CHAPTER III

METHODOLOGICAL FRAMEWORK

3.1. Need for the study

Self Help Groups bring the women under one umbrella to discuss, deliberate and to find out the gap areas within them as well as to make them as successful women in specific areas of social development is concerned. As homogeneous groups in nature and with heterogeneous in functions help the women to incorporate the entrepreneurial skills, eliminating the inhibitions, developing the effective communications and social relationships with wider spectrum of the society including banking sectors. The Self Help Groups as cornerstones to motivate themselves to build the self confidence to maximize their efficiencies considerably. The members of the Self Help Groups are in a position to obtain the necessary support from their respective families, communities and societies too. The women see some of the desirable changes in their families as they keep the children in better schools and help the families in crisis whenever the financial assistance is needed. A considerable proportion of women involve in small business after joining Self Help Groups are being quoted by studies, reports and news clippings. Beyond the domestic chores they do different kinds of activities with the support of microfinance which is one of the functions of Self Help Groups. The social cohesiveness and group dynamics are the two important dimensions to keep members of Self Help Groups always busy and to deliver the best to the society. From this back drop, the present study has been carried out in Krishnagiri district of Tamil Nadu, India where many segments of society are
economically backward. The researcher has selected the area for his research with careful yard sticks. Though the Self Help Groups do many positive works in many parts of the state how they perform in this district is the first and foremost idea of his research. He is keen to identify the contributory factors which are motivating the women to join the Self Help Groups. Further, he shows the interests in differences in decision making process within the family before and after joining the Self Help Groups.

These are the few motivating factors encouraged him to select the Krishnagiri district for the analysis.

3.2. Research Questions

1. Why certain women join the Self Help Groups?
2. What are the motivating factors behind the women to become the members of Self Help Groups?
3. What is the level of participation of women in Self Help Groups?
4. What are the role of their families and communities in helping the women in performing in the Self Help Groups?
5. What types of significant works have been developed by the women in Self Help Groups?
6. What are the characteristics of relationships developed by the women along with the formal and informal institutions?
7. What natures of confidence developed by the women after joining the Self Help Groups?
8. What are the positive changes have been emerged amongst the women after joining the Self Help Groups?
9. What are the gap areas in the women after joining Self Help Groups?

10. What are the needed steps to empower women through the Self Help Groups?

To seek answers to the questions raised above, the present study has been conducted, with the following objectives.

### 3.3. Objectives of the study

1. To study the socio-economic characteristics of women belong to Self Help Group in the study area

2. To ascertain women’s self confidence after joining the Self Help Group

3. To assess the social relationships developed by the women after joining the Self Help Group

4. To understand the entrepreneur skills developed by the Self Help Groups’ women

5. To identify the areas in which empowerment has occurred

6. To bring out the support extended by the family and community to Self Help Groups’ women

7. To know the impact of Self Help Group on empowerment of women in the study area
3.4 Area Profile

3.4.1 Profile of Tamil Nadu

Tamilnadu state is situated at the South Eastern extremity of the Indian Peninsula bounded on the north by Karanataka and Andhra Pradesh on the east by Bay of Bengal, on the South by the Indian Ocean and on the West by Kerala State.

The State can be divided broadly into two natural divisions (a) the Coastal plains of South India and (b) the hilly western area. Parallel to the coast and gradually rising from it is the broad strip of plains comprising the districts of Kancheepuram, Thiruvallur, Cuddalore and Vellore. The alluvial plains of the Cauvery Delta extending over Thanjavur and part of Tiruchirapally districts and dry southern plains in Madurai, Dindigul, Ramanathapuram, Sivaganga, Virudhnagar, Tiruneheli and Tuticorin districts It extends a little beyond Western Ghats in Kanayakumari District. The Cauvery Delta presents some extremely distinctive physical and human features, its power being a main factor in the remarkable growth, the towns of Tamilnadu have witnessed. It is associated intimately with the life of all its broader regions.

The state has an uninterrupted coastline of 922 Kms. it includes the coastline of Pondicherry and Karaikkal. The coastline is a lengthy boundary on the east. Not a single natural harbor capable of accommodating ocean-going vessels can be found on the coast. Chennai city has a artifical harbour.
Population

The provisional population of India at 00.00 Hrs. of 1st March 2011 is 1,21,01,93,422 comprising of 62,37,24,248 males and 58,64,69,174 females. The Population of Tamil Nadu at the same reference date and time stood at 7,21,38,958 comprising of 3,61,58,871 males and 3,59,80,087 females. The population of Tamil Nadu constitutes 5.96% of the India's Population. It ranks 7 among the States/UTs. The States above Tamil Nadu are 1. Uttar Pradesh, 2. Maharashtra, 3. Bihar, 4. West Bengal, 5. Andhra Pradesh, and 6. Madhya Pradesh in that order.

Districts

In 2001 there were 30 districts in the State of Tamil Nadu. In 2011, two new districts were created by reorganizing the territorial jurisdictions. Krishnagiri District was carved out of the erstwhile Dharmapuri District. Similarly Tiruppur District was formed out of areas from erstwhile Coimbatore and Erode districts.

Sex Ratio

The sex ratio represents the number of females for every 1000 males. The sex ratio for Tamil Nadu has increased from 987 in 2001 to 995 in 2011. The sex ratio for India is 940 in 2011 as against 933 in 2001.

Culture And Tradition

Tamil nadu has a legacy of ancient tradition and rich cultural heritage. Dance forms like Bharathanatyam and various forms of music, including Karnatic music, have flourished here for centuries. The awe-inspiring
sculptures at the Shore Temple in Mahabalipuram and other similar art froms and sculptors found in the state date as far back as the 7th century AD famous temples, which still stand in all their pristine glory in several parts of this land, speak for themselves of the rich heritage of the Tamil people.

Handicrafts include the most intricately carved designs in wood, stone and metal. The exquisitely carved Bronze and Tanjore plates deserve special mention here.

**Agriculture Profile**

Tamilnadu is gifted with 33 river basins, the largest one’s being, Cauvery, Pennaiaru, Vaigai and Tamaraparani. Of the total area in the state, 59.2% is under cultivation (not including forestlands). Rice and various pulses are grown extensively here.

**3.4.2 Profile of Krishnagiri District**

The holy land of wise scholars, men of valour and courage, blessed with the green valleys, hills and hillocks and inhabited by people known for innovative farming was divided, for the formation of Krishnagiri district, carved out of Dharmapuri district as 30th district of Tamil Nadu. 'Krishna' refers to 'black' and 'giri' refers to 'hill'. This district is gifted with black granite hillocks and named as "krishnagiri". The region came under the rule of Krishna Deva Raya and hence it might have been named after this king. Krishnagiri district is bounded by Vellore and Thiruvannamalai districts in the East, Karnataka state in the west, State of Andhra Pradesh in the North Dharmapuri District in the south. Its area is 5143 Sq. Kms. This district is elevated from 300m to 1400m above the mean sea level. It is located
between 11° 12'N to 12° 49'N Latitude, 77° 27'E to 78° 38'E Longitude. Eastern part of the district experiences hot climate and Western part has a contrasting cold climate. The average rainfall is 830 mm per annum. March - June is summer season. July - November is Rainy Season and between December - February winter prevails. Three languages namely Tamil, Telugu and Kannada are predominantly spoken in this district. Major religions are Hindu, Islam and Christianity. This district stands as an ideal exhibit of National integration and religious harmony. The society exhibit the confluence of different languages and religions.

Road Transports:

This district is connected by Prime Minister's Golden Rectangle Project executed by National Highways Authority of India. This district has a network of National Highways converging.

NH-7 (Kanyakumari-Kashmir)

NH-46 (Chennai-Bangalore)

NH-66 (Pondicherry-Bangalore)

NH-207 (Sarjapur-Bagalur-Hosur)

NH-219 (Krishnagiri-Kuppam)

Apart from this state highways and district highways are linking almost all the towns and villages of the district. Four National highways converge at the Head Quarters of this district is unique. People of Krishnagiri District belong to various racial groups. People from Kashmir, Maharashtra, Karnataka and Andra have settled in this District. Hence it can be rightly
called a Cosmopolitan society. Ancient Art and Culture is preserved and maintained by inhabitants. The major entertainment for rural folk from the 'Street Play' (theru koothu) and 'Sevai Attam'.

**Agriculture**

The important crops of Krishnagiri District are Paddy, Maize, Ragi, Banana, Sugarcane, Cotton, Tamarind, Coconut, Mango, Groundnut, Vegetables and Flowers. The district has an excellent scope for agri business. Regional Agricultural Research Center of Tamil Nadu Agricultural University is functioning efficiently at Paithur in Kaveripattinam union since 1973 AD.

**Horticulture**

Krishnagiri District is more suitable for cultivation of Horticulture crops. Other Plantation crops, medicinal plants, Fruits, Vegetables, Spices, and flowers are grown well by way of its moderate climate, high altitude and fertility of the soil.

**Sericulture**

5069 acres of land is under mulberry cultivation in Krishnagiri District. This has the employment opportunity for about 24,345 persons at the rate of 5 per acre. Training in Mulberry farming, Rearing Silk Worms is done through a large network of Government . Departmental Institutions of Sericulture such as Silk quality development farms 75, Govt. Sericulture Training Center 1, Government. Sericulture Farm 1 Base seedlings (grain age) development farms 9, Govt. Bi-voltine grain age centers 5, Government. Cocoon Markets 5, Silk Reeling Unit 1, Silk Twisting unit 1, Technical Support and
Service Center for rearing silk worm 17, with the above maintained facilities sericulture industry has good scope in this district.

**Natural resources**

Krishnagiri is one among the districts of Tamil Nadu, which with natural resources having 2,024 Sq. Kms of forest cover is its unique feature. The hill ranges of this district are called by the name 'Melagiri'. The major type of forest seen here are Tropical, Deciduous forests, thorny shrubs and bamboo forest. Dense forest cover Denkanikottai region. The other region contains shrubs, hills and hillocks with bushes.

**Flora and Fauna**

The major wild animals include Elephants, Sambar, Spotted Deer, Gaur, Wild boar, Panther etc. The forest area of Denkanikottai Taluk froms the prime elephant habitat with lot of bamboos and this area constitutes the Cauvery elephant reserve, which is constituted over and area of about 450 Sq. Kms. The bird population is also attractive with beautiful bird like Paradise flycatcher. Big lakes in Anchetti and Hosur areas also attract large number of migratory birds like Painted storks, Teals etc. Apart from these birds and mammals, there are variety of butterflies, giant spiders etc. that are coming under endangered list. Kodakkarai shoal forest in Denkanikottai Taluk is known for large scale migratory butterflies during a particular season then one can observe thousands of migratory butterflies passing through this forest like a passing cloud.
The district is a paradise for natural lovers. The flora include variety of timber trees like Rose wood, Teak, Sandal etc. Hundereds of medicinal herbs, minor forest plants like nelli, kadukkai, cheekai, pungam etc.

Rivers

The main rivers that flow across the district are Kaveri and South Pennar. Kaveri enters the district from South West in Denkanikottai taluk and exists in South West direction. It froms a waterfalls at Hokenakkal and joins Mettur Dam. South Pennar originates in Nandidurg of Karnataka and flows through Hosur, Krishnagiri and Uthangari Taluks. Vanniyar and Markanda rivers join this South Pennar.

Reservoirs

Krishnagiri Reservoir Project, Shoolagiri-Chinnar Reservoir, Thangarai Reservoir, Pambar Reservoir, Kelevarapalli Reservoir Project and Baarur Tank are the sources of irrigation for our district. By all these water reservoirs 18,965 Hec. of land is irrigated.

Places of Worship

Arulmigu 'Penneswarar Moorthy' temple, 'Lakshminarayana' temple of Krishnagiri, 'Kundeeswarar' temple of Chinna Kothur, 'Angalamman' temple of Kaveripattinam, 'Balamurugan' temple of Jagadevi, 'Chandra choodeswarar' temple of Hosur, 'Bettaraya Swamy' Temple of Denkanikottai are few among the holy places of this Krishnagiri District. Stone inscription reveal that these temples were built during Chola and Vijaya Nagar periods. The Holy Dharga
of Denkanikottai, The Sacred Heart Church of Krishnagiri are other popular sacred places in this district

Population

In 2011, Krishnagiri had population of 1,883,731 of which male and female were 963,152 and 920,579 respectively. With regards to Sex Ratio in Krishnagiri, it stood at 956 per 1000 male compared to 2001 census figure of 944. The average national sex ratio in India is 940 as per latest reports of Census 2011 Directorate

<table>
<thead>
<tr>
<th>Description</th>
<th>2011</th>
<th>2001</th>
</tr>
</thead>
<tbody>
<tr>
<td>Actual Population</td>
<td>1,883,731</td>
<td>1,561,118</td>
</tr>
<tr>
<td>Male</td>
<td>963,152</td>
<td>803,077</td>
</tr>
<tr>
<td>Female</td>
<td>920,579</td>
<td>758,041</td>
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<tr>
<td>Population Growth</td>
<td>20.67%</td>
<td>19.62%</td>
</tr>
<tr>
<td>Area Sq. Km</td>
<td>5,086</td>
<td>5,086</td>
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<tr>
<td>Density/km2</td>
<td>370</td>
<td>307</td>
</tr>
<tr>
<td>Proportion to Tamil Nadu Population</td>
<td>2.61%</td>
<td>2.50%</td>
</tr>
<tr>
<td>Sex Ratio (Per 1000)</td>
<td>956</td>
<td>944</td>
</tr>
<tr>
<td>Child Sex Ratio (0-6 Age)</td>
<td>924</td>
<td>869</td>
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<tr>
<td></td>
<td>Average Literacy</td>
<td>Male Literacy</td>
</tr>
<tr>
<td>--------------------------------</td>
<td>------------------</td>
<td>---------------</td>
</tr>
<tr>
<td></td>
<td>72.41</td>
<td>79.65</td>
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<tr>
<td>Male Literacy</td>
<td>72.50</td>
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<tr>
<td>Female Literacy</td>
<td>51.62</td>
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<table>
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<tr>
<th>Total Child Population (0-6 Age)</th>
<th>203,730</th>
<th>214,954</th>
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<tbody>
<tr>
<td>Male Population (0-6 Age)</td>
<td>105,872</td>
<td>115,007</td>
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<tr>
<td>Female Population (0-6 Age)</td>
<td>97,858</td>
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<table>
<thead>
<tr>
<th>Literates</th>
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<tr>
<td>Male Literates</td>
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<td>Female Literates</td>
<td>533,584</td>
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<table>
<thead>
<tr>
<th>Child Proportion (0-6 Age)</th>
<th>10.82%</th>
<th>13.77%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Boys Proportion (0-6 Age)</td>
<td>10.99%</td>
<td>14.32%</td>
</tr>
<tr>
<td>Girls Proportion (0-6 Age)</td>
<td>10.63%</td>
<td>13.18%</td>
</tr>
</tbody>
</table>

### 3.5 Type of Research

The present study follows the principles of basic research, which insists that the contributions may extend the help to the existing body of scientific knowledge in the concerned area.

### 3.6 Research Design

This study pursues Descriptive Research design.
### 3.7 Universe / Sample

<table>
<thead>
<tr>
<th>S.No</th>
<th>Block</th>
<th>Panchayath</th>
<th>No of Groups</th>
<th>Total No of members</th>
<th>No of Members</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Kaveripattinam</td>
<td>Santhapuram</td>
<td>56</td>
<td>728</td>
<td>112</td>
</tr>
<tr>
<td>2</td>
<td>Bargur</td>
<td>Kattagaram</td>
<td>49</td>
<td>637</td>
<td>98</td>
</tr>
<tr>
<td>3</td>
<td>Hosur</td>
<td>Zuzuvadi</td>
<td>93</td>
<td>1302</td>
<td>186</td>
</tr>
<tr>
<td>4</td>
<td>Thally</td>
<td>Thally</td>
<td>62</td>
<td>973</td>
<td>124</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td><strong>260</strong></td>
<td><strong>3640</strong></td>
<td><strong>520</strong></td>
</tr>
</tbody>
</table>

**Sources:** Tamil Nadu Women’s Development Project (PIU) Project Implementation unit Krishnagiri District, 2010

There are ten blocks exist in Krishnagiri district of Tamil Nadu as shown in the map. To provide equal chances to all the four direction – East, West, North and South the researcher has chosen all the four existing blocks, where more number of Self Help Groups are functioning when the data were obtaining. There are 3640 members in the 260 Self Help Groups. There is no uniformity in the size of the group is concerned, however there are minimum 12 to maximum 20 members do involve as stipulated by government. So the universe of the study is 3640 and the researcher has selected 520 members as sample by using Systematic Random Sampling technique (SRS). In other words the researcher has selected at least two members from each Self Help Group (260x2=520 members).
3.8 Methods and Tools of Data Collection

The researcher uses observation and interview as methods and interview schedule as a tool for the data collection.

3.9 Statistical Tests used

Besides the percentage analysis the researcher has used Chi-Square test to analyze the data for reaching the meaningful conclusion.

3.10 Period of Data Collection

The data have been collected from April 1st 2010 to 5th of September 2010.

3.11 Pilot study and Pre-Test

The researcher has visited number of times to his area of study to get necessary information before constructing the interview schedule. These visits certainly helped him to ascertain the relevant information with regarded to structure, functions and characteristics of Self Help Groups which are operating in Krishnagiri district of Tamil Nadu.

He has keep on discussing with the research supervisor to construct the interview schedule. After several rounds of discussions, the semi structured interview schedule has prepared. The pre test helped the researcher to finalize the tool interview schedule. The researcher interviewed ten respondents in the study region and added some questions and deleted few and the interview scheduled was finally prepared with the help of the Pre-Test.
3.12 Chapter Schemes

The chapter I Introduction deals with the number of ideas and information related to Self Help Groups. The chapter II Review of Literature reviews the literature pertaining to the study of Self Help Groups. The third chapter Methodological framework tells the details of the present study and the way it has been carried out, the chapter IV analyzes the collected data in detail and the final chapter focuses its attention on the summary, conclusion and presents the essential suggestions.