2.1 INTRODUCTION

In this chapter an attempt was made to provide information about the DNA (Development Need Analysis) and the problems faced by women in the SHGs. This chapter defines DNA, building blocks of organizational DNA, building blocks of women DNA, status of women and the problems towards development of women.

2.2. DEFINITION

Development Need Analysis (DNA) is a metaphor for the underlying factors that together define an organization’s or individual’s personality and help explain its performance and development.¹ The organizational DNA framework was developed by Booz Allen Hamilton to give organisations an easy, accessible way to identify and remedy the roadblocks. Organisational DNA helps in these situations that sounds in the organisations.

2.3 BUILDING BLOCKS OF ORGANIZATIONAL DNA

Four nucleotides comprise human DNA. Based on this, four blocks were identified for organisational DNA. They were as follows:

- Decision rights
- Motivation
- Information
- Structure

¹ www.boozallenhamilton.com/orgdna.
The four blocks in any organisational DNA were presented in Figure 1.

**Building Blocks of Organisational DNA**

**FIGURE 1**

It was found from Figure 1 that there were four basic building blocks in any organisations’s DNA namely decision rights, information, motivators and structure. These building blocks and the way they combine and recombine largely determine how an organization behave, and whether it achieves its mission or objectives.

2.3.1 Decision Rights

At some fundamental level, every individual in the organization constantly make decisions and manages trade-off, whether it is how to price a contract, which public work projects to fund, or what e-mails to return first, how well and how efficiently they make these decisions.

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2 [http://organizational dna.org/](http://organizational dna.org/)
decision rights—they largely determines the organization’s success in achieving its mission. Decision rights the underlying mechanics of how decisions were really made determine how well organizations work, how quickly actions were implemented, and how much was ultimately spent to get results. Therefore, ‘decision rights’ was the first building block that dysfunctional organizations address; it's the cornerstone of effective organizational renovation.

2.3.2 Motivators

Motivators include more than money; they also encompass all of the objectives, incentives, and career opportunities that prompt people to care and achieve. Rewards, both financial and nonfinancial, encourages individuals to align their goals with that of the organization and pursue them in earnest or they however inadvertently, stimulate counterproductive behaviors by driving a wedge between self-interest and the organization's mission. Thus, motivators was the second building block of the organizational DNA.

2.3.3 Information

Poor information was the organizational equivalent of junk food. It clogs communication arteries, bloats the system with empty calories, and fools the body into thinking it's nourished, when, in fact, it is well on the verge of crisis. The effects of bad information on the other DNA building blocks particularly, decision rights and motivators are
powerful. Without accurate and available information, decision-makers do not make quick, smart moves, and employees don't receive the recognition either positive or negative.

2.3.4. Structures

Structure was the most visible and obvious of the four DNA building blocks, and it's where most organizational change programs start. Organisational structure was visible and it moves lines and boxes around and easily demonstrate change. But restructuring was not the solution to most of the organization’s problems but it was the logical outcome of the choices made regarding the other three building blocks. While important and potentially crippling if designed poorly, structure should be the capstone, not the cornerstone, of a reorganization program.

The right people-imbued with the right values, armed with the right information, and motivated by the right incentives were the driving force behind a winning organization. The fundamental challenge most organizations face was aligning these four building blocks such that the self-interest of individual employees coincides with the organization's agenda.

No building block stands alone; they are interdependent. Therefore, steps taken to modify any or all of the building blocks must be coherent, coordinated, and clear. Tinkering with anyone element say, structure in isolation was likely to affect the other three in ways that were
not intended and may set the organization back rather than move it forward. Achieving organizational alignment takes different forms from one organization to the next. There was no right answer or universal prescription. The only imperative was that the four building blocks of organizational DNA work together rather than at cross-purposes to resolve organizational dysfunctions.

2.4 BUILDING BLOCKS OF WOMEN DNA

The needs of a woman were different from that of a man. Woman involves herself in her family as well as in her workplace and hence her needs were different. Analysing the needs of woman starts from the financial side. When the woman started working she is in need of money for her family, children and for her well being. The major building blocks of women DNA were as follows:

- Family Support
- Financial Support
- Freedom of Individuality
- Favourable working conditions

The four building blocks of women’s DNA in the SHG was represented in Figure 2.
Building Blocks of Women’s DNA in SHGs

FIGURE 2

It is found from Figure 2 that there were four building blocks in women DNA namely family support, financial support, freedom of individual and favourable working condition.

These building blocks and the way they combine and recombine largely determines how women behaves and whether they can achieve development.

2.4.1 Family Support

Encouragement was also the need of women because encouragement is a motivating factor. Encouragement should come from the seniors, co-workers and also from the family. The women also need support from the family because their psychological factors were

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determined from the family side. If women were happy in their house, they could work freely in the workplace and hence support from the family was important.

2.4.2. Financial Support

Financial assistance was also an essential need of every women. Financial stability could be attained only if they work hard and financial assistance could be brought from the Governments, Banks and NGO’s which supports the SHGs.

2.4.3 Freedom of Individuality

Freedom was essential factor for women. Women need freedom to speak, walk, dress, work and so on. If women get freedom she would develop to greater heights.

Individuality should not be changed. All the individuals posses certain character or behaviour on their own. It should not be changed. Women need their individuality to be developed and not suppressed. If their individuality was encouraged, they felt that their need was fulfilled and satisfied.

2.4.4 Favourable Working Conditions

Finally, women need favorable working conditions like the work culture, discipline, climate and facilities in the work spot.

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Women’s development in SHGs was viewed as optimistic, limited by design, cost effective in eliminating poverty and a misplaced diversion of resources.

The needs of women were immense and once their needs were satisfied or attained they get developed themselves. In other words, a product or service gets developed only when a need arises. In the same way, when a need arises, something will develop. Once the needs, wants and desires of women in their career life was found out, the hurdles and thereby they attain further development in all aspects.

2.5 TRACING WOMEN DNA: A HISTORICAL PERSPECTIVE

Women were treated differently in different places by different persons. An attempt was made to find out the status of women in the Global level, National level, State level and District level.

2.5.1 Status of Women in the Global Level

Men were designated to be the master and women were never to be granted freedom. It had emerged from the debate of anthropologists and sociologists that the subservient role of women were either the result of biological necessity or the construct of power relationship culturally determined by society.\(^5\)

Despite the equality of the gender acknowledged by the Eastern and Western constitution, the Indian and western societies were no

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doubt male-dominated and women in general were considered and treated as second class citizens or objects.\textsuperscript{6} They were not considered to be capable of making decisions. In the new millennium, though tremendous progress had been registered in science and technology, the social structures of India and western countries remain tattooed with worn-out customs and conventions.

Gender was not based on biology alone but it rests entirely on cultural notions and social codes always treat men as superiors and women as inferiors. Their way of life had been conditioned for centuries in such a way that it perpetuates male domination. They were considered as secondary class without any dignity of their own.\textsuperscript{7} Gender was one of the universal dimensions on which status differences were based.

Society expect that women should be inferior to men. “Their position in the family as well as in society keep on changing all through the ages and was almost invariably an inferior one. The world at large was acceptable only through men.

All cultures expect women to follow the traditional gender roles heavily loaded on them. Loss of self esteem was the common experience of women in all cultures. The socio-cultural treatment of women in India is determined by many factors, some of them are culture,

tradition and convention. But one thing common for all women across the barriers of colour, caste and class it that they had subservient lives, no matter whatsoever their profession may be. Women never had independent identities of their own. They were always subordinated to men and known as somebody’s daughters, wives and mothers. The women had already gone through the strain of breaking the shackles of meekness but not yet had found the ground firm enough to stand all by their own. Women of the East and West were harassed and sexually assaulted.

SHG was an excellent tool to improve governance and strengthen our democracy. It was particularly powerful for generating and enhancing political awareness among the women. 73rd constitutional Amendment Act had no doubt, brought a million women into public space for the first time. Experiences from the field show that majority of these elected women representatives had limited knowledge of their authority and responsibilities.

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9 Ibid.
TABLE 2.1
Seats in Parliament Held by Women

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Developing Countries</th>
<th>Percentage</th>
<th>Sl. No.</th>
<th>Developed Countries</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.</td>
<td>Pakistan</td>
<td>21.6</td>
<td>2.</td>
<td>Denmark</td>
<td>38</td>
</tr>
<tr>
<td>3.</td>
<td>Morocco</td>
<td>10.8</td>
<td>3.</td>
<td>Norway</td>
<td>36.4</td>
</tr>
<tr>
<td>4.</td>
<td>India</td>
<td>8.8</td>
<td>4.</td>
<td>Finland</td>
<td>36.1</td>
</tr>
<tr>
<td>5.</td>
<td>Indonesia</td>
<td>8</td>
<td>5.</td>
<td>Netherland</td>
<td>36</td>
</tr>
<tr>
<td>6.</td>
<td>Nepal</td>
<td>5.9</td>
<td>6.</td>
<td>Island</td>
<td>34</td>
</tr>
<tr>
<td>7.</td>
<td>Egypt</td>
<td>3.4</td>
<td>7.</td>
<td>Australia</td>
<td>33</td>
</tr>
<tr>
<td>8.</td>
<td>Bangladesh</td>
<td>4</td>
<td>8.</td>
<td>New Zealand</td>
<td>29</td>
</tr>
</tbody>
</table>


It is seen from Table 2.1 that both in developed and developing countries women hold less seats than men, however, in developed countries their representation was relatively higher than in developing countries. In this context it was said that increasing the number of women in Parliaments and also rising women’s visibility in positions of authority and decision were quite necessary for their empowerment, politically and economically as well.

There were women struggling to find their own voice and were continuously in search to define themselves.\(^{10}\) They were desirous of revolting against the stereotyped roles assigned to them by the society.

Despite of all the social, cultural and traditional shackles around them, the women try to assets themselves in solving the problems of life. Though the victimized women bend like grass amidst ghastly trials and tribulations, they are brave enough to face life boldly. Instead of brooding over the crises and calamities for countless days, the women were far-sighted and they rise above the tragic situations triumphantly. They were in constant search for a distinct identity and in this process of quest they revolt and rebel against the age old customs and conventions which prevent them from realizing their self identity.

Indian and western countries wide apart with different cultural and social norms. But when it comes to the question of women and issues of gender, both the Orient and the Occident had definite stringent rules to be observed and followed by women. Irrespective of colour and creed, it was the male thumb rule everywhere and women are subjugated and subordinated at home, in the work place, in the office, almost in all places.

Gender issues were quite common all over the world. Women who constitute half of the world’s population were not treated on par with men in all spheres of human activity. They were often oppressed, suppressed and marginalized in the matter of sharing the available opportunities for fulfillment of their lives, despite the fact that women
slave for the development of their family, husband and children. This was the predicament of women all over the world.\textsuperscript{11}

In the tradition bound and taboo ridden society of India, women were often measured by the patriarchal yardstick. The existing patriarchal rules and regulations deny women the basic rights to leads a life of their own choice. The conventional concepts and values lead to gender abuse and gender discrimination. In the Indian society, it is undeniably the male who designs the codes of conduct for women and assigns to them an inferior and subordinated role. Women were therefore dominated by men who in the guise of father, brother and husband present a constant threat to their integrity and intuition.

The status of women depend on the kind of society and background in which they live, women could never be studied in isolation.\textsuperscript{12} The various phases of women life namely childhood, adulthood, wifehood and motherhood. Even in their familiar role as daughter, wife and mother, she was torn and tortured as she was cuffed by the customs and conventions of their societies.

Women was an image of love and affection. They were ready to sacrifice all their pleasures and riches for the well being of their


children. At the same time she was a rock of tradition and morality. India being a country of patriarchy, women were measured by andro-centric patriarchal norms. As they are placed at a low status in society.

Victimization of women in numerous ways was very common in an andro-centric society. In the new millennium, thought tremendous progress has been registered in technological, industrial, economic and political fields. On the whole, women of both East and West were still subjected to all the hardships common in a male Chauvinistic society.

Women must claim for themselves the human capacities of intellect, will and autonomous creative consciousness that had been denied them through the psycho-social polarization in its most original form.

Today’s women were assertive and they were in search of the means to overcome oppression, develop their powers and abilities for personal fulfillment and progresses towards autonomy. They were bold, self-reliant and assertive. They struggle for freedom, demands equality and search for identity. Moreover they were free from the traditional, social and moral constrictions and were able to live with a heightened sense of dignity and individuality. Today’s women cast aside her invisibility and avails the opportunities provided to them by education for their

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empowerment. They liberate from male domination, manage life and remove the obstacles that might restrict her pursuit of autonomy.\textsuperscript{15} They defies convention and social norms in order to create a better world for them. In this perilous attempt they pass through a process of transformation, signifying a change from bondage and suppression to self assertion and autonomy.

Today’s women had come to signify the awakening of women into a new realization of their place and position in family and society, conscious of their individuality. The New women had been trying to assert and ascertain their rights as a human being and were determined to fight for equal treatment with men.\textsuperscript{16}

Autonomy of women mean the idea of self determination and the rights of all women to make individual life choices freely and independently without any form of external influence, in a self-reliant manner. It was a condition of self-governance, the right to self-rule. An individual had to be authentic and independent and self-reflective to have self-governance.

The struggle for autonomy was still vital for women as an ideal to be achieved. To gain equality and to realize their human potential, women must transcend their distinctive femaleness. Women should


achieve autonomy in order to discover and nurture their authentic self through live experiences for self-realization.

The women were courageous to face to challenges of live boldly and with self-confidence. They take a step forward assertively to face the oddities and realities of life not as victims but as victors.

2.5.2 Status of Women in the National Level

Mrs. Indira Gandhi, former Prime Minister of India rightly said that, “there was need to improve conditions of life and work for the millions of women who had not had economic and educational privileges and to enable them to discover power within themselves and to develop their own and the nations benefit.”

To quote Gandhiji, “Indian Women especially in rural society continued to drudge for a household – not only the women condemned to domestic slavery – but when she goes out as a labour to hunt for wages though they work harder than man they were paid less.”

The status of women in modern India had become paradox. In one hand they were at the peak of ladder of success, on the other hand they were mutely suffering from the violence afflicted on them by their own family members. As compared with past women in modern times had achieved a lot but in reality they had to still long way to go. Their path

17 Ibid., p.27.
were filled with roadblocks. Women had left the secured domain of their home and were now in the battlefield of life, fully armored with their talent. They had proven themselves. There were many problems that the Indian women face through daily. These problems had become the part and parcel of life of Indian women and some of them had accepted them as their fate. Many historians claim that women enjoyed an equal status with men in ancient India. It was said that women were educated, had a say in family matters, took important decisions of life and were free to choose their own husbands. A woman in ancient India were respected and were given due importance in the society. The Indian women's position in the society further deteriorated during the medieval period when Sati, child marriages and a ban on widow remarriages became part of social life in India.\textsuperscript{19} In spite of these conditions, some women excelled in the fields of politics, literature, education and religion. The worth of a civilization could be judged by the place given to women in the society. One of the several factors that justify the greatness of India's ancient culture was the honorable place granted to women.

Women in India now participate in all activities such as education, politics, media, art and culture, service sectors, science and

Contrary to the common perception, a large percent of women in India had become career oriented. A tremendous change had taken place in the Indian society such as changing in terms of acceptance of women as professionals, as bread-winners in families and as independent thinking intellectuals. Women had proved themselves as equals in many professions as well as proved themselves even better suited in all environments.

Typical situations were women have to look after the household works after returning from work and also take care of the family members, or the woman returning home after their husband and heading straight to the kitchen to cook dinner and so on. On an average in any home where women were working, their income was also important to the well-being of the home and the living standards. Where it was not a question of money, it was generally possible to employ someone for the work in the house. But the traditional role of women being responsible for efficient running of their home. The traditional role of men had been the one of earning the money for running the home. This had changed to a large extent.

Working women contribute to the expenses of running their homes as well. However, there had been little contribution from men in

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terms of shouldering some of the responsibilities of women. The status of women in modern India is a sort of a paradox.\(^{22}\)

Indian women undergo innumerable problems everyday. These problems had become the part and parcel of their life. As a result by breaking all barriers they started to earn a respectable position in the world. Today Indian women had excelled in each and every field from social work to visiting space station.\(^{23}\) There is no arena, which remained unconquered by Indian women. Whether it is politics, sports, entertainment, literature or technology everywhere, one can hear applauses for them.

In India, since the reform process were initiated in 1991, there had been many positive changes affecting the conditions of women in the service sector. Throughout this decade, the government had been opening up the economy to foreigners wanting to invest in India and with higher investment more jobs had been generated. Secondly, the telecoms revolution, had not only created jobs but also made life much more comfortable and the entire telephone system had improved. Thirdly, the dot-com revolution has also led to job creation and millions of women were self employed working on personalized services like tailoring, painting, papad making and so on.


In addition hundred plus T.V. channels and 70 million T.V. sets have increased the exposure of women in rural areas to education as well as entertainment. Women from rural and poor urban working classes were smarter, far better dressed than before and want shampoo, lipstick and tooth paste. The media blitz had created demand for goods at the upper end of the market and office automation and computers have revolutionized life in the work place.

Women were reaching out to shake off their traditionally sanctioned invisibility and making themselves heard. With the arrival of multinational corporations, service sector remuneration had risen in certain sectors such as finance, which was also benefiting women. Conditions of service had improved generally across the board and the mindset of society was changing; mothers want their children to study, the female literacy rate had increased to approximately 43 percent and it might well prove to be higher in the 2001 census. Health care covers more women than before and female life expectancy had increased to more than 58 per cent.

Population was increasing at 1.7 per cent down from 2.2 per cent. Indian women received a boost to their confidence levels as Indian girls have won the Miss World/ Miss Universe titles for the past four years.

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This was not to say everything was perfect; Progress was not even in all states and there were still millions of women who had to travel long distances to see a doctor, there were others who still cannot read or write, promotion and training still did not come easily to working, women- the glass ceiling was very much there. However, women were proving themselves in their jobs and cannot be ignored for long. The pace of change had celebrated in the last two decades and NGOs were also doing excellent work at village and district levels. Women's participation in public life was increasing, although not in terms of women in parliament; there were many schemes for providing credit to women operated by, both the state and national level financial institutions. There was a cause for hope India was on the right path with a 7 per cent growth rate in the economy.  

India had skipped the industrial revolution and moved on to the knowledge age. The Indian working woman does, however, find pressures mounting as a result of guilt arising from the conflicts between responsibility and ideology; inner conflict and need for self actualization; social and economic freedom and duty. Often these pressures lead to a point where women feel pushed to the brink of despair. However, she had high levels of tolerance compared to the western counterparts which were derived from the anchor. She had spiritual strength and ability to display

emotions and giving vent to anger, thus triggering the coping mechanism.

A nation's progress depends on the progress of women; the strength of a political system depends on the inclusion of women.

2.5.3 Status of Women in the State Level

The working Women’s Forum in Chennai had brought together over 13,000 poor urban women around the issue of credit. Most women who live in the slums of Chennai work as small-scale traders and vendors, their earnings after providing over half the family income, the key element in the working women’s Forum structure was the neighborhood loan group, comprised of 10-20 women from the same area who act as mutual guarantors for the loans of all group members, Over 7000 women had received loans and the repayment rate had been over 90% about 2800 new jobs or business had been created and earnings had increased an average of 50% in existing enterprises. 28 Women were eating better quality and more varied foods as a result of their increased income. The Forum Operates day care centers, skill training centers and remedial classes for School children.

2.5.4 Status of Women in the District Level

Women in Kanyakumari District were bold and courageous in all the fields. There were more number of women in the political fields,

28 Mani, V.S., “Human Rights in India” – Survey – Human Rights Fifty Years of India’s Independence.
social activities, professors, doctors and so on.²⁹ In Kanyakumari District the literacy rate of women was high. Most of the women in KK District were working and earning a lot for their families. Women self-Help group was also increasing in the Kanyakumari District. The women in the District have respect, recognition and affiliation from the society.

2.6 DNA IN SELF HELP GROUP

A Self Help Group is a ‘Voluntary Association’ of the poor with a common goal of social and economic empowerment. The purpose behind the formation of Self-Help Group is to pool in the resources of members to meet their need.³⁰ India had promoted several institutions of providing Micro Finance to the poor under various poverty alleviation programmes. Self Help group as a people’s institution had been universally acclaimed as a means for alleviating the sufferings of the rural poor women of any society in the world. The poorest of the poor still remain languishing in poverty, misery, illiteracy, debts and diseases.³¹ And therefore they need immediate redressal and relief. Self Help Group movement had come as a beacon light and a lantern of hope to the millions of poor people in many countries. The salient feature of the movement was that it evolves from the grassroots level and gets established rather than

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being thrust upon by the government like any other programmes. Self Help groups were formed and managed by the members themselves, with financial assistance and continuous encouragement of the government\textsuperscript{32}.

2.6.1 Definition of SHG

According to G.P. Singh, Self Help Group is a collection of people who have common problems that cannot be solved individually and have therefore decide to form group and take joint action to solve the problem. According to Aloysius Prakash Fernandez, “Self Help Group is a group preferring to meet as a small independent group where members share common concerns and a feeling that they could trust and work with one another”\textsuperscript{33} Mahalir Thittam in Tamilnadu states that “Self Help Groups are small homogenous groups (membership of 12 to 20) with poor people drawn from the same hamlet or from the nearby hamlets (villages)”\textsuperscript{34}

2.6.2 Origin and Growth of Self Help Groups

Self Help Group is a group of 12 to 20 women of the same poor economic class who come forward voluntarily to work together for their own uplift. The total number of SHGs in Tamilnadu are 1, 8, 413. Total members involved in these group are 23, 26, 973. Their savings

\textsuperscript{32} A Hand Book for SHG Published by TNCDW and UNICEF, 2002, p.7.


\textsuperscript{34} A Hand Book to SHG, Published by Mahalir Thittam, 2002, p.9.
amounts to Rs. 322.22 crores. In Tamilnadu, Tiruvarur district was a leading district in the formation and functioning of SHG. As a prelude to organize the SHG the NGO workers conduct a baseline survey in the village and collect information such as income level, occupation, education, and the like. Therefore the idea of group formation was mooted among the village women. The groups were formed on the basic of mutual trust and as voluntary association. Literate women of the village were identified as animation. Whose role is to guide and motivate the group in all its affairs. For every 12 groups, there was a supervisor who was recruited from among the local women. The supervisor functions as a liaison officer between the groups. After formation of the groups at the end of six months, grading exercise of group was initiated in order to identify the weakness of groups and take remedial measures to march toward good groups Grading exercise of groups were carried out in participatory manner, enabling the members to assess their own strengths and weakness. A self Help Group had a head and two representatives were selected by the group members. An educated member keeps and maintain the account book.

SHG is group of rural poor who had volunteered to organize themselves into a group for eradication of poverty of the members. They

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agree to save regularly and convert their savings into a Common Fund known as the Group corpus. The members of the group agree to use this common fund and such other funds that they receive as a group through a common management. The group formation keeps in view the following broad guidelines:

Generally a self-help group consists of 10 to 20 persons. However, in difficult areas like deserts, hills and areas with scattered and sparse population and in case of minor irrigation and disabled persons, this number is from 5 to 10. The difficult areas had to be identified by the State Level SGSY Committee and the above relaxation in membership was permitted only in such areas.

Generally all members of the group belong to families below the poverty line. However, if necessary, a maximum of 20 per cent and in exceptional cases, where essentially required, up to a maximum of 30 per cent of the members in a group were taken from families marginally above the poverty line living contiguously with BPL (Below Poverty Line) families and if they were acceptable to the BPL members of the group. This helps the families of occupational groups like agricultural labourers, marginal farmers and artisans marginally above the poverty line, or who had been excluded from the BPL list to become members of the Self Help
However, the APL members were not eligible for the subsidy under scheme. The group did not consist of more than one member from the family. A person should not be a member of more than one group. The BPL families must actively participate in the management and decision making, which should not ordinarily be entirely in the hands of APL (Above Poverty Line) families. Further, APL members of the Self Help Group shall not become office bearers (Group Leader, Assistant Group Leader or Treasurer) of the Group.

The group devises a code of conduct (Group management norms) to bind itself. This was in the form of regular meetings (weekly or fortnightly), functioning in a democratic manner, allowing free exchange of views, participation by the members in the decision making process.

The group was able to draw up an agenda for each meeting and take up discussions as per the agenda.

The members build their corpus through regular savings. The group was able to collect the minimum voluntary saving amount from all the members regularly in the group meetings. The savings so collected would be the group corpus fund.

The group corpus fund was used to advance members. The group should develop financial management norms covering the loan

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36 The Hindu, “Issue of ID Cards to SHGs Members in Tuticorin District”, 03.09.2005, p.3.
sanction procedure, repayment schedule and interest rates.\textsuperscript{37} The members in the group meetings takes all the loaning decisions through a participatory decision making process. The group should be able to prioritise the loan applications, fix repayment schedules, fix appropriate rate of interest for the loans advanced and closely monitor the repayment of the loan instalments from the loanee.

The group operates a group account preferably in their service area bank branch, so as to deposit the balance amounts left with the groups after disbursing loans to its members.

The group maintains simple basic records such as Minutes book, Attendance register, Loan ledger, General ledger, Cash book, Bank passbook and individual passbooks.

50 per cent of the groups formed in each block should be exclusively for women. In the case of disabled persons, the groups formed was ideally be disability-specific wherever possible, however, in case sufficient number of people for formation of disability-specific groups were not available, a group might comprise of persons with diverse disabilities or a group might comprise of both disabled and non-disabled persons below the poverty line.

\textbf{2.6.3 Role of SHGs in Women Development}

Empowering Women had become the key element in the

development of any economy. It was found that there were various forums and NGOs that were working hard towards this direction. There were lot of research studies supporting this view.

The Indian Economy had been substantially liberalised in recent years with an increasing role for small-scale private enterprise.\(^{38}\) Alongside economic liberalisation had come a drive to enhance the role of women with moves to ensure that women had at least 30 per cent of seats in local councils and many other elected bodies (though not as yet in the national parliament).

As a result women were playing a more important economic role. There had always been a tradition of education for middle class women in India and increasingly there was a strong and growing group of professional women holding positions in Indian Universities and Government service.

Women had also traditionally been involved in the informal economy, working in family businesses without formal position or pay. Thus their economic contribution was often undervalued or just not mentioned at all. The Indian Government and the state governments had taken some steps to encourage women to set up small businesses.

One of the powerful approaches to women empowerment and rural entrepreneurship was the formation of Self Help Groups (SHGs)

especially among women. The empowerment of women through Self-Help Groups would lead to benefit not only the individual woman but also the family and community as a whole through collective action for development. The Self-Help Group encourage women to participate in decision making in the household, community and local democratic sector and prepare women to take up leadership positions.\(^{39}\) This strategy had fetched noticeable results not only in India and Bangladesh but world over.

Women self-help groups were increasingly being used as tool for various developmental interventions. Credit and its delivery through self-help groups had also been taken as a means for empowerment of rural women. This integrated approach, whereby, credit was only an entry point, and an instrument to operationalise other aspects of group dynamics and management, also caters to the need for social intermediation of these groups. A self-help group was conceived as a sustainable people's institution that provides the poor rural women with space and support necessary for them to take effective steps towards achieving greater control of their lives. The SHG approach had proved successful not only in improving the economic conditions through income generation but in creating awareness about health and hygiene, sanitation and cleanliness, environmental protection, importance of education and better response for

development schemes. Through organizing informal self-help groups (SHGs), rural women in India were provided credit and extension support for various production-oriented income generating activities. These activities usually include garment making, embroidery, food processing, bee keeping, basketry, gem cutting, weaving, and knitting. SHGs were self-governed, with decisions about production and marketing taken collectively, although the group leader was responsible for identifying potential marketing centers and consumers. These groups represent a new culture in rural development, breaking with traditional bureaucracy and top-down management. Informal groups empower rural women to manage rural industries and make decisions collectively for their common economic interests. Studies on the development of informal women's groups in India, shows how it is possible to avoid the 'top-down management' and bureaucracy that often contribute to the failure of other schemes. Informal self-help groups in rural areas serve to empower women, and provide a basis for the provision of credit and other support for various production and income-generation activities.

Formation of cluster level committees also empowers women to form a network of groups and undertake community based issues with Government departments. The experience gained in the group meetings had also emboldened women members to assert their voices not only in the immediate contact of their community but also in the larger democratic
bodies. The opportunities given to women in sangham meetings had also paved the way for their participation in the local panchayat election.\textsuperscript{40}

Individually, poor women tend to be rather tentative, uncertain in their behavior but group membership smoother the rough edges of their behavior pattern making them more reliable. Poor women fed exposed of all kind of hazards, they require and advice from people they knows and can trust membership in a group gives them a feeling of protection. Thus formation of group would ensure the best participation of the poor in a credit programme.

The approach towards poverty alleviation should be Self-Help Group. It was felt that individual effort was too inadequate to improve their fate. This brings about the necessity.

Given an opportunity to keep their small thrift during normal period, their tiny economics would perhaps manage their emergent needs themselves- individually, or perhaps, collectively. It was this understanding which promoted many voluntary agencies to promote SHGs among the rural poor with the aim of helping them save, collect and manage their funds, and help one another by the way of credit from their own funds.

Even in case where the SHGs had come up primarily for taking up economic activity, savings mobilization had become important.

\textsuperscript{40} Lalitha, N., and Nagarajan, B.S., “A Blue Print for Policy Initiatives”, \textit{SHGs in Rural Development}, 2002, pp.226-227.
As creating of awareness and non-formal education was integral to the activities of any voluntary agency. SHGs not only provide the members with an opportunity to carryout economic activities but also discuss and analyses their economic situation to arrive at the root causes of their problems and strive to find and implement solutions. SHGs, therefore, become a forum for the collective voice of the poor against common oppression and exploitation to understand individual and common problems and improve their skills and capacities and manage resources. Andhra Pradesh and Tamil Nadu were the States that had a systematic policy to cover every habitation and family that is poor.

SHGs aimed at increasing control over resources, developing income generating schemes, improving management and technical skills and gaining access to credit and social services in order to alleviate poverty particularly at village level.

The SHG showed so much self confidence in their ability to start and run micro enterprises. Their activities include making paper cups and paper plates out of biomass, tailoring, screen-printing, mat making, making sculptures and other ornamental articles making greeting cards, knitting plastics, wire baskets and making dolls and spoons using locally available coconut shells as raw materials. They also prepare household products like pickles, appalam, phenyl and so on.
Any economic activity by the SHGs were supported by the government through the district collector and welfare organizations. Many poor paid servants were given job opportunities to meet their livelihood. As for as repayment of loans, almost all of them were repaid promptly. The women in remote villages were benefited in many ways and they developed their economic position in a satisfactory level.

Formation of a group would ensure the best participation of poor in a credit programmes. The approach towards poverty alleviation should be self-held. The organization holds power and provides strength. The vicious cycle of low income and low investment could be broken by injection of credit in the cycle. More income is the result that is sought through credit intervention.

Self-Help Group, in the true sense was a concept or philosophy for alleviating poverty, emancipating women and ensuring economic independence. Mahatma said that India lives in the villages but unfortunately the rural Indians have been constantly languishing in misery and poverty. They had been illiterate and had been in the grip of debt and diseases without hope for prosperity and happiness.

When there seems no hope for the redemption of this unfortunate lot, the concept of SHGs had dawned with the rays of hope. These concepts had serious concern for the poor especially the rural women. They had been subjugated and subordinated by the male
chauvinists and these poor women cannot have any say over any matters in the domestic and social life. They had to depend on their male counterparts for anything and everything. This dependence caused the women to eternally be in silently bearing all the atrocities perpetrated by the society. Even the birth of a girl child was viewed as a symbol of troubles and suffering and that is how inhuman practiced of infanticide became rampant.

Today a new awakening had come in the form of Self-Help Groups with the support of the governments, banks and NGOs, SHGs had all the basic qualities and traits for its best elements to ensure economic independence, emancipation, empowerment and entrepreneurship.

2.6.3.1 SHG at the Global Level

Mohammed Yunus started the Grameen Bank system in Bangladesh in 1976, and the village bank system in Latin America (solidarity group) was auctioning like this. Based on this new concept, self help group (SHG) was started. Many countries adopt the concept of SHGs in different names all over the world.

2.6.3.2 SHGs at the National Level

Sangamithira was considered as a base concept for the development of SHG in general. This was started in 1972. Since this was an unorganized system, the life of this was very short. Based on idea, the organized SHG system was started in early 1980s. The first part began in
1984 when the first self Help affinity Group emerged simultaneously when the co-operative model of SHG organized by MYRADA broke down due to conflict. MYRADA had formed about 300 groups and approached NABARD for research and Development Grand to start the pilot experiment to assess whether the group could function as a genuine institution with functions that went beyond saving and credit. It was initially called the Credit Management Group. MYRADA started supporting Self Help Groups when the Government of India decided to officially accept this system in 1998-1999, based on the NABARD-MYRADA experiment. Now this system was growing in the arithmetic progress. The progress of SHGs in India was presented in Table 2.2.

**TABLE 2.2**

**SHGs in India as on 31st March 2006**

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of SHGs formed</td>
<td>22,38,565</td>
</tr>
<tr>
<td>Percentage of women SHGs</td>
<td>90</td>
</tr>
<tr>
<td>Number of Participating Banks</td>
<td>545</td>
</tr>
<tr>
<td>i) Commercial Banks</td>
<td>47</td>
</tr>
<tr>
<td>ii) Regional Rural Banks</td>
<td>158</td>
</tr>
<tr>
<td>iii) Co-operative Banks</td>
<td>340</td>
</tr>
<tr>
<td>Number of Participating Bank Branches</td>
<td>44,362</td>
</tr>
<tr>
<td>No. of state and Union Territories</td>
<td>31</td>
</tr>
<tr>
<td>No.of Districts covered</td>
<td>583</td>
</tr>
<tr>
<td>No.of NGOs</td>
<td>4896</td>
</tr>
<tr>
<td>Bank Loan (Rs. in. Billion)</td>
<td>113.98</td>
</tr>
<tr>
<td>Reference (Rs. in. Billion)</td>
<td>41.60</td>
</tr>
<tr>
<td>No. of Poor households assisted (in million)</td>
<td>32.98</td>
</tr>
<tr>
<td>Loan available by SHGs on average (Rs in. million)</td>
<td>50,917</td>
</tr>
</tbody>
</table>

It was observed from Table 2.2 that SHG as a movement has established itself in Indian with 22,38,565 SHGs upto March, 2006. The most encouraging fact about SHGs was that, the woman SHGs which would improve way for women empowerment. The Banks also show enthusiasm by participating in the SHG movement with 545 banks and their 44362 branches helping the SHG groups. Table 2.2 also indicates that as 4896 NGOs were actively involved in the SHG movement. The number of SHGs availed Bank loan in India during 2005-2006 was presented in Table 2.3.
## Table 2.3

Number of SHGs Availed Bank Loan in India during 2005 – 2006

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name of the State</th>
<th>Number of SHGs availed Bank Loan</th>
<th>Increase/Decrease</th>
<th>Percentage Increase/Decrease</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>As on 31.3.05</td>
<td>As on 31.3.06</td>
<td></td>
</tr>
<tr>
<td>1.</td>
<td>West Bengal</td>
<td>26637</td>
<td>37909</td>
<td>11272</td>
</tr>
<tr>
<td>2.</td>
<td>Chattisgarh</td>
<td>9531</td>
<td>14571</td>
<td>5040</td>
</tr>
<tr>
<td>3.</td>
<td>Mathya Pradesh</td>
<td>17678</td>
<td>20453</td>
<td>2775</td>
</tr>
<tr>
<td>4.</td>
<td>Uttaranchal</td>
<td>2113</td>
<td>2668</td>
<td>555</td>
</tr>
<tr>
<td>5.</td>
<td>Uttra Pradesh</td>
<td>71738</td>
<td>90698</td>
<td>18960</td>
</tr>
<tr>
<td>6.</td>
<td>Gujrat</td>
<td>5134</td>
<td>6309</td>
<td>1175</td>
</tr>
<tr>
<td>7.</td>
<td>Maharatra</td>
<td>18211</td>
<td>28115</td>
<td>9904</td>
</tr>
<tr>
<td>8.</td>
<td>Andra Pradesh</td>
<td>160377</td>
<td>190120</td>
<td>29743</td>
</tr>
<tr>
<td>9.</td>
<td>Karnatake</td>
<td>61188</td>
<td>81839</td>
<td>20651</td>
</tr>
<tr>
<td>10.</td>
<td>Kerala</td>
<td>6602</td>
<td>9055</td>
<td>2453</td>
</tr>
<tr>
<td>11.</td>
<td>Tamilnadu and union Territory of Pondicerry</td>
<td>48226</td>
<td>55664</td>
<td>7438</td>
</tr>
<tr>
<td>12.</td>
<td>Harayana</td>
<td>1972</td>
<td>2510</td>
<td>538</td>
</tr>
<tr>
<td>13.</td>
<td>Himachala Pradesh</td>
<td>3026</td>
<td>3671</td>
<td>645</td>
</tr>
<tr>
<td>14.</td>
<td>Jammu Kasmir</td>
<td>415</td>
<td>499</td>
<td>84</td>
</tr>
<tr>
<td>15.</td>
<td>Rajasthan</td>
<td>25895</td>
<td>38532</td>
<td>12637</td>
</tr>
<tr>
<td>16.</td>
<td>Assam</td>
<td>17210</td>
<td>31528</td>
<td>14318</td>
</tr>
<tr>
<td>17.</td>
<td>Mehalaya</td>
<td>117</td>
<td>198</td>
<td>81</td>
</tr>
<tr>
<td>18.</td>
<td>Nagaland</td>
<td>28</td>
<td>28</td>
<td>0</td>
</tr>
<tr>
<td>19.</td>
<td>Tipura</td>
<td>1061</td>
<td>1516</td>
<td>455</td>
</tr>
<tr>
<td>20.</td>
<td>Arunachala Pradesh</td>
<td>82</td>
<td>127</td>
<td>45</td>
</tr>
<tr>
<td>21.</td>
<td>Mizeram</td>
<td>25</td>
<td>182</td>
<td>157</td>
</tr>
<tr>
<td>22.</td>
<td>Manipur</td>
<td>447</td>
<td>899</td>
<td>452</td>
</tr>
<tr>
<td>23.</td>
<td>Bihar</td>
<td>15691</td>
<td>26188</td>
<td>10497</td>
</tr>
<tr>
<td>24.</td>
<td>Jharkhand</td>
<td>6764</td>
<td>9299</td>
<td>2535</td>
</tr>
<tr>
<td>25.</td>
<td>Orisa</td>
<td>62785</td>
<td>86256</td>
<td>23471</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>562953</td>
<td>738834</td>
<td>175881</td>
</tr>
</tbody>
</table>


Table 2.3 reflects that the number of SHGs which availed loan in India increased from 5,62,952 in 31st March 2005 to 7,38,834 in
31\textsuperscript{st} March 2006 making an increase of 1,75,881 SHGs accounting for 31.2 per cent increase when compared to the corresponding previous year.

It could be observed from TABLE 2.3 that Andhra Pradesh was the first in the whole nation with the highest number of SHGs which availed loan of 1,90,120 numbers in March 2006 registering a remarkable increase by 29,743 from SHG 1,60377 numbers in one year from 2005. The Uttar Pradesh state ranks the second with 90,698 SHGs in March 2006 making a considerable measure of increase by 1,960 when compared to the previous year inavailing loans.

Based on the geographic and demographic status on the state, some of states were small and consequently the number of SHGs in such states is less but with a higher rate of increase in growth percentage. As an example, in Mizoram, the number of SHGs which availed loan in March 2006 was only a meager of 182 loans but the percentage of growth was 628 loans registering a spectacular growth rate when compared to the previous year.

\textbf{2.6.3.3 SHGs at the State Level}

SHGs were promoted with the financial assistance of International Fund for Agricultural Development (IFAD) it is an UNO organization). The IFAD deals with the various integral rural development programmes and creating awareness to the rural poor. The IFAD works for the people and it was engaged in literacy, health, mortality, and
dependency upon agriculture for employment. This revealed that SHGs members were the most disadvantaged category of people in terms of wealth and family circumstances. Their immediate requirement is support and guidance for getting empowerment to attain sustainable development, with development projects focusing on the needs of women in selected districts of Tamil Nadu.

In Tamilnadu, SHGs were started in 1989 in Dharmapuri District. At present 1.25 lakhs groups were functioning with 24.90 lakhs members in Tamilnadu as on 2005-2006 and it was presented in Table 2.4.

**TABLE 2.4**

**Number of Self-Help Groups in Tamilnadu**

<table>
<thead>
<tr>
<th>Year</th>
<th>No. of Groups</th>
<th>Cumulative No. of Groups</th>
</tr>
</thead>
<tbody>
<tr>
<td>1996-97</td>
<td>408</td>
<td>408</td>
</tr>
<tr>
<td>1997-98</td>
<td>554</td>
<td>962</td>
</tr>
<tr>
<td>1998-99</td>
<td>612</td>
<td>1574</td>
</tr>
<tr>
<td>1999-00</td>
<td>2633</td>
<td>4207</td>
</tr>
<tr>
<td>2000-01</td>
<td>7715</td>
<td>11922</td>
</tr>
<tr>
<td>2001-02</td>
<td>16926</td>
<td>28848</td>
</tr>
<tr>
<td>2002-03</td>
<td>19560</td>
<td>48408</td>
</tr>
<tr>
<td>2003-04</td>
<td>22910</td>
<td>71318</td>
</tr>
<tr>
<td>2004-05</td>
<td>23614</td>
<td>94932</td>
</tr>
<tr>
<td>2005-06</td>
<td>29610</td>
<td>124542</td>
</tr>
</tbody>
</table>

Source: The Circular of SHGs Bank linkage programme: NABARD.

It was inferred from Table 2.4 that the number of SHGs is increasing in Tamil Nadu and it shows the growth of SHGs.
2.6.3.4 SHG at the District Level

In Tamilnadu, SHG became a popular movement inspiring many more members to start the Self Help Group throughout the state. In quick succession, many SHG were formed in the state and the details about this were presented in Table 2.5.

**TABLE 2.5**

District wise SHG Formed in Tamilnadu on 30-11-2006

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name of the District</th>
<th>Number of Total SHGs formed</th>
<th>Percentage</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Chennai</td>
<td>108</td>
<td>0.04</td>
<td>30</td>
</tr>
<tr>
<td>2</td>
<td>Coimbatore</td>
<td>9044</td>
<td>3.59</td>
<td>11</td>
</tr>
<tr>
<td>3</td>
<td>Cuddalore</td>
<td>10419</td>
<td>4.14</td>
<td>9</td>
</tr>
<tr>
<td>4</td>
<td>Dharmapuri</td>
<td>4959</td>
<td>1.97</td>
<td>28</td>
</tr>
<tr>
<td>5</td>
<td>Dindugal</td>
<td>8691</td>
<td>3.45</td>
<td>12</td>
</tr>
<tr>
<td>6</td>
<td>Erode</td>
<td>9532</td>
<td>3.79</td>
<td>10</td>
</tr>
<tr>
<td>7</td>
<td>Kancheepuram</td>
<td>14699</td>
<td>5.84</td>
<td>1</td>
</tr>
<tr>
<td>8</td>
<td>Kanyakumari</td>
<td>11933</td>
<td>4.74</td>
<td>5</td>
</tr>
<tr>
<td>9</td>
<td>Karur</td>
<td>6602</td>
<td>2.62</td>
<td>24</td>
</tr>
<tr>
<td>10</td>
<td>Krishnagiri</td>
<td>5381</td>
<td>2.14</td>
<td>27</td>
</tr>
<tr>
<td>11</td>
<td>Madurai</td>
<td>7333</td>
<td>2.91</td>
<td>19</td>
</tr>
<tr>
<td>12</td>
<td>Nagapattinam</td>
<td>6727</td>
<td>2.67</td>
<td>21</td>
</tr>
<tr>
<td>13</td>
<td>Namakkal</td>
<td>6727</td>
<td>2.67</td>
<td>22</td>
</tr>
<tr>
<td>14</td>
<td>Nilgiris</td>
<td>4500</td>
<td>1.79</td>
<td>29</td>
</tr>
<tr>
<td>15</td>
<td>Perambalur</td>
<td>6972</td>
<td>2.77</td>
<td>20</td>
</tr>
<tr>
<td>16</td>
<td>Pudukkotai</td>
<td>8240</td>
<td>3.27</td>
<td>15</td>
</tr>
<tr>
<td>17</td>
<td>Ramanathapuram</td>
<td>6509</td>
<td>2.59</td>
<td>25</td>
</tr>
<tr>
<td>18</td>
<td>Salem</td>
<td>11638</td>
<td>4.62</td>
<td>6</td>
</tr>
<tr>
<td>19</td>
<td>Sivagangai</td>
<td>5704</td>
<td>2.27</td>
<td>26</td>
</tr>
<tr>
<td>20</td>
<td>Thiruvannamali</td>
<td>10654</td>
<td>4.23</td>
<td>8</td>
</tr>
<tr>
<td>21</td>
<td>Tirunelveli</td>
<td>10789</td>
<td>4.29</td>
<td>7</td>
</tr>
<tr>
<td>22</td>
<td>Tanjatur</td>
<td>12554</td>
<td>4.99</td>
<td>2</td>
</tr>
<tr>
<td>23</td>
<td>Theni</td>
<td>6704</td>
<td>2.66</td>
<td>23</td>
</tr>
<tr>
<td>24</td>
<td>Thiruvattur</td>
<td>7441</td>
<td>2.96</td>
<td>18</td>
</tr>
<tr>
<td>25</td>
<td>Thiruvur</td>
<td>8695</td>
<td>3.45</td>
<td>13</td>
</tr>
<tr>
<td>26</td>
<td>Thoothukudi</td>
<td>8176</td>
<td>3.25</td>
<td>16</td>
</tr>
<tr>
<td>27</td>
<td>Trichy</td>
<td>8536</td>
<td>3.39</td>
<td>14</td>
</tr>
<tr>
<td>28</td>
<td>Vellore</td>
<td>8028</td>
<td>3.19</td>
<td>17</td>
</tr>
<tr>
<td>29</td>
<td>Villupuram</td>
<td>12419</td>
<td>4.93</td>
<td>3</td>
</tr>
<tr>
<td>30</td>
<td>Virudhunagar</td>
<td>12107</td>
<td>4.81</td>
<td>4</td>
</tr>
</tbody>
</table>

Table 2.5 reviewed that of all the districts, Kancheepuram had accrued the first rank by forming the highest number of SHGs with 14699 accounting for 5.84 per cent. Tanjavur was ranked second with 12554 SHGs accounting for 4.99 per cent. Villuppuram district was ranked third with 12419 SHGs accounting for 4.93 percent. Virudhunagar is ranked fourth with 12107 SHGs accounting for 4.81 percent and the study area Kanyakumari District is ranked fifth with 11933 SHGs for 4.74 per cent had been a steady growth of SHGs in the state with 251721 having been formed up to 30th Nov, 2006. The Geographical location of Kanyakumari District was presented in Figure 3.
Kanyakumari District Map

FIGURE 3
TABLE 2.6

SHGS in Kanyakumari District on 30.11.09

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total No. of SHGs</td>
<td>13608</td>
</tr>
<tr>
<td>Total No. of Members</td>
<td>220283</td>
</tr>
<tr>
<td>No. of women Members</td>
<td>120181</td>
</tr>
<tr>
<td>No. of SHGS in Rural Areas</td>
<td>5938</td>
</tr>
<tr>
<td>No. of Members in Rural areas</td>
<td>96176</td>
</tr>
<tr>
<td>No. of SHGs in Semi Urban areas</td>
<td>6976</td>
</tr>
<tr>
<td>No. of members in Semi Urban areas</td>
<td>112739</td>
</tr>
<tr>
<td>No. of SHGs in Urban Areas</td>
<td>702</td>
</tr>
<tr>
<td>No. of member in Urban Areas</td>
<td>11368</td>
</tr>
<tr>
<td>No. of Youth SHGS</td>
<td>315</td>
</tr>
<tr>
<td>No. of members in Youth SHGS</td>
<td>5247</td>
</tr>
</tbody>
</table>

Source: Mahalir Thittam.

Kanyakumari District had four taluks namely Agasteeswaram Taluk, Vilavankode Taluk, Thovalai Taluk and Kallkulam Taluk and the population distribution in the taluks was presented in Table 2.7.

TABLE 2.7

Population Distribution in Taluks of Kanyakumari District

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Taluks</th>
<th>Males</th>
<th>Females</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Agasteeswaram</td>
<td>2,44,286</td>
<td>2,49,586,</td>
<td>4,93,852</td>
</tr>
<tr>
<td>2</td>
<td>Vilavankode</td>
<td>2,66,432</td>
<td>2,66,218</td>
<td>5,33,650</td>
</tr>
<tr>
<td>3</td>
<td>Thovalai</td>
<td>55,057</td>
<td>55,662</td>
<td>1,10,719</td>
</tr>
<tr>
<td>4</td>
<td>Kallkulam</td>
<td>2,66,494</td>
<td>2,71,319</td>
<td>5,37,813</td>
</tr>
</tbody>
</table>

According to the 2001 census, the Agasteeswaram taluk had a population of 5,37,813 with 2,66,494 males and 2,71,319 females. There were 1018 women for every 1000 men. The taluk had a literacy rate of 86.59%.

Thovalai taluk had a population of 1, 10,719 with 55,057 males and 55,662 females. There were 1011 women for every 1000 men.

The literacy rate is 85.9%

Vilavancode Taluk had a population of 533,650 with 266432 males and 2676218 females. There were 1003 women for every 1000 men.

The Taluk had a literacy rate of 85.78%.

Kalkulam taluk had a population of 537,813 with 266494 males and 271319 females. There were 1018 women for every 1000 men.

The taluk had a literacy rate of 86.59%.

**TABLE 2.8**

**Literacy Rates in the Taluks of Kanyakumari District**

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Taluks</th>
<th>Literacy Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Agasteeswaram</td>
<td>86.59</td>
</tr>
<tr>
<td>2</td>
<td>Vilavancode</td>
<td>85.78</td>
</tr>
<tr>
<td>3</td>
<td>Thovalai</td>
<td>85.90</td>
</tr>
<tr>
<td>4</td>
<td>Kalkulam</td>
<td>86.59</td>
</tr>
</tbody>
</table>

2.7 DNA OF WOMEN IN KANYAKUMARI DISTRICT

NGOs had been playing the parental role in SHGs functioning for the three decades in the sphere of socio-economic and empowerment of the rural women in Kanyakumari District. They had passed through different stages, taking up challenges from time to time with the launching of this SHGs concept. The NGOs also had come to the front in the system. Their thrift and credit programmes had been a part of wide and many activities for the last two decades. However, SHGs activities were included in credit programmes. But with SHGs credit, the ideology that goes beyond the concept of simple cash transactions had been generally accepted by the NGO, as a powerful tool for poverty alleviation and development of women in Kanyakumari District. Not only that the existing NGOs had taken up SHGs as one of their main programmes. But also several new NGOs had been formed for the launching of SHGs in the rural and urban areas for the poor, particularly, women. The role of NGO is more significant is SHGs activity. Their vast experience of SHGs activity in the country and their grassroots level involvement with the poor and problems they faced were potential factor that affirm their related role in SHG activities.

The NGOs have close relationship and good rapport with the women in villages and urban areas in organizing the poor and motivating and creating awareness. The NGOs had proven skills and capabilities
which can be used to a considerable measure in the sustainable development and empowerment process of the poor and the poorest of the country.

A savings bank account in the name of SHGS could be opened after attaining the list of documents – SHGs had to produce while opening the bank account, the resolution copy, co-signatory name and photo, and copy of the bye-laws of SHGs. After six months, SHGs could apply for direct loan. Banks sanction the loan to SHGs with the recommendation of NGOs, Mahalir Thittam, and NABARD after thorough checking of books of account of SHGs. This helps the SHG to save their surplus cash in the bank through a group account. It also helps the group to enter into money transactions with external institutions. Opening an SHGs account reduces transaction cost on the part of banker, since one single account can have a maximum of 20 people. The savings of the 20 individual SHG members were pooled on a regular basis which eventually become a large amount of money. It serves as a base of SHGs and allows the members to build a relationship with the banker to extend credits to SHGs for enterprise creation and income generation. Hence, the process works as a vehicle to reach big groups of people and provide effective financial services to SHGs, at the same time they are commercially viable for the banks.
2.7.1 Kanyakumari District Profile

2.7.1.1 Geographical Location of Kanyakumari District

Kanyakumari district was named after the Goddess Kanyakumari. This district lies at the southern most tip of peninsula India where the Indian Ocean, the Arabian Sea and the Bay of Bengal confluence. Kanyakumari was one among the districts of Tamilnadu. It was formed out of the Former Princely State of Travancore Cochin under the Linguistic Reorganization Act of 1956. The district lies between 77°05’ and 77°36’ of the eastern longitude and 8°03’ and 8°35’ of the northern latitude. The Ecological Complex or Area of Study of Kanyakumari District was really unique in character.

The district was situated at the foot of the western Ghats and was found by Tirunelveli district in the East, by Kerala State in the North-West and the Bay of Bengal in the South-East, the Indian Ocean in the South and the Arabian Sea in the West.

It was the only place in the entire world where one can witness both rising and setting of the sun. The coastline was almost regular except for some points of land projecting into the sea at Cape Comorin. There were minor ports in the district at Kolachel, Thengaipattinam, Manakudy, Kovalam, Leepuram and Marthandam. The total area of the district is 1685 sq.kms. District headquarters is at Nagercoil.41

2.7.1.2 Administrative Setup

The district was divided into two Revenue Division Padmanabapuram and Nagercoil having the head quarters at Thuckalai and Nagercoil respectively. There were four Taluks, Vilavancode, Kalkulam, Agasteeswaram, & Thovalai. The district had four municipalities, namely Nagercoil, Padmanabapuram, Colachel and Kuzhithurai. There were nine blocks. Six blocks namely Melpuram, Munchirai, Killiyoor, Thiruvatter, Thuckaly, and Kurunthancode come under Padmanabhapuram development division and the remaining three blocks Agasteeswaram, Rajakamangalam and Thovalai come under Nagercoil development division. There are 56 town panchayats in this district, out of the total 631 Town Panchayats through out the state. The district comprises 7 assembly segments and one parliament constituency. The Kanyakumari assembly segment forms part of Thiruchendur parliamentary constituency.

This district was having a favourable Agro-climatic condition to grow number of crops particularly paddy, banana, tapioca, coconut etc. The district was a fertile one having sufficient rainfall and irrigation facilities. It gets rain from the north east and south west monsoons.

The important subsidiary activities carried on by the cultivators and agriculturists were dairying and goat rearing. The district had a coastline of 6.58 kilometers spread over the west coast and east coast. A number of factors have hampered the industrial development in
the district. The important factors were lack of resources, industrial raw materials, proper transport facilities and suitable climate. Hence agriculture was the main occupation in Kanyakumari District.\textsuperscript{42}

\subsection*{2.7.1.3 Population}

According to the census 2001 the district had a population of 16,69,763 of which 8,295,42 were males and 8,40,221 were females. The density of the population in the district is 999 persons per square kilometre.

One important feature of the population of Kanyakumari District was that the total population of females outnumbers the total population of males. The ratio of male and female are 1000:1012. This was mainly because of the high literacy level of female population in this district.

\subsection*{2.7.1.4. Education}

The educational status of this district was very high as compared to other districts of Tamil Nadu. Kanyakumari District is one of the (attributing nearly cent per cent literacy in this district) 100 percent literate districts of India. The total number of educational institutions was 925. The various statistics regarding educational institutions in Kanyakumari District were listed in Table 2.9.

\footnote{\textsuperscript{42} “Census of India 2011,” District Census Hand Book, Kanyakumari District, p.8.}
TABLE 2.9

Educational Institutions of Kanyakumari

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Schools &amp; Colleges</th>
<th>Number of Institutions</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Arts and Science College</td>
<td>16</td>
</tr>
<tr>
<td>2.</td>
<td>B.Ed Colleges</td>
<td>5</td>
</tr>
<tr>
<td>3.</td>
<td>Medicine – Allopathy</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Indian Medicine</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Homeopathy</td>
<td>1</td>
</tr>
<tr>
<td>4.</td>
<td>Engineering</td>
<td>9</td>
</tr>
<tr>
<td>5.</td>
<td>College for Special Education</td>
<td>8</td>
</tr>
<tr>
<td>6.</td>
<td>Pre-Primary Schools</td>
<td>83</td>
</tr>
<tr>
<td>7.</td>
<td>Primary schools</td>
<td>413</td>
</tr>
<tr>
<td>8.</td>
<td>Middle Schools</td>
<td>147</td>
</tr>
<tr>
<td>9.</td>
<td>High Schools</td>
<td>120</td>
</tr>
<tr>
<td>10.</td>
<td>Higher Secondary Schools</td>
<td>122</td>
</tr>
<tr>
<td>11.</td>
<td>Teachers Training Institute</td>
<td>4</td>
</tr>
<tr>
<td>12.</td>
<td>Industrial Training Institute</td>
<td>23</td>
</tr>
<tr>
<td>13.</td>
<td>Computer Training Centre</td>
<td>192</td>
</tr>
<tr>
<td>14.</td>
<td>Polytechnics</td>
<td>9</td>
</tr>
</tbody>
</table>

Source: District Statistical Hand Book.

2.7.1.5 People and Culture

The people were the human resources of the district. Their culture, religion, aptitude, habits, beliefs and talents had a bearing on how the district presents itself to others.

2.7.1.6 Language

Tamil and Malayalam were the two major languages spoken in the district.
2.7.1.7 Industrial Co-Operatives

People belonging to the weaker sections like the most backward class, scheduled tribes, women artisans, ex-servicemen, physically handicapped persons and people below poverty line did not have adequate resources to start industries of their own. They did not have land, buildings, machinery, raw materials and marketing facilities which were a pre-requisite for starting industries. The co-operative movement helps this section of the people by providing all the major industrial inputs. This movement had taken strong roots in the sphere of industrial development in this district. At present there were different types of industrial co-operatives functioning in this district, in large number. Of them 82, societies were handloom co-operatives, 2 match service societies and 14 coir workers industrial co-operative societies. The rest cover printing press, tiles, tailoring, wood carving and engineering\(^{43}\).

Members of SHGs get huge amount of loan for production and marketing of their products from the well established Banks at regular interval in the form of ‘Cash credit’. These co-operatives had brought thousands of industrial workers under their fold in this tiny district\(^{44}\).

2.7.1.8 Occupational Structure

According to the 2001 census, nearly half of the working


populations derive employment from agriculture. The major occupations of the people in this district were agriculture and allied activities.

Paddy, Tapioca, Coconut, Banana, Cashew, Mango, Jack, Fruit, Pineapple and Groundnut were the important crops. Paddy and coconut were irrigated while tapioca is a dry crop grown under rain fed conditions. The net area sown is 86,055 hectares and the gross cropped area is 1,16,170 hectares. Paddy accounts for 46 per cent of the total cropped area, coconut 13 per cent and tapioca 10 per cent\(^\text{45}\).

2.7.1.9 Industrial Status of the District

Kanyakumari district was industrially a backward one. At present there were only four large scale industries functioning in the district. There were only two cotton textile mills, One in the co-operative sector (Kanya spinning mill, Aralvaimozhi cotton yarn production) and the other in private sector (Nagammal Mills, Nagercoil cotton yarn production). The Indian Rare Earth Limited has a factory at Manavalakurichi (illuminate production). Now a days there were a number of private industries such as Topco coir industry in Ammandivilai in private sector (coir matting and mats production). The total number of workers in these four major industries is 805, 142, 665 and 375 workers respectively.

Forty six fishing centres were situated in the sea shore. Next

\(^{45}\) Potential linked Credit Plan Kanyakumari District, 2003-04, p.3.
to Agriculture, people were engaged in fishing. Cashew processing was advancing and having more than 30,000 workers engaged in this sector.

The small scale industries in Kanyakumari district were also not well developed. At present there were only 17 different types of small scale industries functioning with 1369 small scale industrial units as shown in the table 2.10.

### TABLE 2.10

**Small Scale Industrial Units in Kanyakumari District**

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Nature of Industry</th>
<th>Number of Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Wood –based Industries</td>
<td>166</td>
</tr>
<tr>
<td>2</td>
<td>Engineering Industries and allied</td>
<td>210</td>
</tr>
<tr>
<td>3</td>
<td>Printing and Binding Industry</td>
<td>130</td>
</tr>
<tr>
<td>4</td>
<td>Blacksmith and allied</td>
<td>60</td>
</tr>
<tr>
<td>5</td>
<td>Food products</td>
<td>65</td>
</tr>
<tr>
<td>6</td>
<td>Ice products</td>
<td>18</td>
</tr>
<tr>
<td>7</td>
<td>Rubber Based Industries</td>
<td>30</td>
</tr>
<tr>
<td>8</td>
<td>Coir Based Industries</td>
<td>65</td>
</tr>
<tr>
<td>9</td>
<td>Plastic Industries</td>
<td>10</td>
</tr>
<tr>
<td>10</td>
<td>Candle Industries</td>
<td>35</td>
</tr>
<tr>
<td>11</td>
<td>Brush Making Industries</td>
<td>40</td>
</tr>
<tr>
<td>12</td>
<td>Tapioca Starch</td>
<td>4</td>
</tr>
<tr>
<td>13</td>
<td>Cashew Kernels</td>
<td>105</td>
</tr>
<tr>
<td>14</td>
<td>Soap Industries</td>
<td>24</td>
</tr>
<tr>
<td>15</td>
<td>Chemical Industries</td>
<td>15</td>
</tr>
<tr>
<td>16</td>
<td>Miscellaneous Industries</td>
<td>212</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>1189</strong></td>
</tr>
</tbody>
</table>

Village industries make soap production out of non-edible oil, village pottery, palmgur, fibre extraction, bamboo and rattan works, village oil ghani, bee-keeping, carpentry, medical herbs collection and lime kiln.

Besides, Kanyakumari district had a number of industries of art and crafts. Among them stone carving, wood carving, art metal wares, temple jewellery, artistic glass work, wax models, silver jewellery, chunk product, musical instruments, screwpine products, embroidery and lace works, palm leaf products, Korai mat and doll making were worth noted.

The most important point to remember here was that the Kanyakumari district had a very good basic infrastructural facility for the quick growth of industries in this district.

2.8 PROBLEMS TOWARDS DEVELOPMENT OF WOMEN

Women in SHGs face a lot of problems to attain development. They had some constraints which hinders their development. The major problems faced by women in SHGs were family problems, financial problem, individual freedom and favourable working conditions.

2.8.1 Problems in the Family

Women needs family support for balancing her worklife. She needs assistance or help from her parents, husband, in laws and other relations. Male dominant husband creates problem and she could not come up in her worklife. Development is hindered by the family members
through comments, stress and the main problem for a woman in her family was to take care of her children and to take care of the household activities. If she gets support from the family members she could develop in her career life also. For the success of every man, a woman stands behind. It is suitable for women also. For the success of every woman, a family stands behind.

The demographic changes had enabled women to take up paid employment; that is, they marry earlier, live longer, and have fewer children in shorter and earlier period of their life.

Women's incomes were needed to keep many families above the poverty line.

Women had been portrayed as those business undertaking on predictable lines like papad, pickle manufacturing and the like. Indeed, a large number of women were engaged in such supplementary income-generating activities. The base of most such activities had been "home" and those have been direct or indirect extensions of the usual household chores of a woman, sometimes a woman is good in the kitchen or as a housewife. Women could not have equality with men as long as they were excluded from socially productive work. Potentiality of women as human resources could be utilized only if they were assured full participation in economic activities. Today, the economy and the women movements had forced the business circles to include women in career paths which were hitherto
closed for them. Working women were challenged to excel in spite of all the odds which may range from inequalities at the workplace and primary domestic responsibility to the workplace where changes was the only guarantee. For those women who aspire to be in management, it takes more than skills, such as time management, delegation, problem solving, negotiation and assertiveness. It takes commitment, leadership and ability to set and achieve goals and take risks.

Interestingly it had been found that women who own property face less violence at home compared to ones who were completely economically dependent on their spouses. A serious change in mindset and actual sharing of some of the economic clout would help women better assert their rights. It would also give women an increased status, more power and better say in decision making. Women in the SHGs face many problems to get ahead their life in business.

The greatest deterrent to women entrepreneurs was that they are women. A kind of patriarchal – male dominant social order was the road block to them in their way towards business success. Male members think it a big risk financing the ventures run by women.

Women's family obligations also bar them from becoming successful in both developed and developing nations. "Having primary responsibility for children, home and older dependent family members, few
women can devote all their time and energies to their work" (Starcher, 1996, p.8). The financial institutions discourage women on the belief that they could at any time leave their work and become housewives again. The result is that they were forced to rely on their own savings, and loan from relatives and family friends.

Indian women give more emphasis to family ties and relationships. Married women had to make a time balance between work and family. Moreover, the success depends on the support the family members extended to women in the business process and management. The interest of the family members was a determinant factor in the realization of women folk business aspirations.

**2.8.2 Problems in the Finance**

Women need financial support for her well-being and to uplift her family status. Because of the illiteracy level she was affected by the bank’s domination and she is not able to take loans and scared of bank and other financial institutions. When financial crises arises, they faces a lot of problems like starvation, poor health, poor education for her children, unable to repay loans and the like.

Microfinance programs range from small scale self-help groups to large poverty-targeted banks. One model may vary in delivery, group functions and structures, and complementary services. There could be three contrasting approaches to microfinance and women's
empowerment: the financial sustainability approach, the integrated community development approach, and the feminist empowerment approach. However, program evaluations revealed the need to question the assumptions underlying all the three approaches. In most programs, women benefited to a limited degree. Many women did not control the loan use. Most women were engaged in low paid, traditionally female activities, and increases in income were small. Resources and time invested in economic activity were limited by responsibility for household consumption and unpaid domestic work. Microfinance programs sometimes created domestic tension between spouses and loss of spousal income and support. Group repayment pressures sometimes created pressures between women. Many women focused on personal rather than social objectives.

The special schemes from government and financial institutions to assist women in creating enterprises and the conducive platform provided by the X plan by virtue of its thrust on women's social and economic empowerment and gender justice.

The financial institutions were skeptical about the entrepreneurial abilities of women. The bankers consider women loonies as higher risk than men loonies. The bankers put unrealistic and unreasonable securities to get loan to women entrepreneurs. According to a report by the United Nations Industrial Development Organization (UNIDO), "despite
evidence that women's loan repayment rates are higher than men's, women still face more difficulties in obtaining credit", often due to discriminatory attitudes of banks and informal lending groups (UNIDO, 1995b).

Entrepreneurs usually require financial assistance of some kind to launch their ventures - be it a formal bank loan or money from a savings account. “Women in developing nations have little access to funds, due to the fact that they are concentrated in poor rural communities with few opportunities to borrow money”. (Starcher, 1996; UNIDO, 1995a). Women were suffering from inadequate financial resources and working capital. Women lack access to external funds due to their inability to provide tangible security. Very few women have the tangible property in hand.

**Malnutrition**

Generally in India, women were the one who eat last and least in the whole family. So they eat whatever is left after men folk are satisfied. As a result most of the times their food intake did not contain the nutritional value required in maintaining a healthy body. This nutritional deficiency had two major consequences for women first they become anemic and second they never achieve their full growth, which leads to an unending cycle of undergrowth as malnourished women could not give birth to a healthy baby.
Poor Health

The malnutrition results in poor health of women. The women of India were prejudiced from the birth itself. They were not breastfed for long. In the want of a son the women wants to get pregnant as soon as possible which decreases the caring period to the girl child whereas the male members get adequate care and nutrition. Women were not given the right to free movement that means that they could not go anywhere on their own if they want and they have to take the permission of the male member in the family or have to take them along. This results in decrease in women's visit to doctor and she could not pay attention to her health as a result.

Maternal Mortality

The mortality rate in India is among highest in the world. As females were not given proper attention, which results in the malnutrition and then they were married at an early age which leads to pregnancies at younger age when the body is not ready to bear the burden of a child. All this results in complications, which might lead to gynecological problems, which might become serious with time and may ultimately, lead to death.

Lack of Education

In India, women's education never got its due share of attention. From the medieval, India women were debarred from the educational field. According to medieval perception, women need just
household education and this perception of medieval India still persists in villages of India even today. Girls were supposed to fulfill domestic duties and education becomes secondary for them whereas it was considered to be important for boys. Although scenario in urban areas had changed a lot and women were opting for higher education but majority of Indian population residing in villages still live in medieval times. The people of villages consider girls to be curse and they do not want to waste money and time on them as they think that women should be wedded off as soon as possible.

The main reason for not sending girls to school was the poor economic condition. Another reason was far off location of schools. In Indian society virginity and purity is given utmost importance during marriage and people were afraid to send their girl child to far off schools were male teacher teach them along with boys.

The lack of education was the root cause for many other problems. An uneducated mother could not look after her children properly and she was not aware of the deadly diseases and their cure, which leads to the poor health of the children. An uneducated person did not know about hygiene. This lack of knowledge of hygiene may lead to poor health of the whole family.

**2.8.3 Problems in Individual Freedom**

Women need individual freedom to work, study, live and to
shape up her own life. There were many things which intrude her individual freedom and if she get rid from those things which affect her, she could get development.

As education had spread and compulsion for earning have grown, more and women have started to go out of homes and opt either for wage employment or self-employment (entrepreneurial) career. In case of women, the handicaps to enter into business ownership had been too many given by the traditional, conservative and orthodox Indian society. The process of breaking many of these shackles had been rather slow. However, changes had started taking place as far as the role of women in economic development was concerned.\(^\text{46}\) Despite the social bias, men and women were equal before the law. They equally deserve respect and the opportunity to develop their full potential.

The main factors that account for the rising number of women's participation in the labour force were the implementation of new technological processes within large-scale administrative and productive system had led to the de-skilled of jobs so that highly trained male workers could be replaced by cheaper, semi-skilled workers.

**Mistreatment**

In India violence against women was a common evil. Not just in remote parts but in cities also, women bear the brunt. They were

subjected to physical and mental violence. They were the one who work most but were not given their due. A woman was not safe anywhere, neither at home nor at workplace. Every hour a woman was raped in India and every 93 minutes a woman was burnt to death due to dowry problem.\footnote{Shoba Saxena, “Crimes against Women and Protective Laws”, Deep and Deep Publications, 1995.} There were many laws such as The Hindu Marriage Act of 1955, The Hindu Succession Act of 1956, The Hindu Widow Remarriage Act of 1856, The Hindu Women Right to Property Act of 1937, The Dowry Prohibition Act of 1961, to protect women and the punishment was severe, but the conviction rate of crime against women was very low in India.

**Lack of power**

In India a large percentage of women did not have power. They could not take decisions independently not even related to their own life. They had to take permission of male members for each and every issue. They did not have any say in important household matters and not in matter of their own marriage.

**Marriage**

The family mainly fixes the marriages in India. The scenario in villages was very bad. The girl is not consulted, but is told to marry a guy whom her family had chosen for him. They were taught to abide by the whims and fancies of their husbands. Going against the wishes of their husband was considered to be a sin. In marriage, husband always had the
upper hand. The groom and his parents show as if they were obliging the
girl by marrying her and in return they demand hefty dowry.

Dowry

Dowry was a serious issue. Courts were flooded with cases
related to death due to dowry harassment by husband and in laws. In
ancient times women were given 'Stridhan' when they departed from the
house of their parents. This amount of money was given to her as a gift
which she could use on her and her children but her in-laws did not have
any right on that amount. This amount was supposed to help the girl in
time of need. Slowly this tradition became obligatory and took the form of
dowry. Nowadays parents have to give hefty amount in dowry, the in
laws of their girl were not concerned whether they can afford it or not. If
a girl brings large amount of dowry she was given respect and was treated
well in her new home and if she did not bring dowry according to
expectations of her in-laws, she has to suffer harassment. Due to this evil
practice many newly wed women of India had to loose their lives.

Female Infanticide

As women were supposed to be and in some areas of India
were still considered to be curse by some strata of society their birth was
taken as a burden. So in past times they were killed as soon as they were

49 Jagan Mohan Rao, R., “Dowry System in India – A Socio-Legal Approach to the Problem”,
born. In some of the Rajput clans of Rajasthan newly born girl child was dropped in a large bowl of milk and was killed. Today with the help of technology the sex of the unborn baby was determined and if it was a girl child then it is aborted down. In all this procedure women did not have any say. They have to do according to the wish of their husbands. Even if she did not want to abort she did not have any choice.

**Divorce**

The divorce rate in India was not so high compared to western countries but it did not mean that marriages were more successful here. The reason behind low level of divorce rate was that it was looked down by the society. It was regarded as the sign of failure of marriage, especially of women. She was treated as if she had committed some crime by divorcing her husband. In some communities like Muslim women, did not have the right to divorce their husband. They were divorced at just the pronouncement of "I divorce you" by their husband thrice and they could not do anything except to be the mute spectator. Recently Muslim Law Board had given right of divorce to women. After divorce women was entitled to get her "Mehr" for herself and her children's sustenance. In Hindu society women get maintenance for themselves and their children after divorce.

**Child Education**

Another job in which Indian women were doing so well is
that of teachers. In country like India where millions were groping in the
darkness of illiteracy and ignorance efficient teaching to children were
most urgently needed.\footnote{Cynthia D. Fisher, et al., “Human Resource Management”, All India Publishers and
Distributors, Chennai, 1997, p.363.} By virtue of their love and affection for children,
women had proved the best teachers in the primary and kindergarten
schools. They could better understand the psychology of a child than the
male teachers. Small children in the kindergarten schools get motherly
affection from the lady teachers. It was probably significant that the
Montessori system of education was being conducted mostly by the women
in this country.

\textbf{2.8.4 Problems in Favourable Working Conditions}

Women need a friendly and conducive environment to work
with. If she gets all the needed facilities and amenities she could get
developed. The workplace problems were like stress, tired, boredom, male
Delhi, 2003, p.82.} She should get rid of these problems to get
developed.

Women in organizations neither act like women nor men. If
they act like men, they were considered to be unfeminine. If they were
feminine, they were considered to be weak. A very narrow band of
acceptable behavior exists. They had to be soft and refrain from doing the
thing which men do to gather power and control.
Women were increasingly becoming conscious about their existence, rights and work situations. But even today there were numerous barriers and tangible obstacles which they were facing in the field of business. Despite this revolution in the number of working women, numerous studies reveal that professional women face stereotyped struggle with a bias in performance appraisal, promotion, and salary and were confronted with serious work life tradeoffs as they climb the corporate ladder; they were blocked in their attempts to gain access to higher occupational positions. Glass Ceiling and Maternal Walls were the blocks usually faced by women in organizations. Many women were viewing a "glass ceiling" over their aspirations, which allow them to see where they might go but preventing them from getting there.

Today, glass ceiling had acquired a wider connotation. It had now become a byword for the invisible and impenetrable wall that prevents competent women, minorities and immigrants in their odyssey towards their career path. Giving birth to a child forces a women to drop out of the organization race for a period. Their returns is not as easy as one would think owing to various reasons like-her old position might have been filled, in technologically sensitive industries, her knowledge might have been outdated, or she might have a new boss to whom she had to prove herself.

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all over again—this time with the handicap of also having the duty to take care of a demanding infant.

Women had low-level management skills. They had to depend on office staffs and intermediaries, to get things done, especially, the marketing and sales side of business.\(^5\) Here there was more probability for business fallacies like the intermediaries take major part of the surplus or profit. Marketing means mobility and confidence in dealing with the external world, both of which women had been discouraged from developing by social conditioning. Even when they were otherwise in control of an enterprise, they often depend on males of the family in this area.

The male-female ego was another factor, which develop hurdles to women in the business management process. Despite the fact that women were good in keeping their service prompt and delivery in time, due to lack of organizational skills compared to male, women had to face constraints from competition.\(^5\) The confidence to travel across day and night and even different regions and states were less found in women compared to male members. This shows the low level freedom of expression and freedom of mobility of the women members.

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Knowledge of alternative source of raw materials availability and high negotiation skills were the basic requirement to run a business. Getting the raw materials from different source with discount prices is the factor that determines the profit margin. Lack of knowledge of availability of the raw materials and low-level negotiation and bargaining skills were the factors, which affect women member's business adventures.

Knowledge of latest technological changes, know how, and education level of the person were significant factor that affect business. The literacy rate of women in India was found at low level compared to male population. Many women in developing nations lack the education needed to spur successful entrepreneurship. They were ignorant of new technologies or unskilled in their use, and often unable to do research and gain the necessary training (UNIDO, 1995b, p.1). Although great advances were being made in technology, many women's illiteracy, structural difficulties, and lack of access to technical training prevent the technology from being beneficial or even available to females.

Low-level risk taking attitude was another factor affecting women folk decision to get into business. Low-level education provides low-level self-confidence and self-reliance to the women folk to engage in business, which was continuous risk taking and strategic cession making
profession.\textsuperscript{55} Investing money, maintaining the operations and ploughing back money for surplus generation requires high risk taking attitude, courage and confidence. Though the risk tolerance ability of the women folk in day-to-day life was high compared to male members, while in business it was found opposite to that.

Achievement motivation of the women folk found less compared to male members. The low level of education and confidence leads to low level achievement and advancement motivation among women folk to engage in business operations and running a business concern.

Finally high production cost of some business operations adversely affects the development of women entrepreneurs. The installation of new machineries during expansion of the productive capacity and like similar factors dissuades the women entrepreneurs from venturing into new area.\textsuperscript{56}

\textbf{Overworked}

Indian women work more than men of India. But their work was hardly recognized as they mainly do unskilled work.\textsuperscript{57} Their household chores was never counted as a work. If a woman was working in


a field to help her husband it would also be not counted as a work. A study conducted by Mies in 1986 states that in Andhra Pradesh, a woman works around 15 hours a day during the agricultural season whereas a male on an average, works for around 7-8 hours.

2.9 STRATEGY IN DNA

Right efforts from all areas were required in the development of women members and their greater participation in the entrepreneurial activities. Following strategies could be taken into account for effective development of women members.

Consider women as specific target group for all developmental programmes. Better educational facilities and schemes should be extended to women folk from government part. Adequate training programme on management skills to be provided to women community.⁵⁸ Encourage women's participation in decision-making. Vocational training to be extended to women community that enables them to understand the production process and production management. Skill development to be done in women's polytechnics and industrial training institutes. Skills were put to work in training-cum-production workshops. Training on professional competence and leadership skill to be extended to

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women entrepreneurs. Training and counseling on a large scale of existing women entrepreneurs to remove psychological causes like lack of self confidence and fear of success. Counseling through the aid of committed NGOs, psychologists, managerial experts and technical personnel should be provided to existing and emerging women entrepreneurs. Continuous monitoring and improvement of training programmes. Activities in which women were trained should focus on their marketability and profitability. Making provision of marketing and sales assistance from government part. To encourage more passive women entrepreneurs the women training programme were organised and taught to recognize their own psychological needs and express them. State finance corporations and financing institutions permit by statute to extend purely trade related finance to women entrepreneurs. Women's development corporations gain access to open-ended financing. The financial institutions provide more working capital assistance both for small scale venture and large scale ventures. Making provision of micro credit system and enterprise credit system to the women members at local level. Repeated gender sensitization programmes should be held to train financiers to treat women with dignity and respect as persons they own their right. More governmental schemes to motivate women entrepreneurs to engage in

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small scale and large-scale business ventures. Involvement of Non-Governmental Organisations in women entrepreneurial training programmes and counseling.

2.10 SUMMARY

In this chapter, the meaning and definition of DNA (Development Need analysis) given by the Booz Allen Hamilton was discussed. The major building blocks of organisational DNA namely decision rights, motivation, information and structures were also discussed. The status of women were seen at the global level, national level, state level and District level. Finally the women DNA was found out and the problems in the society, SHGs and family were studied along with the strategies in the DNA.