they have been serving the members and the society at large in numerous ways successfully.

Development is essential in all the folks of life. Women have so many needs which hinders their development. When the needs of the women are met they are developed in many aspects. The needs of the women starts from the basic level like food, shelter, clothing and it raises to the high level like job security, protection, affiliation from the society power and authority. Women need safety and security in every walk of life.

Women feel that they are insecure because of fear, illiteracy, male domination, and the like. Women also need financial assistance, family support, freedom from the society, individual freedom and favourable working conditions.

In the study area, Kanyakumari district, growth of women SHGs is very fast. The total number of registered women SHGs is 4121. Income generation by these groups is very much appreciated. Therefore the development of women is upto the expectation. The socio-economic
status of the members of women SHG is improved much. The members are very active in taking decision in both SHGs and family.

The study, in this regard has made an attempt to assess the level of attitude of the women towards the various factors of the development need analysis (DNA). SHGs have been serving the cause of millions of rural women making dramatic changes in their lives. However, women have inherent problems which need to be addressed and solutions to be found. Therefore the study attempts to analyse the problems for the development of women in the SHGs which will be of immense use to the planners and the stakeholders of SHGs.

The success of a woman relies on the development of her career growth and development so there arises a need to make a development in various aspects like physical needs, financial needs, psychological needs and change in the perception of the women members mind. In this context the issues listed below become relevant to the study.

a) The perception of members on the Development Need Analysis.

b) The factors influencing the Development Need Analysis of the members.

c) The effectiveness of the SHGs on development.

d) Development Need Analysis and the members attitude and

e) The problems of members for attaining and achieving Development.
1.3. REVIEW OF LITERATURE

The researcher has reviewed many literatures relevant to the subject of this study “A study on the DNA (Development Need Analysis) of women in the Self-Help Group of Kanyakumari District” and a brief account of the review of literature focusing on the areas like the women empowerment, women development, women’s needs and work life, SHGs development and related women studies is presented in two broad heading as studies in foreign countries and studies in India.

1.3.1. Studies in Foreign Countries

Development of women in the SHGs is an emerging concept in many foreign countries now-a-days. Many researchers have been conducted on the SHG movement and few studies are there on the development of the women in the SHG’s in most countries.

Sablok Smith⁶ in his paper “Self-Help as a strategy for women’s development in India” states that the SHG movement in India has been a successful strategy for social development which places emphasis on self-reliance, human agency and action. The article states that SHGs are designed to stand on two pillars namely credit (condition) and social reform (position) and they inspire the women to “think big”. It also states that group power has been found to be a potent force in giving collective

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empowerment and voice to the poor women in rural areas, but has not necessarily empowered them beyond the confines of patriarchy.

Ezra Anyango et al.,\(^7\) have made an attempt to study “Village Saving and Loan Associations” in their project. The objective of the study was to examine the performance of VSLA groups in Zanzibor after several years of operations independent of CARE or other non-governmental organizations (NGOs). It also sought to understand the outreach of the programme to the poorest members of the community and its ability to provide useful service and thereby having about a remarkable transformation in their lives.

Gupta and Davaloks\(^8\) in their study on “Micro-enterprise Development Project” have attempted to evaluate the impact of micro enterprise loans on enterprises and poverty alleviation in Jamaica and they concluded that micro enterprises could make a strong economic source for the poor women in the study area.

Churchill\(^9\) undertook a study entitled “An Assessment of the impact of Micro-Enter prizes” studied the living condition of entrepreneurs and their families and on benefits to the next generation in programmes of

\(^7\) Ezra Anyango, et.al., “Village Savings and Loan Associations Experiences from Zanzibar” DIFID financial sector Deepen my project Uganda Nairobi-Kenya. Yaya 00508. Email:dfs@microsave.org. pp.51-58.


Get Ahead Foundation in South Africa. He pointed that micro-credit has a position impact on the monthly earnings but little impact on job creation.

Nail and Kabeer\textsuperscript{10} in their study on “woman’s Empowerment” conduces in South Asia, observed that opinions on the impact of micro finance have been divided between those who see it as a ‘magic bullet’ for woman’s employment and those who consider their abilities as a panacea for development. This paper seeks to examine the empirical evidence on the impact of micro-finance with respect to poverty reduction and empowerment of poor woman.

Pitt and Kandhar\textsuperscript{11} have analysed the impact of “A Group Based Lending Programme for the Poor on Household Behaviour in Bangladesh”. They found that credit had a significant impact on boys’ schooling, but not on girls’ schooling and expenditure on food and non food items. After joining SHG, many children of the poor families were able to get proper food three times a day.

Montgomery Bhattacharya and Hulme\textsuperscript{12} in their study “Resource Development and Employment Programme of Government”

\textsuperscript{10} Nail and Kabeer, “Micro Finance of Magic Bullet Women’s for Empowerment Analysis of Findings from South Asia”, \textit{Economic and Political Weekly}, October 29, 2005, pp.4710-4718.

\textsuperscript{11} Pitt and khandkar, “ A group Based leading Programme for the Poor on Household Behaviour in Bangaladesh, Grameen Bank”, Bangladesh Rural Advancement Committee, 2006, pp.25-32.

have analysed the impact of the credit programme on income, productivity and poverty in Bangladesh.

Manfred Zeller\textsuperscript{13} et al, in their study “Group-Based Financial institutions for the Rural Poor in Bangladesh at Institutional and Household Level Analysis” mainly focuses on two model groups. One is Omilla model of rural development. The other in Grameen Bank model of a targeted group-based credit programme for the poor. Though the two model analysis are of poverty, food insecurity and under nutrition, this study aims at the level of group-based financial institutions focusing on determinates of placement, outreach, and performance and at the level of households exploring the impact of access to such institution on household income generation as well as on welfare outcome. This study also tries to investigate the micro finance outreach to the poor, financial sustainability and impact. This study justifies the fact that the household income of the model has increased considerably.

1.3.2 Studies in India

There are some empirical studies on women Self Help Groups in India. Review of such studies suggests that no full scale investigation on women SHG has been made till 2000. Of late great enthusiasm has been shown by various institutions in the growth of women

SHGs in India, and a review of relevant literatures women development

SHGs in India has been presented herein.

The Honourable former Finance Minister Shri. Yashwant Singha in his budget speech on 29th February 2001, has fixed the target of creating one lakh additional SHGs and asked for special attention to be given to the formation of SHGs for women SC, ST, OBC and other sensitive sections of society. The SHGs are working successfully in many status of the country. The economic participation of women through SHGs decision making ability, leadership qualities and interpersonal relationships.\(^{14}\)

Yadappanavar\(^{15}\) noticed that, women employment has a direct bearing on the improvement of the quality of life of the family.

Thirty to thirty five percent of small households are headed by women and thus depend exclusively on female income. With assistance of Canara Bank, Madivala, Bangalore, 12 women were accommodated in garment factories. To develop thrift habits it has promoted self-help groups among women.

The Rural Development and Self – employment Training Institute sponsored by the SDME Trust and the Syndicate and Canara banks, the institute has since July 1982 expanded of fifteen locations.


Almost 65,000 poor women have been trained for self-employment. Since inception up to end 1997, of whom around 65% (more than 42,000 have set up units of their own).

Kumar\textsuperscript{16} in his article says that global evidences suggest that women have been performing exceedingly well in different spheres of activities like academics, politics administration, social work and so on. Now they have started plunging into industry also and running enterprises successfully.

In academics, the contribution of women is must higher than the male as a teacher; they perform their duty in sincere manner and produced quality citizens. Research works were undertaken by female candidate and also completed successfully.

Senthil Vadivoo and Sekar\textsuperscript{17} in their study say that, the empowerment of women through SHGs would lead to benefit not only to the individual women but also for the family and community as a whole empowering women is not just for meeting their economic needs but also more holistic social development.

Income generating through SHGs was satisfactory. Since, most of the SHG members gained additional income and employment through SHGs. The positive impact of social capital adds a social


dimension to the development in the economic aspects related to household welfare to the SHG members.

Studies undertaken by Rapporteur S.L. Shetty\(^{18}\), says that, micro finance system can only supplement the role of banks and financial institutions in helping solve the problems of poverty and unemployment in the country.

The micro finance institutions have been a success, particularly in improving the levels of living of the beneficiaries, their asset creation, and above all, in regard to the social status of the participation women.

Poverty alleviation and empowerment of the poor are better sustained on a more rapidly expanding economic base in a village for which the development of rural financial institutions in general and extension of institutional credit in particular, are a necessary condition.

A review by Meenambigai\(^{19}\) reveals that, the origin of SHGs could be traced to mutual aid in Indian Village community. SHGs encourage savings and promote income generating activities through small loans. The experiences available in the country and elsewhere suggest that

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SHGs are sustainable have reliability, stimulate savings and in the process help borrowers to come out of the vicious circle of poverty.

The Self-Help Groups play a major role in transforming rural economy. Micro-finance helps the rural poor to improve their standard of living and fulfils their credit needs.

According to M. Sheik Mohamed20 the most important social innovative to help the poor in recent years has been the success of the thrift and credit-based Self-Help Groups (SHGs), especially those formed by women. These groups assisted by Non – Governmental Organisation (NGOs) have successfully developed a system of revolving credit for the benefit of group members based on their own savings. Linking of SHGs to formal financial institutions has further enhanced availability of micro credit financing to the groups. SHGs have successfully maintained a high rate of loan repayments and successfully generated additional income, jobs, and small enterprises for their members.

In Tamil Nadu, Tiruvarur District is a leading district in the formation and functioning of SHGs. The total number of SHGs in Tamil Nadu is 1, 18,413. To members involved in this group is 23, 26,973. Their savings amounts to Rs. 332.22 crores.

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Santhi and Dhanalakshmi\textsuperscript{21} in their study say that participation in group activities leads to changed self-image, enhanced access to new information and skills, broad knowledge about resource availability, organizational and collective action, negotiation with government staff and development of network with other institutions. Leadership qualities and active participation in group culture lead to improvement in political acumen which would in turn strengthen and sustain the over-all process of empowerment.

This study provides ample evidence to the fact that organization of women in the form of self-help groups had laid the seeds for economic and social empowerment of women.

According to Renganthan\textsuperscript{22}, in our society one-third of all household is solely supported by women, and in another fifty percent, females support and contributes almost half of the earnings to their household. The poor family depends on female earnings for survival and satisfying their basic needs. Most of the women are having multiple responsibilities and often they are disproportionate responsibilities.

Empowerment is an active multi-dimensional process which enables women to realize their full potential and power in all spheres of life.


Darling Selvi\textsuperscript{23} concludes that co-operatives are rendering fruitful services to the society concerned especially to women. The survey reveals that the women are able to enrich their lives. They are fully satisfied with services rendered by these co-operative societies. They got recognition in the society and also economic interdependence in the family. Hence it is needless to say the co-operative are playing a very important role in the empowerment of women through various schemes.

A survey which has been conducted among the women beneficiaries of co-operative sector in Kanyakumari District reveals the following. Their average age is 45, having different education from school to post – graduates doing various activities like agriculture, business, tailoring and other employment and the average income is Rs. 40,000/-

Inbalakshi\textsuperscript{24} in her study says that, Entrepreneurs Development Programmes have been successful in 31.01.2002, 42,000 women have undergone entrepreneurial development programmes, the target being 1,18,240. Among the trained a number of women have been earning sufficient income.

Self-Help groups have been organized by the NGOs in the rural areas, their savings are deposited and the bank lends the same of the members to solves their financial problems. Their services include

\begin{itemize}
  \item Self-Help groups
  \item Loans
  \item Savings
  \item Credit
\end{itemize}


\textsuperscript{24} Inbalekshmi, M., Development of Women Entrepreneurs”, KISAN WORLD, Vol.31, No.6, June 2004, pp.35-36.
creation of awareness about sanitation, protection of drinking water, wasteland development, rain harvesting and the like.

Nirmala’s\textsuperscript{25} study reveals that, around 6500 women spread across Tamil Nadu, Karnataka, Andhra Pradesh, Kerala and Maharashtra were trained to convert plants in their backyard into medical value. The use of the plants for primary health care has resulted in 120,000 herbal gardens springing up in rural names largely in the peninsular states. Rural households in Kariapatti Taluk of Tamil Nadu have spent Rs.150 per person event for a primary health complaint.

Even a single use of home herbal garden package in a year by the 120,000 households would amount to saving Rs. 1.8 crore annually. In some villages the women, besides making medicines for their own families, retail the decoctions and oil through the group. From the sale of saplings for SHG home herbal gardens, they were able to generate Rs.30 lakh to build a hospital. So empowering women will help not only incurring the health hazards but also in increasing the wealth of the families.

Lalitha Ramakrishnan and C.S.G. Krishna Macharyulu\textsuperscript{26} say that women have become career oriented. An increasing number of

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women are working not just to get away from the limitations and drudgery of their household, but because of a sense of professional achievement, and person satisfaction, that carrier oriented persons have always known.

Women take up jobs to realize their rights. Now, however a working wife is considered to be the sign of a liberated women, with a happy, understanding husband and family.

Bharathi, Chandras and Ganapthy in their study data relating to 200 women respondents; the extend of land ownership were 7.5, 7.25, 3.9, 1.8, 0, 0.04 and 0 acres respectively.

As regards education 162 respondents were illiterates, only 32 respondents studies up to primary, secondary, or high school levels and only one respondent has a professional qualification. The family literacy level of family was 17 percent while it was 27 percent for males in the sample households.

Renana Jhabala and Shalini Sinha in their analysis say that, unorganized sector accounts for over 96 percent of the women workers. Women are concentrated in the lower end of the spectrum – their work is insecure, low paid, irregular and often unrecognized. They balance

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between children, home and work is insecure, low paid, irregular and often unrecognized. They balance between children, home and work and more often not, their income is no commensurate with their work. The women worker plays the triple role of a worker, a housewife and a mother. A woman worker works for long hours, often seven days a week.

The advent of globalization in India has seen an increasing informalisation of employment including home based, contract and casual labour coupled with this is the complete absence of any widespread system for social security in the sector.

Jacob\(^\text{29}\) (Governor of Meghalaya) says that, as the country goes ahead with industrialization, more and more married women are taking up jobs and also run various industries, commerce and trade. Earlier, women in an agrarian society could perform economic activities, side by side with child bearing and bringing up a family.

Women can shoulder political and administrative responsibilities in the most complicated situations if they are given an opportunity. Today there are large number of women entrepreneurs and directors of major firms. Women have shown their active presence in many fields.

Janine Rodgers\textsuperscript{30} in his work concludes that, women have been able to take advantage of new employment opportunities offered in the service sector. However the current tendency points to an increasing polarization of incomes both among women and between men and women working in the service sector.

In a majority of countries relatively more women are employed in services than men. Service activities tend to disproportionately employ women. Personal and social service are primarily female-dominated activities.

Over the last decades the participation of women in the labour market, i.e., in paid work has increased in most parts of the world. Women’s global economic activity rate in the age group, 20-54 climbed from 54 percent in 1950 to 67 percent in 1996 and is expected to reach almost 70 percent by the year 2010.

Out Staff Report\textsuperscript{31} said that if the members of the SHGs desired, the department would make arrangements to train them in flower making, pot-painting and embroidery works in woolen garments.

If the programme evoked a good response, the department would also increase the number of areas covered under training sources.


\textsuperscript{31} The \textit{Hindu}, Thursday August 12, 2004, p.6.
Artistes, however, feel that new move would be a boon to them.

Agnes Stephen\textsuperscript{32} in her work says that, women are employed in several occupations, trade, business and industries. They are employed in considerable number in public services in several advanced countries. Even in our country women are employed in several industrial establishments, business organizations and government services. The labour force participation rates particularly of women and teen-ages are very sensitive to the general level of economic activity.

Women are largely employed in primary sector of the economy. There is a gradual switch over the employment of women from traditional occupations to more remunerative and higher status jobs.

Meenambigai\textsuperscript{33} says that, the empowerment process encompasses several mutually reinforcing components but begins with and it supported by economic independence which implies access to and control over production resources; the second component of empowerment is knowledge and awareness; the third is self image and the final is autonomy.

Educated women will not only enable them to get better jobs and even be economically self-sufficient or independent, but also society


\textsuperscript{33} Meenambiga, J., “Empowerment of Rural Women Cynosure of Future”, \textit{Kisan World}, Vol.34. No.6, April 2006, pp.13-14.
will gain. This education must be practical and well-adapted to their needs especially in relation to health, nutrition and legal rights.

Sundar, Gopu and Syfil Ali\textsuperscript{34} says that, about 50 percent of total population constitutes women, but women workers constitutes only 16 percent 80 percent remains engaged in unorganized sectors. Entrepreneurship among women is a recent phenomenon. Entrepreneurship calls for all those personal abilities and characteristics which could be developed in women folk.

Women have the potential and will establish and manage enterprises of their own, what they need is encouragement and support from the family members, government, society, male counter party. With the right assistance from varies groups mentioned above, they can join the main stream of national economy and there by contribute to the economic program.

Vice Chancellor Dr. Ananthavalli\textsuperscript{35} said “The biotechnology course in medicinal plants is a big draw for us and we developed 20 acres of medicinal and aromatic plants”. The enrolment of women in colleges has reached a substantial number and it was time to look at women leadership, which should be the next stage, the vice chancellor said.


\textsuperscript{35} \textit{The Hindu}, Wednesday, July 15, 2004, p.6.
She said “The bottlenecks in women leadership and professional success will be analyzed to find our solutions”.

According to Sheikh Aftab Anwar\textsuperscript{36}, women entrepreneurship in India has been making a significant impact on all segments of the economy. Establishment, management and growth of Urban Co-operative Banks by women is an added dimension in the development of women entrepreneurship.

Many women entrepreneurs have proved their competence in running banking business successfully. As the Bank intends to extend its area of operation to the whole of Karnataka, it need to collect a minimum of Rs.2 crores share capital. To serve this purpose the Bank is encouraging its existing women members to contribute more towards share capital. Many women members are also supporting this idea of the Bank by contributing up to Rs. 10,000 per share held by them. Women entrepreneurs with professional competence, leadership qualities and ability to mobilize resources and members are the owners.

Punithavathy Pandian and R. Eswaran\textsuperscript{37} in their study say that targeting to receive serious consideration at the International Women Conference in Mexico City in 1975. In Indiam this universal concern found recognition in sixth plan, i.e. 1980-85.


Majority of the respondents are of the view that micro-credit has resulted in braking social, cultural and religious barriers to equal development of women and increased the status of participation in the decision of women in democratic institutions.

All the respondents felt that their leadership skills have improved after obtaining the micro-credit. They have better awareness in health, education an environment. This is mainly due to the self-help groups.

Micro-credit which has provided the rural poor access had empowered the women folk economically and socially. Though the credit provided is micro in nature, it has produced macro-changes in the lives of the women who received them.

Lawrence, Amal Raj and James Antony in their article discuss the different dimensions of empowerment of women. Income security, possession of ownership of productive assets and developing entrepreneurship skills are the important aspects of economic empowerment. Information Technology also plays a crucial role in entrepreneurship and women empowerment. Women’s organizations act as intermediates between internet and rural women to empower women psychologically. Information technology is powerful for generating and enhancing political awareness among women.

Education for empowerment means women’s gaining understanding and control over social, economic and political forces to improve their quality of life standing in society.

Padmavathy and Ponnammal K. Pandian\textsuperscript{39} in their study say that the benefits of education for women are expected to increase their labour force participation. It also increased the chances of escaping poverty. Promotion of Self-Help Group activities among parents will go a long way in solving the problem of female drop-outs.

The study says that India has one of the largest networks of primary schools in the world with around 577 thousand enrolling more than thousand million children and employing around 1.8 million teachers. One-third also reveals that 24 families both the mothers is a post graduate. The study reveals that 25 families out of 34 that is 73.53 percent families have low educational status.

Modkey\textsuperscript{40} in his article, “SHGs and Micro Credit: Sustaining Rural Women” analyses the impact of micro credit on the economic aspects of life of the rural women and points out that SHGs themselves collectively ensured repayment of bank loans. The study also indicates that the loan amount was properly utilized and promptly repaid at low transaction cost. SHGs thus provided access to the credit for the poor. The


\textsuperscript{40} Modkey, M.D., “SHGs and Micro credit; Sustaining Rural Women”, \textit{Social Welfare}, March 1999, p.19.
transaction cost was low. Because of constant and effective supervision the loan was properly utilized and repayments were prompt.

Malcorn Herper in his study "SHGs - Some Issues from India Small Enterprises Development" pointed out that SHGs work out a new concept in development and in the recent years this SHGs have been emerging as a major strategy for the promotion of informal credit to the poor.

Nanda Chief General Manager NABARD at a Seminar on "Linkages of SHGs with Financial Institutions" held at Dhaka in Bangladesh stated that SHG or the thrift and credit groups were mostly informal groups which had a common perception of need and impact on collective action.

Mano Thangaraj in his article "The SHG Movement in Kanyakumari District" pointed out that the district witness a silent revolution with the help of the SHGs movement. SHGs not only enhance the members' livelihood but also provides them an opportunity to improve the rural economy. Be it handicrafts, goods or utility products or producing organic manure, SHGs have forged into almost all fields and are well networked.

Mahalir Thittam\textsuperscript{44} in the study entitled "Standard of Linkage of SHG Members" refers to the Interim evaluation report by operational research groups which clearly point out that the standard of living of SHG members in their society and participation of women members in decision-making in their families and community have improved significantly pointing out the successful achievement of social empowerment of women.

NABARD\textsuperscript{45} in an article "Women were emerging as an Effective Medium of Delivery of Credit" states that besides creating social awareness, it also paved the way for empowerment of the rural people through the concept of regular savings and linkages to the financial sector. This, in turn helps in improving the standard of life and as such SHGs could be supported by those agencies concerned with rural development and poverty alleviation programme.

Kumaran\textsuperscript{46} in his M.A. Sociology project report entitled "Socio-economic Background of SHG Members" contended that the poor were creditworthy and asserted that if given an opportunity and professional encouragement, the rural poor would excel in gaining access to management control over their own financial resources and would help themselves in their social, political and economic development.

\textsuperscript{45} NABARD, “Women were Emerging as an Effective medium of Delivery of Credit”, \textit{The Hindu}, December 10\textsuperscript{th}, 2001.
Abbas Manthiri in his study on "Socio-Economic Impact of Women Self Help Groups in Madurai District" evaluates the changes in the occupational income, assets' position, saving and independence of the members and in the rate of interest on loan, housing conditions and the impact of SHG programme on economic and social outcome and empowerment of women.

Aloysius Prakash Fernandez, Executive Director of Myrada, in his study on "Myrada Experience Alternative management system for Savings and Credit" Bangalore which happens to be the first study on the SHG movement speaks of the effective management of SHGs, micro-credit and its management, The study conducted in Tamilnadu and Karnataka establishes the fact that the SHG are functioning effectively with well defined objectives and efficient management practices. The study also indicates that savings in almost all SHGs consistently improved and the members got benefited through internal borrowing for income generating activities.

The Action Aid India, the NGO actor “Saving and Credit' periodical states that credit”, for women must be seen in the broader context of empowerment and if women become the borrower, it

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49 Action Aid India, Thems in Development-1. “Saving and Credit”, the NGO Factor published by action Aid, Indian PB5406, June 1992, p.9.
automatically alters their status within the family. It also states that they are more responsible and are less likely to use the credit for wasteful expenditure.

Greeley Guinea\textsuperscript{50} in his study, “The Impact on Enterprise Providing Micro-Credit on Participants” has analysed the impact on enterprise providing micro-credit on participants. Enterprise performance on individual performers has come to the following conclusions.

(a) Micro-credit has a positive impact on enterprise income for repeated borrowers. But there is no impact on assets and employment.
(b) At the household level there is no overall impact on the household assets including the impact on children's education.

Nilanian Sengupta\textsuperscript{51} in 1998 Empowerment a Socio-Psychological Approach to Self Help Group Formation” stated that community organisations which involve people's participation for their empowerment play a vital role in this regard. He also discusses social learning as an Empowerment strategy for measuring the participation of people. At grassroots level. According to him, social awareness among the group members have to be created first and then, they could move towards economic empowerment. The researcher feels ensure the development of


skills and consciousness for sustainability in quality in the long run, social and psychological empowerment are the pre-requisites.

Pughazhendi and Jayaraman\textsuperscript{52} undertake a study on "Women's Participation and Employment Generations Among the Rural Poor" through informal group of MYRADA (Mysore Resettle and Area Development Agency). At Chitradurga District in Karnataka and Erode District in Tamilnadu. The analysis of these groups in different stages of development show that in Tamilnadu the share for non-productive purposes is reduced to 76 per cent in old groups and 43 per cent of the household state that there is increase in the net income of about 0.5 per cent during the groups, post-formation state. The additional employment generated through informal group works, out to 172 days per member. The negative factors which affect the performance of the group is found to be lack of effective leadership, involvement of NGO and consumption oriented loan.

Nanda\textsuperscript{53} studies the role of the –“Linkages with Banks, SHG and NGO in India”. He observes that the model NGOs which act as facilitators continue to be the most popular non-governmental organisations in this respect.

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Nagayya\textsuperscript{54} in his paper "Micro-finance for SHGs" reviews the initiative taken at the national level with an institutional arrangement to support this programme for alleviation of poverty among the poor with special focus on women.

Jeya Anand\textsuperscript{55} in his study entitled "Micro Finance in Kerala" examines the community development society model in 1993 for the emancipation of the poor women of Alappuzha in Kerala State. It is evident from this study that those members who have some unit activity could use micro credit effectively for expansion, modification and reaped the maximum benefit.

Karmakar\textsuperscript{56} examines the paper "Rural Credit and SHG Micro Finance Needs" in India with special reference to the credit of the rural poor. He studied the importance of micro credit needs for tribal women in rural areas and the micro enterprises in the non farm sector in Orissa. This study focuses on the availability of credit requirements and the problems faced by the tribal people in availing of it. It is felt that the setting up of micro enterprises particularly in the non-fm sector would go a long way in reducing poverty in rural areas. According to him the micro-credit


approach through SHG would be the best mechanism to deliver credit to the rural poor.

Raman\(^{57}\) stated his recent experience on the "Primary Agricultural Co-operative Society, Kerala with SHG\(^7\). His study showed that though both groups a\-ailed of the loan for the same purpose. The recovery of loan from the SHG was 95 per cent to 100 per cent while it is 60 per cent to 70 per cent from the members of the primary agricultural co-operative societies. The reason cited is that the members of the SBG are to pay only a 4.5 per cent rate of interest against the usual 9.5 per cent interest after deducting the State Governments incentive of 5 per cent. The low rate of interest and the government incentive makes a large difference between the income and profitability of members covered under SHGs and the others not covered by the SHG. He proves in his study that the SHGs concept have not only apparently reduced the poverty but also yielded encouraging results. It can as well as be stated that SHG concept has created firther positive impact on the functional efficiency of the primary agricultural co-operative society.

Lakshmikandan\(^{58}\) in his study of "Self Help Groups in the Life of Rural Poor A case study of Philiphit District in Northern Part of Uttar Pradesh" recommends to provide more loans to SHGs and marketing

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service and production management. The literacy rate of the members of SHG has increased from 5 per cent to 90 per cent. This study concludes that the standard of living of the rural poor also get increased.

Manimekalai and Rajeswari\textsuperscript{59} analyses “The Empowerment of Women through Self Help Group” and the women SHG formed by the NGO in rural areas of Tiruchirapalli District for the purpose of empowering rural women through self employment. The NGO namely Society for Education and Village Action Empowerment (SEVAE) has been working in 362 villages and helping almost one lakh people successfully.

Suriakanthi\textsuperscript{60} analyses "Need for Literacy of SHGs Social Welfare". A random survey of 120 groups showed namely 95 per cent of the members and 75 per cent of the office bearers are illiterates. 50 per cent of SHGs survey shows that only literate members prepare the minutes and accounts on behalf of the office bearers who are illiterates. It is found that illiterate members do not even know the amount saved by them. He strongly insists on the necessity of parting basic education to all members of SHGs.


Sundari and Geetha\(^61\) examined the "Poverty, Credit and Micro Enterprises" and has stated that the empowerment of poor rural women would be possible only if they are trained and imparted skills for a certain employment. According to this, skill training included enterprise development, increases access to credit, new approach to markets, socioeconomic and political strategies and the like.

Gurumoorthy\(^62\) his study studied "SHGs Economic Empowerment through Self Reliance Social Welfare", the micro-credit funding agencies and the amount sanctioned by them. Out of 27,000 SHGs 54.00 are linked with banks and the banks advanced credit to them to the extent of Rs.9 crores. In his view SHGs have power to create a socioeconomic revolution in the rural area of the country.

Mohan Rao\(^63\) in his study entitled "A Study on Women SHGs in Andhra Pradesh" Shows that there is a positive input on the members' households in respect of building self confidence and social development, skill and social empowerment of members. He concludes that the Self Confidence Level of SHGs members had increased.

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Ritu Jain, Kushawaha and Srivastava\textsuperscript{64} in the study "Social Economic Impact" speak of the functioning of SHGs in Kanpur Dehat District. Twenty five women SHGs are selected as sample for the study. Ten women members from each self help group and ten non members from the same village had been selected as respondents to study the impact of SHGs on their socio-economic status. The result shows that the movement has a lasting impact on the socio-economic aspects of the life of SHG members.

Gadgil\textsuperscript{65} Managing Director NABARD, in his study "Studies on Self-Help Groups of the Rural Poor" has stated that the Seventh Five Year Plan has emphasised the need for associating voluntary agencies closely with ma1 development programmes, particularly the poverty alleviation efforts.

Thomas Fisher et.al\textsuperscript{66} have presented a study entitled "Beyond Microcredit". This book analyses, Indian micro finance system in depth. In sets out how micro-finance could be designed in practice, to contribute to a wide range of developmental objectives like providing social and economic security, promoting livelihoods, building democratic people's organizations and empowering women.

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Tamil Nadu Corporation for Development of Women Ltd, Chennai has conducted training for "micro enterprise development and micro credit" Trainers training programme for extension workers of non-governmental organisation was conducted from 24th January - 7th February 2000. The objective of the programme was to help the participants understand the process of rural entrepreneurship development. The training focused on profitable micro enterprises.

Entrepreneur Development of India (EDI) conducted a study on "Micro-credit Delivery Systems" for NGOs from February 9-13, 1998. The report states that the poor have little access to the banking credit for their consumption, production and they sought resource from informal channels of credit like money lenders and pawn brokers even at a high rate of interest.

Entrepreneur Development of India (EDI) conducted a study on "Micro Entrepreneurship Development" training programme from 16-28 August 1999. The main theme of the programme is: Effective promotional methods for generating interest amongst rural people in entrepreneurship development programmes. This study has assessed

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69 DEI Training Programme on “Micro Entrepreneur Development”, on 16th to 28th of August, at Bangalore material 1999, p.5.
entrepreneurial potential amongst the rural poor using modified behavioral interview techniques.

Langun Thanchboi Mate\textsuperscript{70} in his study “Micro-finance Strategies for Sustainable Development”, critically reviews and identifies three schools of thought in the micro-finance industry and adds a fourth dimension that is which the practitioners and those stakeholders who are engaged in productions and sustainable poverty reduction enterprise for the poor and work with a more holistic approach. The critique begins by exploring the genesis and growth of micro-finance institutions in India. In addition, the paper examines the relevance of economic growth through religious banking, drawing heavily on ethnicity and culture particularly Islam, Christianity and Hinduism. Finally the paper presents a case of the Appalachian centre for economic networks for sustainable micro-enterprise development.

Kumaran\textsuperscript{71} his study on “The Role of the Self Help Groups in Promoting Micro-enterprises” through micro-credit finds that for setting up micro-enterprises at 45.23 per cent is channeled through SHGs funds, 29.39 per cent through banks while private and own sources contributed 5.87 per cent and 8.60 per cent respectively. About 17 per cent of the


micro-enterprise reports no profit and running at a loss. Among the profit maturing units, the average monthly net profit is Rs.1,235.

Nanda\textsuperscript{72} has conducted for impact study of SHGs funds that the most outstanding impact of the linkage programme could be the socioeconomic empowerment of the poor more particularly, the women.

Ajun Shekhar, Meenal Gupta, Sweety Chopra\textsuperscript{73} in their article "Reinventing the Organisational DNA - a new enquiry into the process of development need analysis" suggested that instead of wasting effort in trying to climb the wall of training evaluation: a more fruitful enterprise will be putting the ladder against the wall of Development Need Analysis to make this process more robust and scientific.

Karen Wolk Fenistein\textsuperscript{74} in his study, “working women and families” speaks the problems revolving around women’s employment – problems which are due to in ability or unwillingness of major social institutions to respond to the changes in work roles. Providing information for women’s studies at the college level, the study presents a vivid account of the nature of discriminatory practices in employment at the national level.


\textsuperscript{73} Arjun Shekar, Meenal Gupta, Sweety Chopra,” Reinventing the Organizational DNA”, AR @ the Heart of Business, PP Business, 2003, pp.131-146.

\textsuperscript{74} Karen Wolk Fenistein, Problems related to the Employment career of Female, Economic Participation of Women, 2004, pp.10-12.
Dasgupta and Mati, presents a study by people’s Institute for development and training in Nagrota Suriyan (Himachal Pradesh) Sehar (Madhy Pradesh) Malari (Uttar Pradesh) Deokhop (Maharashtra) Raja para (Assam) between 1984-85. It looks at the pressures of Socio-economic forces, lives and work of poor village women, and cooking energy they choose or are forced to use by circumstances. Five villages were selected from different agro-climatic and ecological regions. Examines rural energy crisis. Low rural poor perceive development strategies and presents typologies based on ecological characteristic.

Garg in his study entitle “Career women need support of the family social welfare” describes the problems of career women whose dual roles make it difficult to handle both career and domestic responsibilities efficiently, leading to tensions, breakdowns and frustrations suggest that women can pursue a career only if there is need aptitude, ability and support of the family.

Barbara A. Gutek and Laurie Larood’s concentrated on the women’s career development. This study enquires into the goals, preferences and aspirations with respect to the kind of jobs they loped, expected or intended. Women represented and anomaly in the model since

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they were assumed to select marriage and motherhood as their career. The study presents a rich profile of women’s careers across a broad survey of profession well executed and original research focuses on what motivates successful women to achieve, how they feel about their jobs differ from men’s.

Andrea Menfree singh and Anita Kelles Vitanen’s study entitled “Invisible Hands women in home based production” shows that home-based work plays an important role in families and nation’s economy. This is true not just in developed countries as well. By focusing on home based work, this publication highlight the inter linkages between individual louse holds and wider structures.

Carry L. Cooper has written about the consequence of rise in stress suffered by an increasingly insecure workforce. Further he said that these excessive pressures in the work place have been very costly. Stress in primarily caused by the fundamentals of change, lack of control and high workload and it can be reduced by increasing awareness and improving stress management skills of the individual through training and educative activities.

Giriappa’s\textsuperscript{80} study “Decision making roles by women in different rural and semi urban activities” comments that most women in rural and semi urban areas participate in agriculture in agriculture and allied activities, business, artisan crafts, fishing, beedi-rolling services and the like, are involved in decision making at varying levels. Suggests that proper division of labour, competitive wages, job mobility, non discrimination etc should help women participate more in the decision making process.

Heather Rice\textsuperscript{81} has written women have felt that their gender was the most significant barriers to progress. But they have already won several battles. But now women have still not achieved everything their male counterparts have nor will they until those in the most senior positions accept this is the case the long hours expected for senior position coupled with the net working activities are necessary to cultivate important relationships actively discriminate against women, who are often unable to adjust to the hours because of family commitments. It leads them to a stressful life.

Peter Hanson\textsuperscript{82} has written in his book that the stress levels faced by career women can be considerably greater than those levels


\textsuperscript{82} Peter Hanson, Stress for Success, Pans Books Ltd, London, 1990, pp.63-68.
imposed on men. Women are expected to make greater personal sacrifices than men especially as regards their family lives. This situation can mean frustrated for talented, abilities and experienced women and also carrier women are being caught in the time management and are finding it hard to fit exercise into their schedules. He suggested positive imagination, fashion, art, music, as option for reducing stress.

Judi Marshall\textsuperscript{83} has discussed self Management of working women and she advise of identify the skills of the future and develop these in fast changing environment women many benefit from developing flexibility as many now do and not typing themselves to rigel long term ambitions.

Venkataramani’s\textsuperscript{84} study corporate women leading the way is based on the global business arena where competition is increasing rapidly, the role of women as business leaders is on the rise. Women are competing on par with male counterparts. In achieving success, women leaders have exhibited various leadership styles and traits as rightly pointed out by many philosophers, it not “I” but or her follow the leadership qualities and attain enlightenment in their own way.


\textsuperscript{84} Venkataramai, Faculty member, an affiliate of the ICFAI University, HRM Review April 2005, pp.49-53.
Mathur\textsuperscript{85} examines the changing attitudes of women towards employment based on data collected on perception of quality of life by women who do full-time or part-time work which has become a noticeable trend among single and married women. The number of women HR executive has increased substantially over years. HR is one of those areas of business that is populated with a high percentage of women. While the percentage of women in HR\textsuperscript{86} is rising. Women executives have more understanding than men, making them more effective as HR managers. Women tend to relate better and manage diverse work force effectively. Women are rising to the top because they have a good sense of employee’s need and perhaps a better understanding of the issue and challenges they face.

Radha Mohan\textsuperscript{87} examines women in the workplace. The gradual ascendency of women in the power hierarchy, overcoming workplace discrimination in the corporate sector displays not the change in the outlook and the perception of the management. The emerging women, As part of promoting business in the competitive market is found. It is not an exaggeration to say that the HR policies of some of the companies have

\textsuperscript{86} Human Resource Executive Magazine, August 2001, pp.55-58.
\textsuperscript{87} Radha Mohan, Faculty Member, ICFAI, HRM Review, September 2005, pp.11-19.
become women friendly as they want to encash their skill set in true with the changing dynamics.

Richard, Meyer and Seagio Navajas88 Present “The Challenge of growth for micro finance organisations”. This paper focuses on the difficulties inherent in the prudent management and growth of micro finance organisations and on potential limits to the increased efficiency, profitability and sustainability that could typically be expected from their growth. This paper has illustrated the comparatively successful performance of Banc sol in terms of outreach and sustainability and has identified likely determinants of such success. The concluding section attempts to derive some general lessons for microfinance organisations about how best to address the challenge of reaching the gains from large while avoiding the dangers from the accelerations of growth.

In CGAP89 the paper "Commercialization and Mission Drift in the Transformation of Micro-finance in Latin America" addresses the impact of commercialization on the strategy and performance of microfinance institution (MFI) in Latin America. Another important objective of this paper is to evaluate the major achievements of microfinance in Latin America not only against the initial mission of many


micro finance institutions in the region but also to generate employment and develop entrepreneurship.

Marjan Doorsma Facet\textsuperscript{90} presented “Community Based micro-finance models in East Africa” and the rural finance scheme in Tanzania. This study will be useful to those involved in the promotion of community based micro finance initiatives elsewhere.

Carolyn Barnes and Erica Cogh, in their study entitled\textsuperscript{91}, "The Impact of Zaimbuko's Micro Enterprise Programme in Zimbabwe, Baseline Findings" identified the impact of participating in the Zambuko programme upon clients and their households and highlighted the great scope for capturing the clients ability to save. The reality of hungry seasons and periodic shortages of working capital are responsible for their poverty which could be addressed with saving or insurance products. Easier access to group funds could help women to overcome periodic crisis and might prevent some existing problems too.

Loganathan\textsuperscript{92} has made a study on SHGs and Bank Linkage. In his study he says that micro financing programmes, besides improving the economic status of the women folk, serve as effective means of


providing strategic and practical needs of women living in poverty alleviation.

Globally micro-finance programming is seen as an essential tool in The achievements in terms of average assistance per SHG from the different banking groups indicate that commercial banks, leading the team with Rs.31,836 per SHG, which were Rs.28,559 per SHG. Further southern states show a remarkable performance with 67 percent share in the programme and accounting for more than 95 percent recovery of assistance.

Sangwan\textsuperscript{93} in his article, "Financing through SHGs - An Experience of a Commercial Bank in Dehradun" states that the group approach is cost effective so far as seeking institutional credit is concerned. The group approach ensures wider coverage of poor families through bank credit. Also, the members of the group learn to approach independently the bank for bigger loans due to direct interaction and guidance from the banks.

Balakrishnan\textsuperscript{94} in his article "Micro Credit Opportunities Challenges" discusses the objectives of SHGs, formation and the mode of functioning of SHGs. It also dwells on length the importance of micro credit in enhancement of the quality of life of the millions of the rural poor


\textsuperscript{94} Balakrishnan, M., “Micro-Credit Opportunities and Challenges”, IAGE, April 2011, p.12.
in the country. The study also point out the challenges that SHGs have to encounter during the course of their functioning.

Kamarkar\(^{95}\) in his study "Supplementary Rural Credit Delivery Systems" explains the Self Help Group concepts operated in Thailand which emphasies the requirements of the respective rural clientele and studies for replication above. The Grameen Bank models of SHGs have been extensively replicated in the USA and other countries.

Mehrotra\(^{96}\) has made a comparative study of the “State Bank’s Performance with SHGs”. In his view the State Bank of India's financing scheme for SHGs has been quite encouraging with officials themselves encouraging the poor to form SHGs in a number of centres. He has stated that SHs have promptly repaid 80 per cent to 90 per cent of finance given to the small scale unit by the branches. He has also stated that self help groups may eventually be the only viable units of source on account of low transaction cost, high percentage of recovery and mobilisation or rural saving through the informal system.

Kannakar\(^{97}\) studies the "Performance of the Credit Linkage" of SHG, NGO and the Bank in Orissa up to March, 1995. One of the findings shows a few NGOs start saving and credit programmes to the


marine fishing folk through SHGs. The study also states that the NGOs also is a potential source of money for SHGs.

Sujit Kumar Paul in his study “Women Empowerment through SHG” points out that the Government of India has a variety of programmes under different sectors of development to ameliorate the working conditions of women and raise their socio-economic status. The Self-Help Group in the context of project frame is a collection of individuals belonging to certain households agreeing to work or are already working with a bond of common interest, needs, socio-economic condition, location and kinship to achieve a common goal, who can take over the charge of development after the withdrawal of project.98

The Indian Bank field officer Ms. Indira Kumari in her study explained the details of SHGs especially the need for group cohesiveness for proper functioning of the group. Rural women members got an idea about SHG and awareness about thrift and credit system. The experience shared by officials and activists made the group understand that a strong group can instill in each member of the group a new sense of identity, dignity which in turn breed the confidence and the ability to overcome their problems both individually and collectively.99

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1.4 SIGNIFICANCE OF THE STUDY

Self Help Group movement has been making dramatic changes in the lives of millions of rural poor women in India. Its main objectives are eradication of poverty and development of these women. In the study area of Kanyakumari District also, SHGs have been functioning well. The governments, the NGOs and the banks are enthusiastic about offering all kinds of support and services to the women in the SHG. Development need Analysis is a needed factor to analyse the needs and necessities of women and thereby the women can attain development in their career. The success of women mainly relies on the four building blocks of DNA namely family support, freedom of individuality, financial support and the favourable working conditions.

The study is an additional literature for future study. Though it covers one district, the result of this study is very much applicable to other areas of Tamil Nadu and Nation. The women development in SHG is taken into account but it is very much applicable to other fields like colleges, hospitals, industries and the like.

1.5 OBJECTIVES OF THE STUDY

In tune with the issues already mentioned, the researcher has framed the following objectives:

1. To study the significance and relationship between socio-demographic variables and the various factors in development need analysis.
2. To assess the effectiveness of development of women in the self-help groups.

3. To know the attitude of women in the self-help group towards the development needs.

4. To study the perception of women in the self-help group towards development need analysis (DNA).

5. To identify the factors influencing DNA in the self help groups.

6. To assess the problems of women in the self help group for their development.

7. To offer suggestions to the policy maker.

1.6 SCOPE OF THE STUDY

The present study is undertaken from the view point of women members of SHGs in Kanyakumari District who are either women workers or women entrepreneurs of any business or manufacturing undertakings and they are the respondents of this study. As they have to put more efforts to meet their needs regarding financial, economical, social and personal development, women in SHGs have to face more challenges to attain DNA (Development Need Analysis). Women in SHGs need the major four building blocks namely, freedom of individuality, financial support, family support and favourable working conditions. This study is based on the views expressed by women workers in the self Help Groups of Kanyakumari Districts. It throws light on the DNA of all women
workers in their development. Hence the study of DNA of women in the SHG’s of the Kanyakumari District has good scope in the future.

1.7 LIMITATIONS OF THE STUDY

The Present study “DNA of women in the SHG of Kanyakumari district” is limited to Kanyakumari district alone. The DNA of men in the SHGs are excluded. Married women were restricted by their husbands and other family members. Illiterate women were influenced by the traditional values and beliefs and they have the thought that development is meant for men who may be their husband or son or father or brother. This is the reason why the present study is restricted to women’s Development Need Analysis (DNA).

1.8 OPERATIONAL DEFINITION OF CONCEPTS

1.8.1 Self-Help Groups (SHGs)

SHG is a group formed by the community women, which has specific number of members and the poorest women would come together for emergency, disaster, social reasons, economic support to each other have ease of conversation, social and economic interactions.

1.8.2 Development Need Analysis (DNA)

DNA is a metaphor that defines an individual’s or organization’s personality and helps to explain its performance.

1.8.3 Building Blocks of DNA

Like the four nucleotide that comprise human DNA, there are
four basic building blocks in any organization’s or individual’s DNA. These building blocks and the way they combine and recombine largely determine how an organization or individual behaves and whether they can achieve its goal or objectives.

1.8.4 Motivation

Motivation is the driving force which help causes us to achieve goals.

1.8.5 Perception

Perception is the process by which organisms interpret and organize sensation to produce a meaningful experience.

1.8.6 Benefits

Benefits mean payments in cash or in kind which is given in addition to the wages.

1.8.7 Career Development

Career development means to develop the future life of the women in the SHG’s.

1.8.8 Communication

Communication means the process of transferring, exchanging and understanding the ideas and messages between the self help group member.

1.8.9 Group Culture

Group culture means the values, benefits, norm and customs of the group in which the women work.
1.8.10 Job Satisfaction

Job satisfaction means the positive feeling of the women members when they perform their job and job related aspects.

1.8.11 Rewards

Rewards means anything either in money or in kind given to the employee because of their extra performance.

1.8.12 Stress

Stress means a kind of mental restlessness arises by more work, unsatisfied working conditions.

1.8.13 Training

Training means an act, imparting skill, knowledge, attitude, abilities to the trainees, those who wants to develop themselves.

1.8.14 Non-Governmental Organization’s (NGO’s)

NGO’s or non-Governmental organization are supporting and serving the cause of the SHG’s from the stage of inception of SHG’s to their establishment.

1.9 METHODOLOGY

Methodology includes sample design, procedure for collection of data, method of analysis and tools of analysis of the study

1.9.1 Sample Design

Random sampling technique is adopted for the study with the women in the SHGs as the ultimate sampling unit. This study is confined to Kanyakumari District alone.
In total there are 4121 registered women SHGs functioning in this district. Of these a sample of 412 groups were selected for the study, at the rate of ten per cent from the universe. From the entire population, 412 sample units were chosen on the basis of random numbers assigned to the Self-Help Group. Based on random table, random numbers were assigned to all registered women self-help Groups. And once again the members in the group were allotted with random numbers. Based on this, one member was identified as respondent. While replying to the interview, schedule around 8 women members were not able to reply properly and four members were absent continuously. So, 400 members constitute the total sample respondents as on 31st December 2007.

1.9.2 Collection of Data

The present study was mainly based on primary data and secondary data. The primary data were collected from the women members through personal interview method. Based on the factors like socio-demographical, motivational, perceptional, attitude, financial, psychographical, psychological and managerial factors, interview schedule was designed, pretested and finalized. The interview schedule was prepared by taking into consideration the objectives of the study. The field work for primary data collection was conducted by the researcher from December 2009 to May 2010.
Detailed information were collected from the women members towards the Development need Analysis. The required secondary data were collected from the publications by NGO’s, official records of the office of the Mahalir Thittam and NABARD, Books, Journals, periodicals, and websites.

1.9.3 Method of Analysis

After the completion of the data collection, the filled-in interview schedule were edited properly to make them ready for coding. A Master Table was prepared to sum up all the information available in the Interview Schedule. With the help of the Master Table, classification tables were prepared and they were subjected to analysis.

Keeping in view of the analysis of the study, 400 selected women members were classified into five categories according to the age groups, educational qualification and four categories according to their experience and income level.

Likert type scale was used to ascertain the degrees of opinion and attitude towards the development need analysis. In a likert type scale, the respondents were asked to express their opinions on each of the statements in terms of degrees, usually 3 to 7 degrees of agreement or disagreement. On the basis of the degrees, a three-point to seven-point scale was devised. Each point on the scale carries a score.
indicating the least favourable was given the least score and the most favourable was given the highest scores.

In the present study a five point scale was constructed to study the development need analysis:

<table>
<thead>
<tr>
<th>Five-point Scale</th>
<th>Score (in points)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly agree</td>
<td>5</td>
</tr>
<tr>
<td>Agree</td>
<td>4</td>
</tr>
<tr>
<td>No opinion</td>
<td>3</td>
</tr>
<tr>
<td>Disagree</td>
<td>2</td>
</tr>
<tr>
<td>Strongly disagree</td>
<td>1</td>
</tr>
</tbody>
</table>

In order to study the attitude of the members towards DNA, a five point scale was constructed.

<table>
<thead>
<tr>
<th>Five-point Scale</th>
<th>Score (in points)</th>
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</thead>
<tbody>
<tr>
<td>Highly essential</td>
<td>5</td>
</tr>
<tr>
<td>Essential</td>
<td>4</td>
</tr>
<tr>
<td>No opinion</td>
<td>3</td>
</tr>
<tr>
<td>Not essential</td>
<td>2</td>
</tr>
<tr>
<td>Highly not essential</td>
<td>1</td>
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</table>

Another five-point scale was constructed to study the problems which hinders the development of the members.
In order to find out the motivational factors in DNA and the political problems of the members, a five-point scale was constructed.

<table>
<thead>
<tr>
<th>Five-point Scale</th>
<th>Score (in points)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Always</td>
<td>5</td>
</tr>
<tr>
<td>Often</td>
<td>4</td>
</tr>
<tr>
<td>Sometimes</td>
<td>3</td>
</tr>
<tr>
<td>Rarely</td>
<td>2</td>
</tr>
<tr>
<td>Never</td>
<td>1</td>
</tr>
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</table>

A three-point scale was used to indicate the level of development in the SHG.

<table>
<thead>
<tr>
<th>Five-point Scale</th>
<th>Score (in points)</th>
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</thead>
<tbody>
<tr>
<td>Very high</td>
<td>5</td>
</tr>
<tr>
<td>High</td>
<td>4</td>
</tr>
<tr>
<td>Medium</td>
<td>3</td>
</tr>
<tr>
<td>Low</td>
<td>2</td>
</tr>
<tr>
<td>Very low</td>
<td>1</td>
</tr>
</tbody>
</table>

In order to analyse and evaluate the weighted scores of the women DNA, the attitude of the members, the perception towards various
factors and the problems which hinders the development were calculated for each statement. Finally, the analysis was made on such scores.

1.9.4 Tools of Analysis

To analyse the objectives of the present study, the following tools of analysis were used.

Percentage analysis was used to examine the personal profile of the respondents. All the details were converted into percentages and presented in the form of Tables.

Cross tabulation was also used when the data were in nominal form. In this system the researcher classified each variable into two or more categories and then cross classified the variables into sub categories. The inter-relationship between these variables could be observed.

Chi-square test was applied to study the effectiveness of family support towards the experience of the respondents with that of age, social class, income and so on by using the formula

$$\chi^2 = \sum \frac{(O - E)^2}{E}$$

where

O = Observed frequency

E = Expected frequency

Degrees of freedom = (c-1) (r-1)
To assess the effectiveness of development of women before and after joining the SHGs, paired ‘t’ test has been applied.  

\[ t = \frac{d \sqrt{n}}{s} \]

Where,

\( d \) = the mean of the difference

\( s \) = the standard deviation of the difference

\( v = n-1 \)

\[ S = \frac{\sum d^2 - n(d)^2}{n-1} \]

If the calculated value is less than the table value at 5 per cent level the hypothesis is accepted, otherwise it is rejected.

Analysis of variance (ANOVA)\(^{101}\) was also used in this study. The researcher analysed a number of factors which were hypothesized or said to influence the dependent variable, wherever there were more than two groups and to find out the significant difference between the means of the groups.

In order to find out the factors influencing Development Need Analysis, factor analysis was used. Factor analysis was expressed as a linear combination of the underlying factors. The amount of variance of a variable shares with all other variables included in the analysis was


referred to communality. The co-variation among the variables was described in terms of a small number of women factors plus a unique factor for each variable. If the variables were standardized, the factor model may be represented as:

\[ X_i = A_{ij} F_1 + A_{i2} F_2 + A_{i3} F_3 + \ldots + A_{im} F_m + V_i V_i \]

Where

\( X_i \) = \( i^{th} \) standardized variable

\( A_{ij} \) = Standardised multiple regression co-efficient of variable \( i \) on common factor \( j \).

\( F \) = Common factor

\( V_i \) = Standardised regression co-efficient of variable 1 on unique factor \( i \).

\( V_i \) = The unique factor for variable \( i \)

\( M \) = Number of common factors.

The unique factors were uncorrected with each other and with the common factors. The common factors themselves could be expressed as linear combinations of the observed variables.

\[ F_i = W_{i1} X_1 + W_{i2} X_2 + W_{i3} X_3 + \ldots + W_{ik} X_k \]

Where

\( F_i \) = Estimate of \( i^{th} \) factor

\( W_i \) = Weight or factor score coefficient

\( K \) = Number of variables.
To find out the relationship between the major factors influencing DNA and the overall factors of DNA, Multiple regression analysis was used. The function in log form was as follows:

\[ \log Y = \log b_0 + b_1 \log X_1 + b_2 \log X_2 + \ldots + b_4 \log X_4 + e_u. \]

Where

- \( Y = \) overall score of factors influencing DNA
- \( X_1, X_2, X_3, X_4 \) were the major factors
- \( b_0, b_1, b_2 \ldots b_4 \) were the parameter of independent variable to be estimated.
- \( b_0 = \) Regression Constant
- \( e_u = \) error term.

In order to test the significance of the estimated parameters \( b_1, b_2 \ldots b_4 \),

‘t’ test was used

\[ t = \frac{b_1}{SEb_1}. \]

Where \( SEb_1 \) is the standard error of \( b_1 \)

**1.10 CHAPTER SCHEME**

The study was divided into seven chapters. The first chapter presents the introduction, states the problem, reviews the available literature, details the scope of the study, its objectives, limitations, operational definition of concepts, sample design, collection of data,
method of analysis and tools for analysis. The second chapter presents a theoretical approach of the DNA (Development Need Analysis) of women in the SHG of Kanyakumari District. In this chapter, the historical background of the Self Help Group, status of women, the needs of women and the problems of women were described.

The third chapter portrays the perception of women in the SHGs towards DNA. In this chapter, perception of the women members towards various factors like career development, communication, stress, team work, training and work life were described. In the fourth chapter, the factors that influence the Development Need Analysis were identified.

The fifth chapter includes the effectiveness of SHG on development. It measures the women’s development before and after joining the SHGs and presents the results. The sixth chapter depicts the problems to women in the SHGs which hinders their development. The major problems which hinders their development were financial, marketing, political, psychological and psychographical problems.

The last chapter sums up the key findings of the study. At the end of this chapter, certain suggestions were given.