

**THE ROLE OF SELF HELP GROUPS IN
COMMUNITY DEVELOPMENT : A CASE STUDY
OF SELF HELP GROUPS UNDER THE PALAI
SOCIAL WELFARE SOCIETY**

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By

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DECLARATION

I, **JUSTINE JOSEPH** hereby declare that the thesis entitled “**THE ROLE OF SELF HELP GROUPS IN COMMUNITY DEVELOPMENT: A CASE STUDY OF SELF HELP GROUPS UNDER THE PALAI SOCIAL WELFARE SOCIETY**” is a bona fide record of research carried out by me during the course of research under the guidance and supervision of Dr. P. Arunachalam, Professor, Department of Applied Economics, Cochin University of Science and Technology, Cochin, 682022.

I further declare that the titled thesis has not previously formed the basis for the award of any degree, diploma, associateship, fellowship or other similar title or recognition of any other University / Institution.

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Chapter – I

INTRODUCTION

Community Development

India the second most populous country has a population of 1.21 billion as per 2011 Census of which 68.5% lives in villages. When India attained freedom in 1947, it was imperative to bring the villages into the orbit of well knit democratic structure. This realization took a concrete shape when it found expression in our Constitution in the following words:

"The states shall strive to promote the welfare of the people by securing and protecting as effectively as it may, a social order in which, justice, social, economic and political shall conform all the institutions of national life."

Accordingly, the Community Development Programme (CDP) was inaugurated on October 2, 1952. This programme has been rated universally as the largest single venture launched in the world for reconstruction and rehabilitation of life in rural areas. In fact, Community Development is the process by which the efforts of the people are united with those of the governmental authorities to

improve the economic, social and political conditions of communities, to integrate these communities into the life of the nation and to enable them to contribute fully to national progress. Activising the individual and the community to strive for self-improvement, making use of the available government assistance depending largely on self-help and ensure peoples' participation are the key note of this programme.

(a) Definition of Community Development

It is difficult to define precisely the term Community Development. It has gone out of the earlier concepts of mass education. It has been designed to promote better living for the whole community. Following are the few classical definitions:

(i) Planning Commission

Community Development is an attempt to bring about a social and economic transformation of village life through the efforts of people themselves.

(ii) United Nations Bureau of Social Affair

Community Development is the process designed to create conditions of economic and social progress for the whole community with its active participation and fullest possible reliance upon community's initiative.

(iii) The Cambridge Summer Conference

Community Development is a movement designed to promote better living for the whole community with the active participation and on the initiative of the community.

(b) Background of Community Development

Stray attempts have been made at rural reconstruction more than fifty years back but it was Gandhi who focused attention on this problem on a national scale. Along with the fight for political freedom he laid equal stress on the people themselves promoting their welfare. He advised them to develop a self-discipline which would enable them to participate in the non-violent struggle for building up new India. He drew up an 18 points programme, which he promoted through the hands of selfless workers.

Besides, Gandhiji there were social leaders who tried experiments in rural reconstruction. Important among such experiments were those by Rabindra Nath Tagore at Shantiniketan, by the YMCA at Mart and amand those at Gurgaon and Baroda. After independence, new experiments in rural reconstruction were conducted. Among these, two projects were important. One was the Nilokheri Project started by Shri S.K. Dey. This experiment provided the answer for an integrated and balanced development of

rural areas. The another experiment was carried out at Etawah in U.P. in 1948. This was the pilot project designed to develop the people's initiative by providing them with some operational facilities, services and supplies. It was, however, soon realized that for permanent results, an all embracing development programme should be adopted as the previous attempts at rural reconstruction only touched the fringe of the problem. Accordingly, Community Development Programme initiated on October 2, 1952, on the birth anniversary of Mahatma Gandhi.

(c) Concept of Community Development

The democratic process of consulting the people about their needs and evolving them in decisions about priorities which increasingly constitutes the core of community development objectives must also obviously be embodied in appropriate political forms and local and national administrative structure. The place of community development in this wider structure of local and national life and that which is probably unique to community development is a consciously planned, directed and evaluated endeavour to participate and guide designed social change. Success in Community Development Programmes demands that the people emotionally identify themselves with these programmes. Such identification gives community development the character of

the movement providing strength and a sense of purpose to the current of change over a whole country.

In some countries Community Development Programmes are being formulated from the out-set as the long-term programme of development for the whole country. The trend away from limited or experimental community development objects and decisively towards comprehensive rural development programme conceived as an integral part of general national development policies. With this transition from initial or fragmentary activities to full scale national programmes, community development enters a phase decisive for the future one in which the promises inherent in the Community development process are being translated into specific commitments of government for the welfare of the people. At this stage, the future of the movement depends not only upon the ability of the people to respond actively and constructively to immediate tasks and ultimate goals, but also to an increasing extent upon the ability of governments and the nations at large to discharge these responsibilities.

At this final stage, Community Development may merge into new economic organs and into a well established local government

structure with social welfare provision which the people have learned to use without the need of technique directed at arousing their desire for and participation in this. However, to suggest that at some defined stage when the community's needs are met, they themselves may cease to be active about their affairs. On the contrary, both socially developed and socially under-developed communities need to evolve means by which they can continuously look at themselves with the view to identify their needs deciding upon their priorities and agreeing on ways to meet their needs. What is being discovered is that comparatively simple community of the village may, therefore, prove to have relevance for urban community in any part of the world so far as the actual processes are concerned, though the formalised structure will be very different.

In the United Nations study on social progress through community development it was found that the term Community Development is currently used mainly in relation to the rural areas of less developed countries, where major emphasis is placed upon activities for the improvement of the basic living conditions of the community including the satisfaction of some of its non-material needs. The complementary term community organization is more often used in areas in which levels of living are relatively high and

social services relatively well developed, but in which greater degree of integration and community initiative and recognition are desirable. Both terms as well combined joint community organization and development refers to similar concepts of progress through local action.

- (i) The term community development has come into international usage to connote the process by which the efforts of the people themselves are united with those of the governmental authorities to improve the economic, social and cultural conditions of the communities, to integrate the communities into the life of the nation, and to enable them to contribute fully to national progress.
- (ii) This complex of processes is then made up of two essential elements: the participation by the people themselves in efforts to improve their level of living with as much reliance, as possible on their own initiative, and the provision of technical and other services in wages which encourage initiative self-help and mutual help and make these more effective. It is expressed in wide variety of specific improvements.

(d) Approaches of Community Development

Various methods are being used in pursuit of the objectives of community development. Murray Ross identifies the following three main approaches as:

(i)The 'single function' approach in which programmes of techniques are implanted by external agents—a new school, a medical programme, or a housing project which the external agent thinks will benefit the community. . . .

In general, it may be said that the trend is away from crude methods of imposition of a project, which neglects the attitudes of residents to the innovation towards winning the support of the community for the subject.

(ii) The “multiple approach” in which there is recognition of the wholeness of community life and the team of experts seek to provide a variety of services and to solve some of the problems which may arise as the alterations are made in the community. There are of course many aspects of life in the community, which relates to customs, beliefs, ceremonies and rituals which may be affected in a fundamental way by technical changes. The units of service provided in the multiple approach seldom provide a

programme to facilitate adaption or adjustment in these areas.

- (iii) The 'inner resources' approach. Here stress is laid on the needs to encourage communities of people to identify their own wants and needs and to work co-operatively with governmental and other agencies and satisfying them. Projects are not determined but develop as discussion in communities is encouraged, proceeds and focuses the real concern of the people. As wants and needs are defined and solution sought, aid may be provided by national governments or international organizations. But the emphasis on communities of people working to define their needs and then to combine their resources with the supplies and services made available to meet the need is a question. In such an approach, technical change follows social movement and not vice-versa change comes as community sees the need for change and as it develops the will and capacity to make changes it feels desirable. The initial action required to arouse communities to desire and work for change itself requires considerable skill.

The last approach springs from the experience that plans imposed upon the people frequently breakdown because imposed

change may disrupt the people's way of living and therefore disintegrate their community life. Development is achieved only when people are helped to adjust themselves to a whole cluster of related changes. Otherwise the innovating agency may cause the disintegration of the community in which it works, not their development.

It would be seen that social workers should have the contribution to make in motivating communities to work on this problems to identify those which most urgently call for solution or are must quickly soluble and to set about discovering how these problems may be overcome or alleviated. In a condition of rapid technical change it is also necessary to motivate communities to desire and accept changes which would alter their ways of living while at the same time maintaining and even strengthening their social cohesions. Numerous examples are available in the literature of community development which show how modern science may conflict with traditional beliefs. In some communities, for example, the introduction of sanitary facilities has been regarded as a threat to the sweepers as an occupational group, in others, the pest control campaign has met with resistance due to certain traditional beliefs concerning insect life. In public administration, the use of tribal chiefs or local leaders as counterparts for the purposes of tax

collection, book keeping or the maintenance of law and order has been sometimes resulted in a weakening of the traditional role of such people, leaders or protectors of the community. Too rapid technical change which destroys old social forms without giving opportunity for new ones to develop may indeed disrupt the community, unless it is already prepared for and desires the change.

One of the reasons why these problems can't be successfully attacked in isolation is that the rural community in most less developed areas is highly integrated units held together by strong and ancient bonds of kinship, religious affiliation, intensive social action. Agricultural activity is a contiguous territory and strong consciousness of identity. It is reasonable to expect, therefore, that sound approach to such a community would involve all of the community's various aspects, and taken into consideration the effects of change in one upon the others.

Community Development in India

Historically, Community Development is as old as the Indian society itself, but the term community organization and community development was used in different terms as usual construction of village upliftment for betterment. But social work of Community

Development in the form of institutional services, is of recent origin. After the independence, social work development in India has assumed various dimensions.

(i) Community Development before Independence

The significant development of the post-independence period is the emphasis on Community Development as the method of preserving social health and achieving social efficiency. Yet harmonious and co-operative community life has generally been a feature of village communities in India since ancient times. Some people even believe that this is as old as the civilization in the country. The development of Mohanjodaro and other places connected with the Indus valley civilization are said to be some of the concept of intensive development. At that time community development programmes veered round the village council or village panchayat, which was the unique institution in each village. Each village has its own council or sabha hall where the village elders assemble to discuss and deliberate over question of public interest. The village council superintendent looked after all kinds of village affairs, i.e. village banking, charities, public works, village disputes, temple management, village defense and so on. During Muslims' period the further development of village communities were arrested though the Muslim leaders did not interfere much

with the existing arrangements. The British Government did not interfere with the activities of village communities in any direct way but the direct effect of British policy and administration was such that the village panchayats lost their vigour gradually and become defunct. The various causes which are attributed to the decay of village life in India are as follows:

(a) Effect of Industrial Revolution

During the British period there was a great change in the social set-up specially in the industrial field. Many new western industries and the small Indian industries were affected because the raw materials were given only to the big industries.

(b) No Improvement in Agriculture

India is predominantly an agricultural country. Nearly 57 per cent of its population is dependent on agriculture. Actually the agriculture needs reformation but the Britishers did not care the Indian farmers. Agriculture are to be improved and the use of improved high yield varieties of seed, fertilizers, etc. has to be done by the government but in fact the British government did not do anything.

(c) Growing Population

Due to the growth in the population the lands and family were separated and they became economically poor.

(d) Sub-division of Land

Today, government is anxious to provide landless people particularly those belonging to the weaker sections with land so that they can have a means of livelihood but it was not so at the time of Britishers in India

(ii) Community Development after Independence

Community Development Programme before independence, was officially not so persuasive and therefore non-official programme backed by the national government has become the live force and non-official programmes have, therefore, lost their importance. Of course, the missionaries and other programmes including that of VinobaBhave, a follower of Mahatma Gandhi in the form of Bhoodan movement are still going on, but they are insignificant as compared to the official programme.

Community development as a programme in India came into existence in rural areas immediately after independence i.e. in the year 1950. The main cause of development of Community Development was poverty. The situation was worst during this

period. Majority of people in rural areas were living below the poverty line. Then another reason is illiteracy. It was 10% of people who were literate and 90% of people did not know how to read and write. Next is the health service. Primary health centres and other health services were not available to the rural populace. After that comes the bureaucracy. The administrative structure of British pattern of system was exploitative in nature. Lastly, the social structure was also responsible for Community Development Programmes. It was rigid and caste-based during that time. It was divided at caste level and there was unequal distribution of production assets.

Community Development is a process which is a movement characterised by the people and the government working together for the well-being and development of the people. Development involves dimensions like educational, cultural, social, economical, political, etc. It is collective in nature and requires collaboration of the people. Government is a partner in leading the people to achieve their goals and people have their own administration. In this approach people's participation is emphasised. Some of the important aspects of community development programmes are as follows:

(a) Conception of Self-Help

It is based on the concept of self-help and people have to work for their own benefits. Government gives people technical manpower and people have to work for themselves. They get all assistance from the required source. The government gives them productive assets in Integrated Rural Development Programme (IRDP).

(b) Need-based Planning

The planning of projects are based on the need of the people. In case of IRDP, if the beneficiary has agricultural land then planning is done in such a way in which one can develop agriculture.

(c) Emphasis on Collaboration

In municipal co-operation, development authorities or other people concerned are given financial and technical assistance. They collaborate together for development work.

(d) Leadership

The local leaders are given the power. They are the representatives of the people and they are trained to perform their duties and responsibility for the development of the people.

(e) Interdisciplinary Approach

Community development programmes are interdisciplinary in nature as it aims at total development of the people. In a health programme it may involve doctors, nurses, paramedical staffs and social workers. Similarly in the field of agricultural development there may be veterinary doctors, agricultural specialists, community workers, etc.

At present, community development has grown up to be an important programme for urban and rural development in India.

Principles of Community Organisation and Community Development

Some of the important principles of community organisation and community development are as follows:

- (a) Creating discontent with existing conditions and standard of living of the people or the members of the community.
- (b) Discontent must be focussed and channelled into organisation of village communities, planning their programme and taking action for satisfying their needs (i.e., specific problems).

- (c) The discontent which initiates community organisations must be widely shared in the community.
- (d) Local leaders both formal and informal, must be involved in the developmental works.
- (e) Local self-governing bodies which plan to undertake community work must have goals and methods of high acceptability.
- (f) The hidden potentialities and existing resources of the community must be utilised for developmental works.
- (g) The local organisation, which is meant to take up developmental work in the community, must develop active and effective lines of communication within their active members and between the organisations and their village people.
- (h) The local governing bodies should support and strengthen the groups which co-operate in the development programmes of the community,
- (i) The organization should be flexible in the organisational procedures without disturbing its regular decision-making routines.

- (j) There should be arrangement for the development of effective community leadership through training and guidance.
- (k) The social worker must understand the community and its social structure. The social structure includes:
 - (a) The organisation of the community, i.e. division of population into farmers, businessmen, administrators, etc.
 - (b) The group in the village or community— religious or political, etc.
 - (c) Pattern influencing social structure. Under this the workers are required to know:
 - (a) Who makes important decisions in the community
 - (b) To whom people go when they need help or advice.
 - (c) Who influences the decision-making.
- (l) Recognition of dignity of individuals in the community.

The dignity requires the knowledge of value system which may include:

 - (i) Personal characteristics, truthfulness, honesty, hospitality and reliability.

- (ii) Caste of the individuals.
 - (iii) Financial conditions.
 - (iv) Respect to elders.
 - (v) Individual participation,
- (m) Change in the attitude of the people through programme of continuous education.
- (n) It must be a collective responsibility in the development process.

The goal formulation is crucial in effective group work (community or team work) practice. A person may refer himself be referred by another agency or worker or be sought out by the worker. Whichever way he comes, he will have some ideas as to what he hopes to gain from a group. Equally the workers will have certain purposes in mind which will be a composite of agency, personal and professional goals and these may correspond to, or conflict with, the goals of the community. The purposes of both the social worker and the community members should be clarified only in the life of the group (community).

In community organization and community development a context of treatment is a one-to-one relationship along with the community. Every individual is important in a community.

Together with the common goals each and every individual in the group must be taken care of. The worker should focus his attention on the community issue rather than of his self-interest.

The influence of the worker is also of importance. In working with the group the worker recognizes himself as the central figure trying to balance the needs of the individual with the needs of the community as a whole. Often it is the worker who has formed the group to community knows all the members, though the agency, maintains a continuous link with all the members. The role of worker as a central figure will vary according to the needs, setting maturity and stage of development of the community.

The procedure for making group or community satisfying and productive is something an encourager or social worker will have to search out in each unique nucleus with which he works. There is a spirit he should work and seek to develop in the community, there is no predictably proper methodology. He should build up an atmosphere which helps members to cope with their community conflict so that they may acquire skill to be transferred to other conflicts and pressures external to the group.

There are some group suggestions for building that atmosphere. In order to make this clear, a distinction should be made between his presence as a social worker who takes part in discussion as contrasted with his activity in interrupting or redirecting the nucleus process.

He should constantly create an atmosphere by being present, by staying awake by smiling, by making remarks or raising question in discussion. He intervenes however, when he concludes that something has gone wrong and he is called upon to take the initiative. The initiative he shows could result in disaster and expose him to condemnation. But if the intervention is wise and skillful, it will tend to increase the amount of citizen control of the process.

Development is a complex concept. It is a user-friendly concept too, having many potential users (Black, 1991). It can be defined in different ways, depending on the characteristics of individuals, people's lives or that of the whole societies. Development means different things for different individuals and for different social groups. Status of the nations is assessed or described using development indicators. The nations are assigned the status as developed, developing, less developed, under developed, backward and third world etc. with the help of these

indicators. Development is generally used from the perspective of growth but now it has become an independent concept. It is a liberating process with qualitative change and quantitative growth. In this process the already excluded and subordinated social groups are not only transform their physical environment, but also gain power over their economic and political environment and over the knowledge, skills and other resources. Thus focus of the development objectives are shifted from economic growth to social emancipation in relation to the complex transformation from domination, subordination and exploitation.

Meaning of Development

Over a period of time development has carried different meanings, but in present sense developmental understanding dates from post war era of modern development thinking. Kurt Martin (1991) considered the classical political economists from Ricardo to Marx as developmental thinkers for they addressed similar economic problems of economic development. Capitalism and communism were two competing development strategies adapted by western countries where the core meaning of development was catching up with the advanced industrialized countries. In the 19th century England, development referred to remedies for the shortcomings and maladies of progress. This

involves questions like population, unemployment, the social question and urban squalor. In this, argument progress and development are contrasted and development differs and complements and progress. According to Hegel progress is linear and development is curvilinear (Cowen and Shenton,1996). Development thinking in Europe and the colonies had transition in the twentieth century where industrialization left people uprooted and out of work and affected social relations.

Next phase in the modern development thinking is colonial economics. Development referred mainly to colonial resource management with two components, the first being to make the colonies cost-effective, and the second to build up economic resources with a view to national independence. In the colonial economics industrialization has no part, as the colonies have to export the raw materials for the industries in the metropolitan countries. The Growth theory and Big Push theory of this period had the core meaning of development as economic growth, industrial revolution. Industrialization and mechanization became part of this.

Modernization theory of development broadened the development thinking, where economic growth was combined with

political modernization and nation building and social modernization such as fostering entrepreneurship and 'achievement orientation'. The core meaning of "Dependency Theory" was economic growth under the heading of accumulation. Dependent accumulation leads to the 'development of underdevelopment' and an intermediate form 'associated dependent development'. In 1970s the alternative development thinking came with the focus on social and community development. Capacitation, enlargement of people's choices i.e. enabling the capacities and entitlements are the viewpoints from the human development perception which was popular in mid 1980s. In the same period, neo liberalism, a radical perspective eliminates the foundation of development economics. The central objective in neo liberal thought is economic growth which is to be achieved through structural reform, deregulation, liberalization, privatization and the agency of development switches from state to market. Thus neo liberalism is considered as anti-development perspective in terms of means. Latest development thinking is the post development perspective which is more radical in its thought. It applies not merely to means but also to the goals and the results. The state is considered as authoritarian engineering and the results are deemed as failure or disaster.

Meanings of development changes in relation to changing circumstances and sensibilities. Development serves as a mirror of changing economic and social capacities, priorities and choices. These different dimensions of development fit them all together as part of a development mosaic and thus to reconstruct development as a synthesis of component (Pieterse 2001).

Tony Barnet T (1988) explained the meaning of development, where he identifies three meanings and three problem areas to define development. They are:-

1. Development from within - the tendency of the society to change its form as a result of processes within that society
2. Development as interaction - the interaction of the object and its environment i.e. society changes because of combinations of qualities and potentials within the object and the opportunities and resources available in the environment
3. Development as interpenetration - we cannot really draw a sharp distinction between an object and its environment.

Meaning of development depends upon the focus one can be applied to any other problems. Three problem areas, which are

usually concerned with the development particularly by sociologists, are - social, cultural and political. The three problem areas can be analysed in three ways or there are three perspectives to analyse these problems. Barnett (1988) presents it as a table which shows that the three problem areas can each be analysed in three ways and hence the implications of each of the nine possible approaches.

Table 1.1 :Development

	Development		
	From within	Interaction	Interpenetration
Social	1	2	3
Cultural	4	5	6
Political	7	8	9

Source : Barnett (1988) *Sociology and Development*.

According to Pieterse (1998) development 'even though hinges on theory as the beacon of policy, is more concerned with policy than explanatory frameworks'. Similar stress was given by Korten (1990) that' an organization cannot have a meaningful development strategy without a development theory'. Myrdal identified the importance of theoretical implications as a crucial dimension for effective development.

In Social Sciences, development emerged from evolutionism. Nineteenth century social sciences was associated with the concepts of industrialisation, urbanisation, capitalism and the enlightenment. Conceptualization of development came out from Stages Theories, Dichotomous Theories and Critical Variable Theories. Stages Theories were Comte's social dynamics, Marx's economic law of motion of modern society, Morgan's reflections on the development of kinship, Maine's views on the family and property and Tyior's on kinship system. All these theories share the enlightenment depiction of social evolution as a succession of stages: primitivism, savagery, barbarism, civilization. Dichotomous Theories conceptualize social change as a bipolar process - for Durkheim from mechanical to organic solidarity, for Tonnies from *Gemeinschaft* to *Gesellschaft*. Stages Theories may be interpreted as Dichotomous Theories "spelled out" or "extended". A different type of theory conceptualizes social change in terms of a single critical variable i.e. Weber's differentiation, increase in complexity, or rationalization (Pieterse 2001). Twentieth Century social science, from the 1930s, rejected science and social evolutionism. First and Second World Wars undermined the faith in progress. After Second World War, evolution resurfaced as attempts to reformulate evolution on the one hand and on the other hand it reemerge as

modernisation theory and discourse of development. Modernisation theory evolved from a combination of evolutionism and functionalism. Most of the concepts of modernisation are of the dichotomous type and follow some version of the tradition-modernity contrast. In Talcott Parsons' "pattern variables" the dichotomy of modernisation is defined as a movement from particularism to universalism, from ascription to achievement, from functional diffuseness to functional specificity and from affective roles to affective-neutrality.

Understandings of modernisation vary contextually in North America and Europe. Modernity was a Renaissance concept in European context however it is an Enlightenment concept in American context. European views on modernisation tend to be more layered and complex than American. As such modernisation theory is more specifically an American discourse. Frank (1969) states that 'this entire approach to economic development and cultural change attributes a history to the developed countries but denies all the history to the underdeveloped ones'. In Marxist perspective, modernisation is equivalent to capitalist development and the role of the state is to facilitate this process. In postcolonial society, according to Alavi (1973), the state mediates the competing interests of the three propertied classes - the metropolitan bourgeoisie, the indigenous bourgeoisie and the landed classes.

After Vietnam War and the end of post war boom and the mounting criticism of functionalism and Parsonian sociology, modernisation theory lost appeal. In general discourse, the key word became 'development'. Development is primarily economic development and as such measurable. Development theory reflects a mixture of discourses, primarily neoclassical economics with affinities to modernisation theory and evolutionism. Development steeped in nineteenth-century economic rationalism, oscillating between neo liberal and neo mercantilist perspectives, between the self-regulating market and state intervention. Relationship between development and underdevelopment and the role of imperialist exploitation in European modernization was the core of the dependency theory. Frank (1969) summed up it as, 'if the now underdeveloped were really to follow the stages of growth of the now developed ones, they would have to find still other people to exploit into underdevelopment, as the now developed countries did before them'. Dependency theory and other critiques of development thinking generated reflections and strategies of 'alternative development'. Pieterse (1998) stressed the importance of alternative development as 'Alternative development has been concerned with introducing alternative practices and redefining the goals of development. Arguably this has been successful, in the

sense that the key elements have been adopted in mainstream development. By the same token this means that alternative development has become less distinct from the conventional development discourse and practice since alternatives have been absorbed into mainstream development'.

Mainstream development now incorporates many alternative development elements and practices. Alternative and human development together represent a combination of local, grass root and state perspectives. In the field of development dominance of a particular ideology, exclusion of certain groups from the project (because of gender, ethnicity, religion or class) and the processes and procedures of development (for example top-down, bottom-up, participative) prevails. Some of these have been presented as development alternatives and have played a significant role in drawing attention to some of the problems of development. (Kothari Uma and Martin Minogue, 2002). Development alternatives have been, many times, successfully and often quite rapidly absorbed into the mainstream. Approaches such as gender and development, participatory development and sustainable development are the alternatives presented as popular and people-centered that has been successfully incorporated, adapted and co-opted by the main stream. Korten (1990) proposes a redefinition of development as

'Development is a process by which the members of a society increase their personal and institutional capacities to mobilize and manage resources to produce sustainable and justly distributed improvements in their quality of life consistent with their own aspirations'.

Development is an idea, an objective and an activity and all these are interrelated. The objectives of development must be incorporated into the ideas: different ideas produce different sets of objectives. In the same way, different objectives will produce different practices. This will end up in more than one theory of development and more than one practice (Kothari Uma and Martin Minogue 2002). Development triad or triangle approach is the product of crucial components, collaboration and interaction between three sets of institutions namely 'state-led', 'market-led' and 'community-led' indicating alternative models for development practice. The concept of the state has been interpreted variously as the concept of development. Marxist theory assigns an insignificant role to state as mere super structure, while in modernization perspective the state will be assumed as the lead player. Neo liberalism reduces the direct responsibilities of the state but retains its responsibility for supporting market institutions and wants the best from both approaches. Community or the civil

society, the third element in the triad also paid considerable attention in the development literature. There is no particular need to define the boundaries between state, market and community; if the focus is on real development policies and strategies, their implementation is made by a wide array of competing or collaborative institutions and upon the real effects and results.

Development Alternatives

In the 1970s alternative development which is a people centered approach was crystallized as a result of dissatisfaction with main stream development. 'Alternative' generally refers to three spheres - agent, methods and objectives or values of development. Alternative development emphasizes on agency in the sense of people's capacity to effect change. The objective of alternative development is 'overall development' while dependency theory of mainstream development has dependent development as its objective (Sheth, 1987). Alternative development is the development from below where 'below' refers to both community and NGOs. One of the key terms of alternative development is 'participation'. Besides, it travels under many aliases - appropriate development, participatory development, people-centered development, human scale development, people's-self development, autonomous development, holistic development etc. Apart from

these there are many relevant development approaches developed under specific headings such as participation, participatory action research, grass root movements, NGOs, empowerment, conscientization, liberation theology, democratization, citizenship, human rights, development ethics, ecofeminism, cultural diversity etc.

In alternative development the role of the state is not viewed in the same way as in conventional development: the state is to act as an enabler, a facilitator of the people's self development. The state is implied to perform such a role in democratization. After 1970s people-centered development is becoming mainstream development where there is a considerable overlap between mainstream and alternative development. Mainstream development now incorporates man's alternative development elements and practices. There is an identical development approach to alternative development that is propounded by UI Haq. It is Human development paradigm which have production as its core value. The Human Development Index has become an influential standard where development has been redefined as enlargement of people's choices and human capacitation which includes people's basic needs, health, literacy, education and housing matter. The bottom line agency of human development is state. Both the

alternative and human development approaches together represent a combination of local, grass roots and state perspectives and also involve different perspectives of global reform.

Women and Development

Of the world's population, women outnumbered men and yet in every country their social position is inferior to that of men. They work longer hours, have poorer educational opportunities, poorer health care, less control over their lives. Even though woman is the central figure in society, women have been either neglected or denied their place in their respective society. Women roles in production are not given due recognition. They do not possess the means of production and have been marginalized not only economically but also socio-culturally and politically. The development of women was denied for longer period but for over-all development of the society women's participation is a must in the three major areas "Education, Health and Welfare" (Bhagyalekshmi and Prema Jeyapaul 2001). Empowerment of women is considered to be the need of the hour. The concept of women's empowerment and development throughout the world has its roots in the women's movement. Feminism is the movement of 1960s, which emerged along with student unrest, civil rights movements, the anti-war and counter-culture youth movements, Third world

revolutionary movements, and the peace movements etc. social identity of its supporters is the objective of each and every movement. Struggle for social, political and economic equality of the women remains an integral part of feminism. Women have been subjects to economic discrimination, denial of certain civil and political rights, political under representation, inadequate enforcement of their rights and so on. The political and economic oppression sets the key agenda for the feminists and it is the struggle to create affirmative identities and communities to gain social legitimation for feelings, desires and life styles.

Feminist Movement

Feminism is generally thought of as a phenomenon of 19th and 20th century. The term 'feminism' is derived from the Latin word 'femina' meaning 'having the qualities of females' and it was not used by the early feminists. In 1890s, movements for women's rights and theory of sexual equality is known as 'womanism' and later the concept was replaced as feminism. The feminist ideology has a long history. In 1630s and 1650s many radical English sects supported religious equality for women. During this period there were women who effectively liberated themselves from the male clerical authority. They sought to control their conscience, to preach and to improve women's educational and economic

opportunities (Kelly, 1984). The word 'feminist' was invented by a French socialist, Charles Fourier, in early nineteenth century for asking franchise and was later extended to describe a particular strand in the women's movement that stressed the uniqueness and difference for women.

The feminism of the 19th and the early 20th centuries focused on the acquisition of a few basic political rights and liberty for women which includes the right to vote. Women in England and America won the right to vote in 1918 and 1920 respectively. The period 1920 -1960 was the period of intermission in the history of women's rights movement where a sense of complacency prevailed. After the victory on the issue of suffrage a New Feminist Movement started in the late 1960s. This decade was a period of protest movements - Civil Rights, New Left, and Anti-poverty etc.

Judith Evans (1995) in her study looks into feminism of mid and late 19th century as second wave feminism and states that there was a feminism of two forms of equality and the first one she calls liberal and the second one early radical. Liberal equality feminism asks for equality in the sense of sameness of attainment, and, therefore, treatment, and justifies it via sameness, 'androgyny'. It says: we deserve to be equal with you, for we are in

fact the same. We possess the same capabilities; but this fact has been hidden, or these abilities have, while still potentially ours, been socialized, educated, 'out'. Radical feminists see men's domination of women as the result of the system of patriarchy which is independent of all other social structures.

Liberal Feminism

Liberal feminism is a form of feminism that argues that equality for women can be achieved through legal means and social reform, and that men as a group need not be challenged. Liberal feminists characteristically speak of equality of opportunity rather than of condition. They want to advance women to what is conventionally regarded as equality with men within the various hierarchically ordered groups. Onara O'Neill, a liberal feminist, puts an argument that a genuine equality of opportunity will have two results. The first is placing of the notion of 'equality' on the agenda. The second concerns its social results and political effects. Friedan's pioneering *Feminine Mystique* (1963) charts a decline in the position of women in the United States following the Second World War. She asserts most powerfully that women are potentially equal to men in the sense that their nature is the same. She discusses that equality is not only created but also recreated and renewed after Second World War. Equality based on sameness, a

sameness masked by an alleged difference between women and men, promoted to turn women to, retain them within, the 'private realm' of health and home were the major issues of second wave feminism. Liberal feminists are equality/sameness proponents, aiming for equality of opportunity with men and pleading it on sameness grounds. Liberal feminists' suggestions to overcome this existence are through education and legal activism.

Radical Feminism

Radical feminism is a branch of feminism that views women's oppression which radical feminists refer to as "patriarchy" as a basic system of power upon which human relationships in society are arranged. It seeks to challenge this arrangement by rejecting standard gender roles and male oppression. Feminist radicals sought the eradication of discrimination by sex and race, and the simultaneous liberation of all the oppressed. Radical feminism offers the women an innate identity confronting the structure of male domination with female qualities equal to or essentialised into, maleness. It is associated with an emphasis on sexuality and 'sexual politics'. Firestone, a radical feminist, considered sexual difference as the cause for women subordination. She is a theorist of the causes of sexual subjugation and causes and maintenance of sexual difference. She says that women must rebel and they

must control fertility. Women must own their own bodies and the new technology. And women must control child bearing and rearing.

Juliet Mitchell, a radical feminist has Marxist tradition. For her women are importantly different from other groups. They are fundamental to humanity, are nonetheless marginal too. They are marginal throughout the public sphere, in all its forms. Their work is marginal to the economy as a whole; they are marginal in the sphere of production, where society itself is produced by her. According to her the place of women in the family is a social construct.

Marxist and Social Feminism

Marxist feminism is a sub-type of feminist theory which focuses on the dismantling of capitalism as a way to liberate women. Marxist feminism states that capitalism, which gives rise to economic inequality, dependence, political confusion and ultimately unhealthy social relations between men and women, is the root cause of women's oppression. Marxist and Socialist feminists link gender and women's oppression to the capitalist system of production and division of labour consistent with the system. Marxist feminism was fraught, and marred by the primacy

of capitalism and class, where as socialist feminists' project became the analysis of capitalism and patriarchy and the relationship between the two. Marxist feminists' studies show that changing roles of women in economic production are determined by the confluence of a number of historical factors: the sexual division of labour in reproduction, local class structure, the articulation of specific regions and sectors of production within national economies and the international economies. The result is a great diversity and complexity in the integration of women into the process of capitalist development. (Bandarage, 1984).

Women in Development Arena

Until 1970s women were virtually invisible to development planners and policy makers. Women's economic activities were ignored and their work was unpaid and undervalued in comparison with men's labour. Women were also marginalized in the fields of political and legal rights and access to education. Since development was primarily concerned with economic growth, women were excluded from the framework of development. Gender is typically mapped onto the dualisms to produce 'women's work' and 'men's work' - where men are thought to be primarily engaged in productive work and women in reproductive work. Development projects largely benefited men, often at the expense of

women, displacing women from their traditional productive functions and diminishing the power, status and income they had previously enjoyed (Moser, 1993). United Nations had declared the First Development Decade during 1961-70 which was devoid of any specific reference to women (Kabeer, 1996). Development programme for women is a quite recent phenomenon. Ester Boserup, Danish Development analyst's book on Women's Role in Economic Development (1970) was a break through which brought out the role of women to the forefront and recognised women as an active participant in production, in household and other sectors of society. Her pragmatic work initiated a bifurcation between generalized development theory and development theory focused on women. The latter has three distinct streams and they are: one, coming from the modified practices of development organisations, another from feminist scholarship, and third from the initiatives of women themselves. After 1970s a gender-based critique of development policies and programmes began to take shape.

Approaches in Women's Development

During the period of 1950s and 1960s there was *Welfare approach* which was the earliest approach for women. In this approach the main focus was on the reproductive role of the women. The impact of modernization on women in the third world

was perceived as a failure and in the first world countries the perception was combined with unhappiness among women. This created a wave among the liberal feminists like, Janet Richards, Rossi, Friedan, Wendall, Onara O' Neill, and culminated in the emergence of *Women in Development Movement* (WID). WID practitioners accepted 'existing social structures' and overlooked the impact and influence of class, race, and culture. In this approach women had to be integrated into development more effectively through increased participation in economic development and it was considered as the solution to women's problem. The WID approach was influential in determining the priorities for the UN Decade for Women (1975-85). In this approach they demanded equality for women in social, economic and political spheres.

WID - 'welfarist' approach was followed by the 'equity approach'-Women and Development(WAD). WAD is closely related to the dependency theory of development (Eva Rathgeber, 1990). Both dependency theory and WAD see the international structure of the world economy as the central problem. This approach focuses on the relationship between women and development processes and accepts women as important economic actors in the societies. This approach is for the maintenance of the social

structures in women's work in the public and private sectors. WAD approach assumes that once international structures become more equitable, women's position would improve. But WAD fails to question the relations between gender roles. This paved the way for the latest approach in Women development - GAD approach.

The third major theoretical track in this field is GAD, (Gender and Development) which emerged in the 1980s and represents the confluence of diverse feminist perspectives. This approach subjected the whole enterprise to a gendered analysis and derived from far-reaching critiques of the paradigm itself, prescribing a radical transformation of the social, economical, political and cultural institutions on which development was founded. It also tackles the question of inequalities in power and seeks empowerment in all fields. GAD school of thought is counted as a branch of participatory development (Rosemary McGee, 2002). This puts the stress more on development than on women, and argues that all projects are more efficient and effective if it ensures active participation of women. GAD looks for strategies that go beyond concerns with economic self-sufficiency upto the need for political self-reliance. GAD considers the organization of women at the level of local communities as the precursor of organization at higher levels (Young, 1997).

Caroline Moser (1989) has traced the evolution of practice in the field of development for women through five approaches. She formulates development for women as gender planning, which identifies the different roles played by women and men in the third world society and provides the conceptual framework and the methodological tools for incorporating gender into planning for different needs under different frame of reference. The five different historical approaches to gender planning that she identifies are welfare, equity, antipoverty, efficiency and empowerment. The welfare approach is the oldest and is still popular in social development policy for the third world in general, and women in particular. Programs in this model include food distribution programs, nutrition education, and population control projects. The equity approach recognizes that women are active participants in the development process, who through both their productive and reproductive roles provide a critical and often unacknowledged contribution to economic growth. The antipoverty approach focuses on women's poverty and the failure of the modernization in redistributing (or distributing) income. It is also known as basic needs approach where efforts are concentrated on enabling women to become income generators. The fourth approach is the efficiency approach, which Moser describes as the currently dominant WID

approach, where economic development is the prime goal. The empowerment approach is described as GAD strategy organizing around practical needs with a consciousness of both economic and gender oppression, and 'expanding to meet strategic needs. Moser sees women's organisations as the key to the empowerment strategy.

Plans and Policies for Development

Developmental activities for the countries are carried out through plans and policies. Planning was considered as a tool for social change by the elites and particularly by radical elites due to its scientific nature. Myrdal in his development theory states that the third world needs to be shifted by planning onto an upward development track. He also adds in his theory that the planners are the ones who must press for the developmental reforms. Myrdal considers the machineries of state planning as the vehicles for contriving an upward development. The process of planning was facilitated time after time by successive development 'strategies'. The plans and policies are given importance in India since independence for the development of the nation. In India emphasis on national planning and growth was initiated in the year 1950 and in every decade new strategies were introduced in the process of planning. The Green Revolution was launched in

1960s and the strategy of sectorial and regional planning was designed to meet the 'Basic Needs' during the period of 1960s - 1970s. 'Sustainable development' is the main focus in 1970s-80s with environmental planning and along with the plan to 'incorporate' women or the grassroots, into development. In 1980s, the scope and vaulting ambitions of planning have not ceased to grow (Escobar Arturo, 1995).

Plans and policies for development strategies thus framed are focused on the target groups - beneficiaries. The target groups of the Indian society can be classified on various aspects like Rural/Urban, Male/Female, Literate/Illiterate, etc. India adapts the policy of planning for every five-year as 'Five Year Plans' for the development of the nation. The rural target groups are given more importance in the Indian context as they outnumber the urban population. Indian Government has a separate portfolio for Rural Development and several development strategies are launched time to time. World Bank considered rural development as a strategy designed to improve the economic and social life of a specific group of people - the rural poor. It involves extending the benefits of development to the poorest among those who seek a livelihood in rural areas. Rural development is clearly designed to increase production and raise productivity. It is concerned with the

modernisation of society and with its transition from traditional isolation to integration with the rational economy (World Bank, 1975).

Plans and Policies in India for Women

As far as women issues are concerned India adapted welfare oriented approach. After Independence, Five Year Plans are framed by the Indian Government with broad goals. The development approaches for women introduced at the international level created awareness among the developing nations to promote women to participate in the development processes. The Indian Government recognised the tapping of human resources of women only in the mid seventies of the last century. Only after two decades of Indian independence, the Government machinery recognised women in rural areas as well as urban areas as the beneficiaries of the welfare measures. Till fifth five year plan, women were not 'recognised as the beneficiary of the development plans. For the first time in the fifth plan, integrated welfare with development approach was introduced where there was a shift in the approach. In the sixth plan the approach was expanded as a multidisciplinary approach with focus on health, education and employment. In the seventh plan women were moved to the status of beneficiary and schemes are framed specifically for women and they receive the

direct benefits. Eighth five year plan marks a definite shift from 'development' to 'empowerment' of women. The first five year plan (1951-56) has allotted an amount of four crore rupees for the needs of women and children, where as in the eighth plan (1992-97), the plan outlay has gone up to Rs.2,000 crores and which is for women development through empowerment From then women become the participating agent in the development paradigm.

Conceptual Framework

Some of the terms used frequently in this study are defined for the purpose of clarity.

***Self Help Group (SHG)**

A SHG is a spontaneous group of 15 to 20 persons of homogeneous background of same locality coming forward with a particular objective.

***Community Development**

Community Development has been described as a process of change from the traditional way of living of rural communities to a progressive way of living; as a method by which people can be assisted to develop themselves on their own capacity and resources; as a programme for accomplishing certain activities for

the welfare of the rural people; and as a movement for progress with a certain ideological context.

***SHG Leader**

Each SHG selects a leader among them and they will hold office for a period of three years. These leaders manage the group members.

***Micro Credit**

Micro credit is small amount of loans to the poor especially rural women to enable them to undertake income earning activities. The term micro finance is a broader concept which means all financial services to the poor including savings, credit, insurance services, capacity building, training programmes etc. The terms micro credit and micro finance are used interchangeably.

***Non Governmental Organisations (NGOs)**

Registered bodies that operate within a locality and act as self help promoting institutions. Its role lies in SHGs formation, monitoring and stabilization of rural poor including financial linkage

***Empowerment**

Empowerment refers to the upliftment of rural poor as reflected and assessed in select economic and social indicators. Thus, there can be economic empowerment and social empowerment. The process of empowerment is both individual and collective.

Significance of the Study

Even after more than six decades of planned economic development and various attempts to provide financial assistance to the poor, they still remain in a stage of poverty. The success of poverty alleviation and employment generation programmes lies in the evolution and participation of community based organisations at the grass roots level. People's participation in the credit delivery and recovery and the linking of the formal credit institutions and borrowers through intermediaries of SHGs have been recognised as a supplementary mechanism for providing credit support to the rural poor. Formation of SHGs is an important method which enables the downtrodden in the rural areas to become self reliant and obtain financial independence and freedom so that they can play an active role in the process of development. SHGs help in inculcating the positive values of cooperation, mutual help, mutual trust etc. among the members. Since most of the SHGs comprises

of women members, the functioning of SHGs helps in the attainment of community development through development and empowerment of women.

It is important to note that the most vital area of operation of SHGs is micro finance. Micro finance is a system of providing financial assistance to the poor to free them from the clutches of local money lenders and enable them to undertake economically productive activities for the attainment of community development. It is, therefore, important to know whether SHGs have significantly reduced the dependence of rural poor on the money lenders. The SHGs provide financial assistance based on the amount of saving made by the beneficiaries. So it is worthwhile to analyse whether the functioning of SHGs has increased the saving habit of the members. It is also useful to analyse how the poor people in rural areas utilise the loans taken by them and whether the utilisation of these loans leads to further generation of income and employment or not. It is again worthwhile to see whether the functioning of the members in the group result in raising the standard of living of the people and consequent development of the community. Further it is useful to analyse the social, cultural and political empowerment of the members. Definitely SHGs have achieved a lot in quantitative

and qualitative terms. In this study an attempt has been made to review the role played by SHGs in community development.

Statement of the Problem

In spite of the execution of many efforts for providing a descent way of living to the neglected poor, a significant portion of the poor, especially the rural poor have not been able to come to the main stream in society and contribute to the development process. Thus the development process in developing societies has bypassed the poorest of the poor in realizing the benefits of development. In spite of many development schemes meant for alleviation of poverty and development of the poor many still are in utter poverty. One of the main reasons for this is that these people have not attained financial independence so far. They have no access to the social and economic decision making process in the society. They are not really aware of the various welfare programmes being implemented for their upliftment. Lack of education, ignorance and lack of leadership are other important factors which contribute to these sections of the people always remaining as a discarded group. The rural poor still depend on local money lenders for meeting their urgent financial requirements since they do not have any savings with them and also no access to the formal lending institutions or banks. The money lenders charge

exorbitant rate of interest which further adversely affects the saving capacity of the poor.

A holistic transformational development is possible only when the capacity of both men and women are fully utilized to the maximum. So in this situation the researcher found that the concept of SHG flourished as a boom in the development process with an aim of 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 the village levels. In a country like India where a large number of people live in abject poverty and in a situation of high rate of growth of population, micro finance services through SHGs would remain an indispensable tool in the hands of the monetary authorities for initiating overall economic development through community development. The silent march of SHGs towards development of poor has kindled the interest of the researcher to make an economic appraisal of SHGs. As the poor are oppressed in all spheres of life, they need to be empowered in all walks of life. Collective strength is necessary for building solidarity and support among themselves to achieve empowerment and help in overall development of the society and the country at large. The solution to overcome poverty can only come from steps

taken through the formation of SHG as SHG is an evolving system and an ongoing process for a host of activities in the country. So, at this juncture an economic appraisal of SHGs would help to identify the impact, strength, weakness and problems in the formation and functioning of groups and it would also help the policy makers and strategy planners to formulate effective policies in India in the future. In the present study a detailed analysis has been made on the functioning of SHGs, their role in promoting social, economic, political and cultural activities and its effect on then the beneficiaries and the community as a whole. This study brings scope for further research on women entrepreneurship through SHGs, social empowerment arising out of the economic empowerment and so on.

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Chapter – II

REVIEW OF LITERATURE

Self Help Groups and micro finance have become a revolutionary movement at present and they have emerged as the most effective strategy in alleviating rural poverty and in achieving community development in the country. SHGs and micro finance have given the poor and neglected sections in the society especially women an opportunity to become agents of change for attaining development. Keeping in view of immense potential inherent in SHGs in mobilisation of savings and credit multiplication, the banks are shedding their age old reluctance to lend to the poor and are considering micro finance as one of their important marketing avenues. Since SHG is a small group of 10 to 20 persons drawn from relatively homogeneous backgrounds, the members who join the group know what benefit they and through them their community would attain from the group.

Suzanne Kindervatter (1979) describes 'eight broad characteristics and a certain pattern of events' that are common to empowerment groups. These include 1. small group structure, 2. a facilitator instead of a teacher, 3. participant leadership, 4. transfer

of responsibility to participants, 5. democratic and non-hierarchical process and relationships, 6. integration of reflection and action, 7. Promotion of self-reliance, and 8. Improvements in social, economic and/or political standing. Women self-help groups of these days have similar characteristics which show positive direction in the women's empowerment.

Researches done by Dwyer and Bruce (1988), Elavia (1994) and Buvinic and Valenzuela (1996), show that women's earnings increase their decision making power. They consistently devote much of their income to investments in the family's human capital, in expenditures on more nutritious food, more education, better health care, and more effective ways of limiting their own fertility. The effect of such investments in human capital not only makes people's lives better at the same time, it also contributes to national development by increasing the human resources of both the present and the future generations. The outputs of these studies are recognised by the World Bank and a Policy statement in 1990 suggests that extension of microcredit to women is an excellent short- and mid-term strategy, especially when the Governments has a long-term strategy of increased investment in girls' education and increased opportunities for women's formal employment. This is essentially an intergenerational strategy for

improving the economic status of women during the development process.

Vithal Rajan (1991) emphasizes the importance of people's participation in the development process. He states that the rural population faces an endemic lack of employment and that in some cases only 150 days of employment are given for women per year. The lack of employment has also been aggravated by the use of modern technology and capital-intensive methods for cash crop cultivation. He feels that the main constraint to genuine development is the lack of people's participation in the process. He states that the emphasis for such participation, now being laid by Government and development experts, has been followed by a desire to revitalize people's grassroots organisations and initiate development planning processes from the bottom upwards. While these development directions are stated in theory, very little has been done in practice to build up strong people's sanghams. He wants to utilize the sense of solidarity among the people, and promote people's organisations with the aim of self-help which is based on the accepted local cultural tradition. He stresses the involvement of ordinary people in the development process, as it is one of the main proponents of grassroots planning. He adds that people's own experience and cultural practices are to be utilized for

implementation of development strategies, so that people at the grass root level can' impart knowledge as well as receive the benefits out of it.

Aili Mari Tripp (1997) discusses women's cooperatives in her work on 'Women's Association and Networks in Tanzania'. The work was carried out among the exclusive women cooperatives started in Mlingotini, a small fishing village in Tanzania where women come together to improve their livelihood. In the village twenty one women formed a cooperative to mill rice. In few years their income and their standard of living was raised and they started obtaining profits from the mill. Then they expanded their business by starting a business of transporting and selling fish to the city. One of the respondents who was a leader stated that she witnessed several changes over the years that preceded the formation of the cooperative. She said that 'they - women are getting clever, which they didn't do in the past'. She added that wives' increased economic activity made husbands not to object them. The men needed women's income to support the family. This shows that women were mobilizing themselves together for income generating projects. This made them economically independent, extend their support to their family and to be recognised in the family. This fact of women coming together to be a perceptible

power is neither contextual nor regional it is applicable to women of any country, class, religion, race, etc.

Women in Development (WID) was applied to actions designed to ensure that women benefited or, at least, did not suffer from development efforts. He states that WID concentrates on women's economic activities. Gender and Development (GAD) is another approach in the women's development which was emphasized in recent decades. This approach seeks empowerment in all fields and questions inequalities in power. He concludes that feminist academics have been trying to make sure that gender analysis is incorporated into all areas and in all development plans and projects. The 'bottom-up' development schemes have entailed a vibrant civil society created through grassroots collective organisations. Sarker recognizes the differences among women and he highlights the need for alliances among different groups of women. He stresses the need of Government and Non-Governmental Organisations to work hand in hand. Government has to take up legislative and reformative measures for smooth and successful functioning of gender sensitive planning in various fields. On the other hand NGOs have to be the torchbearers for this movement as they are working even in the remote areas of Third World countries. He considers that some parts of the feminist's

agenda have been incorporated into development plans and projects of the Third World countries, but new directions have wider implications for gender equity and efficiency in all future development policy and planning in these countries.

Malcom Harper et al., (1997) and his team conducted a study in four states of India (Orissa, Karnataka, Maharashtra and Uttar Pradesh). The study was to find out the correlation between self-help groups and the banking business. The study reveals that SHG financing is a profitable new business for bankers and if the initiative is not taken, the market opportunity will be seized by others to their detriment. The study stresses more on bank's involvement in linking up SHGs and says that bank should not consider financing SHGs as a charity or welfare scheme. A large number of SHGs already exist, but little effort has been made to link them up with institutional credit by banks. SHG market penetration is very low in India which is 0.04 percent while it is 15 percent in Sri Lanka and 1.15 in Kenya. The study team concludes that SHG financing is restricted due to lack of initiative on the part of banks and absence of orientation to deal with SHGs as a prime business opportunity. As micro-enterprises organized by SHG members will become a major economic force in rural areas, banks need SHGs more than SHGs need banks (Karmakar, 1999).

Linda Mayoux (1997) has assessed the various studies related to microfinance and women empowerment. In her paper she has analysed whether microfinance is a magic ingredient for women empowerment. She states that there has been no systematic, cross-cultural comparative study of the ways in which microfinance programmes contribute to women's empowerment or the contexts and organizational frameworks within which this occurs. According to her, many programmes have had negative as well as positive impacts on women. Within the schemes, impacts often vary significantly among women. There are differences among women in different productive activities and among women from different backgrounds. She considers that impact on empowerment could not be inferred from take-up of financial services or repayment levels. She identifies participatory planning process as the only way in which such flexibility and diversity can be adequately addressed to ensure benefit to women. Establishing an ongoing system of participatory consultation would be an important step towards client sustainability through making information on linkages between microfinance and empowerment, ways of increasing income and control over income and other strategies directly available to the women concerned. The findings of participatory research would also be a useful tool in lobbying for necessary changes in the formal financial sector.

She has given an institutional framework for participation which includes:

- grassroots groups for Savings and Credit (SCGs) of varying composition and structure depending on the needs of the women concerned
- a federation of grassroots groups with wider policy making powers
- mechanisms for clarifying donor/NGO needs and constraints and negotiation between these and the demands of grassroots groups
- mechanisms for linking with other institutions to address wider constraints to women's empowerment
- mechanisms for protecting the interests of the disadvantaged non-participants

This grass root groups formation is found plenty in India and its impact are to be studied taking into consideration the factors put forth by Mayoux.

Abdul Bayes, Ruhul Amin and Stan Becker (1998) have attempted to explore the relationship between poor women's participation in microcredit programmes and their empowerment by using empirical data from Bangladesh. This study was

conducted by examining quantitative data collected from a representative sample of the female loanees as well as qualitative data from selected female loanees in five NGOs from rural Bangladesh. The authors compared NGO credit members from an NGO programme area with non-members from a non-programme area with respect to women's empowerment. They also have examined whether or not variation in empowerment could be explained by the variation in memberships. Similarly, non-members of NGO programme areas were compared with non-members from non-programme areas in order to look at the diffusion effect of NGO credit membership on women's empowerment among non-members. Few hypotheses were set for the above mentioned study. First, it was hypothesized that participation in credit and credit-related activities leads to greater empowerment of the members compared to non-credit members and second, the duration of credit membership is positively associated with women's empowerment. The authors of the study have split the concept of women's empowerment into three components and measured separately in order to arrive at a better understanding of their underlying factors and their relationship to women's empowerment. These separate indices are intersperse consultation index, individual autonomy index and authority

index. The three options were given different weights - "generally" was assigned a value of 1, "never" a value of 0 and "occasionally" a value 0.5.

Microcredit should help poor women in three ways. First, independent sources of income outside home to help enhance autonomy. Second, their exposure to new-sets of ideas, values and social support should make these women more assertive of their rights. And finally, control over material resources should raise women's prestige and status in the eyes of husbands and thereby promote intersperse consultation. The results show that the NGO credit members are ahead of the non-members in all three indices of empowerment irrespective of nonmembers' residence in programme areas or non programme areas. The results further indicate that education, house type, yearly income etc. tend to be positively associated with autonomy and authority indices. The NGO credit members are reported to be more confident, assertive, intelligent, self-reliant and conscious of their rights. The authors concluded that the NGOs are doing a good job to make rural women resourceful and empowered but at the same time, the Government should help NGOs to grow faster and the Government itself should continue to carry out its poverty alleviation programmes. The authors have supposed that only emancipation

of women from the clutches of the age-old bondage could free the society from the rots that it faces in the journey towards progress. The complementary role of "NGOs and Government can take care of the problem.

Savings is one of the important aspects in the SHG movement where the microcredit activities start with the group thrift. Savings are of many forms. Among that Rutherford (1999) outlines the following three forms of saving

1. Saving up - depositing small amounts now in exchange for a lump sum to be enjoyed in future.
2. Saving down - a lump sum enjoyed now in exchange for a series of saving or repayment installments, to be made in the future.
3. Saving through - a lump sum to be enjoyed at some unspecified future time in exchange for a series of savings made both now and in the future. Micro Finance Institution (MFI) saving are a mechanism which reflects all these forms, although the withdrawal of savings (from 'saving up') can lead some clients to drop out of the programme.

Damayanthi (1999) studied the rural women of Thrissur district of Kerala regarding the impact of DWCRA (Development of Women and Children in Rural Area) scheme. The basic objectives

of this study were the progress of the scheme; the extent to which the scheme has succeeded in achieving its stipulated objectives; and the performance of the units and to identify their problems and constrains. The study used both primary and secondary⁷ data. The primary data were collected from the beneficiaries through detailed interview schedule and the secondary data were collected from the District Rural Development Agency and Project Officer of Women Development, Thrissur. She has come out with the findings that the SHG members are also from slightly higher income strata. Their presence in the unit acts as a bulwark to its stability and helps to keep the other, poorer members within it. She has stated that banks are hesitant to release the required amounts in the first installment. She emphasizes that the training given for keeping accounts, procurement of raw materials and marketing of output are inadequate.

As per the study the number of members in the group was ten and she has suggested that optimum number would be five rather than ten. The study also has identified several instances of disharmony and clash of interests among members, which had hit smooth functioning of their group activity. Hence she has come out with the opinion that if the group size are reduced then the number of such instance may drastically come down. She has

identified marketing services as one of the crucial problems faced by the units and she has noticed that they have to go a long way to regularize it. She has stressed that members should be made aware of the quality maintenance, particularly in the production of edible items. She has suggested that the groups should be monitored so that they will be helpful both to the Government officials regarding the group performance and also to the groups to put forward the difficulties they face in their activities. This will enhance the efficiency of the group. Involvement of the development agencies in identifying the group activities seems to be a failure many a time and so she suggests that the groups should be allowed the freedom of choice in their activities.

The survey has found out that the incidence of dropouts is more from the SC group. So Damayanthi suggests that the Government could relax the reservation for SC/ST so that 'Groups' could form even without the prescribed number of SC/ST members. As a concluding remark she states that an integrated approach should be followed for women to unfold their development potential to the fullest extent. Involvement of line departments (such as agriculture, horticulture, animal husbandry and social welfare) in implementation and integration of other rural development programmes along with DWCRA scheme is required

for the strengthening of the programme to benefit the beneficiary household.

Murthy et al have reported that South Asian Poverty Alleviation Programme (SAPAP) self-help groups members in Andhra Pradesh are making decisions more effectively than non-members on a range of issues related to reproductive rights, particularly the decisions to have an abortion, which type of contraception to adopt, how many children to have and the age of marriage for their daughter. Murthy and et al have also studied the microfinance organization groups in Tamil Nadu. The study states that 95% of the group members voted during the last election and among them many of them voted after discussing the pros and cons of the candidates during the group meeting. Women members contested between 20 and 25 percent of reserved seats for women during 2001 elections. Only 18 percent won the election but the process of contesting elections was an important experience, both for those who won and for those voted for them.

Puhazhendi and Satyasai (2000) have evaluated the NABARD impact on SHGs, covering the changes which has taken place in socio-economic conditions of 560 members of 223 SHGs in eleven states. The result states that social impact is found to be stronger

in the case of groups promoted by NGOs than in groups by banks. The result on economic impact states that employment increased by 17% and average saving per member was about Rs.1000/- in 1998-99 and borrowing for income generation activities increased from 50% to 70%. The impact study also has brought out the positive impacts like increase in self worth, communication skills, desire to protest for social cause, improved response to problem situations and a decrease in family violence among the self-help groups members.

Lalitha and Nagarajan (2002) have conducted a study on how far self-help groups play a role in Rural Development. In this study they have assessed the structure and the functions of the SHGs, the role of SHGs in empowering women, factors contributing to the success and the failure of the group, and the dynamics of the group were also studied. The project is based on survey method which made use of both secondary and primary data. The study was carried out in Dindigul, Madurai and Theni districts of Tamil Nadu. For primary data collection two interview schedules were used one for the SHG promoting institutions and another one for the members of the SHGs. Participant observation technique was also adopted in the study.

The study furnishes with the findings that the members of the SHGs are not from poorer section of the community. Members of the SHGs are irregular in their savings contribution. Members do not use the loan for income generating purpose alone. Group members do not borrow money from moneylenders. Size of the group does not affect group cohesiveness. The study also provides the fact that organization of women in the form of self-help groups has laid the seeds for economic and social empowerment of women. The basic strategy adopted to promote empowerment of women through SHGs comprises in organising women SHGs at village level around savings and rotational credit programmes using their own resources, facilitating regular interaction and exchange of information, linking SHGs with external credit source like banks, imparting skill training to the members to manage their credit and take decisions, linking SHGs with rural development programmes and thus enabling the members to expand their investment capital and develop leadership qualities and self confidence. The importance of the group dynamics was also studied and it acted as a tool for the women members to fight against social evils in the community like female infanticide, dowry problems, evils of drinking, corruption etc. The study concludes that women empowerment through self-help groups not only uplift

women but also provide them courage to raise voice against social evils. In short the authors state that SHGs which create a silent revolution are viewed as 'change agents' in rural areas and bank should accept them as a part of their system.

Jaya Anand (2002) in her work on 'Self-help Groups in Empowering Women: Case Study of Selected SHGs and NHGs' has found out the factors required for the successful functioning of the groups. The other objectives of the study were to find out the role of the promoting agencies and to examine the impact of SHG and microcredit on women empowerment. Nilambur block of Malappuram district in Kerala was selected as the area for data collection. In that block the Chungatharapanchayat was selected for the study. Structured interview schedule was used for data collection. Focus group interviews and short interviews were used to supplement the collected data. The study reveals that majority of the women have joined the group for promoting savings and getting loans. Regular attendance to the weekly meetings, group thrift, and leader's efficiency are identified from the study as some of the important factors for the success of the group. The study also identifies the internal and the external factors responsible for the success of the group. The internal factors include good leadership, cooperation, transparency, democracy and mutual understanding

between the group members. The external factors contributing for the success of the groups are promoting agency, coordinator and bank. The study concludes that the strong leadership, cooperation and mutual understanding among the members, group solidarity, and clarity in goals will lead to the success of the group. The study also has found out the impact of SHG on women's empowerment. The empowerment was assessed with three indicators which have different level of impacts. They are

Table No. 2.1: Matrix for Analysing Impact on Empowerment

Type of Indicator	Level at which impact on Empowerment may be assessed
Economic	Increase in savings Increase in income Increase in assets Repayment rates and repeat loans Skill development
Social	Increase in self-confidence Change in attitude to women's role Improvement in communication skills and in social outlook
Political/Legal	Increase in participation in political process Removal of legal discrimination against women

Source: Adapted from Actionaid, UK

In the study Jaya Anand used these variables to study empowerment. She concludes that empowerment is a time consuming process and SHGs has been functioning only for a short time and so the groups are in the 'take off stage'. A gradual shift in women's perception about their roles of their daughter is considered as a clear indication of women's changing attitude. But she states that the groups have to go a long way to become strong enough to change the power equations in the family and the society. The concept of group activity is catching up. As concluding remarks she states that beyond financial intermediation, SHGs can and should bring drastic changes in the lives of the poor. It has been clearly established that delivering credit alone may not produce the desired impact. The supporting services and structures through which credit is delivered, ranging from group formation and training to awareness-raising and a wide range of other supporting measures are critical to make the impact of group activity strong and sustainable.

John Joseph Puthenkalam (2004) has conducted a case study in Kerala. The case study was conducted in the WIN society, a network of women, dedicated to the development of women, and for the social transformation in Indian society. WIN society promotes SHGs which works on the principle of self-help. The

study focuses on the socio-economic background of the members of SHGs, economic activities of the group, benefits received by the members and the impact of the membership on their lives and families. The study reveals the following: The average year of membership for all members is 2.6 years. Most of the members are middle aged women. The members have a fairly good level of school education. Majority of the respondents are occupied in jobs ranging from wage labourer, fishing, peeling, petty business, agriculture and cattle rearing besides being, Government employees, teachers and the retired. A large majority of the respondents do not have regular source of income. Most of the members are married and have the family size of 4.8 members. The members of these groups' avail two types of loans. They are: Consumption loans and Bank loans. Most of the members have availed the consumption loans. Loans are also distributed among others who are family members, friends or relatives of the SHG members. The members regularly contribute to common savings of the groups. Impact of the membership is also assessed and it reveals that nearly half of the members feel that there have been changes in the relationship of members in the family since they joined the groups. The changes are recognized by them at two levels namely one in the form of love, respect and recognition in the family and another is their role in

making decisions in the family. The case study is concluded with the powerful message that people themselves are the change agents and the SHGs make the people aware of their inner strengths and collective power. The author says that this power within the people makes them empowered to engage themselves in poverty alleviation.

Varman (2005) in his study conducted in the villages of Tamil Nadu on impact of self-help groups on formal banking habits reveals that there is a positive relationship between the number of years of education and deposit account holding among the SHG members both at individual level as well as at household level. His findings include the fact that family status also significantly influences the individual's deposit account holdings. He highlights that an individual's leadership experience happens to be the most dominant fact in individual account holding status. He suggests that if the leadership position of each SHG were systematically rotated over appropriated time, such that each one in the group has a leadership experience, every member would have maximum exposure to formal banking system.

Regina Mary (2005) made an attempt to assess the performance of the new generation of women functioning as rural

entrepreneurs under the protective care of women self-help groups and also to look into the extent to which rural women are being helped by the SHGs to face the challenges posed by the market. The study was conducted in the Tiruchirappalli district of Tamil Nadu. Four Panchayat Unions (PUs) were selected for the study and 250 rural women entrepreneurs were selected randomly from the selected PUs. Well structured pre-tested interview schedule were used to elicit the responses. The study reveals the facts that involvement of the middlemen is one of the important problems faced by the women entrepreneurs, other problems are inadequate infra structure facilities, irregularity and bribe in financial institutions and lack of literacy and training. Another finding of the study is that NGOs are the prime motivating factors for the women followed by the family members, particularly the husbands. This reveals the fact that women's role in the family is recognized and are also considered as the persons who can bring income to the family. The researcher on the basis of the study has given suggestions that a training centre may be opened in each PU with qualified trainers, bank procedures may be made simple, success stories of the SHGs entrepreneurs could be publicized using local media, integrated system communication media among the SHGs is appreciated and educating women may be done more efficiently.

She concludes that the three crucial factors (form the cycle in entrepreneurial development) namely stimulation, support and sustaining activities need to be given a new thrust for positive changes in the entrepreneurial facet of the rural women entrepreneurs to pave the way for the process of empowerment.

Tesoriero's (2006) article reports on an evaluation of women's Self-Help Groups (SHGs) in an area in south India. Groups were evaluated, not in terms of their success as micro credit schemes or from a financial perspective, but in relation to their contribution to gender development. Evidence emerged that women perceived changes in their identity at the village and panchyat levels. The SHGs also engaged in community and social action programmes, at the local level and also by joining with issues beyond the local. The study concludes that when the activities of women in SHGs are considered within constructs of empowerment, capacity building, citizenship, and participation in democratic processes and the community development processes that accompany their work, are seen to make a modest but significant contribution to broader transformations of oppressive structures.

K.P. Kumaran(2008) wrote about the changing role of grass root level organizations in the context of participatory rural

development. He states that development of rural poor can be organized in three ways, namely 1. Intervention by the Government, 2. Voluntary efforts and 3. Grass root level efforts through people's organization. People's participation in development programme is very essential to ensure percolation of fruits of development to the weaker section. He says that major attempts are made by the Government to achieve people's participation in development by opening a large number of cooperatives and multi cooperative societies in the rural areas to provide credit inputs and marketing facilities to farmers. Considering the importance of voluntary associations in promoting rural development and social justice among the weaker sections, the Government has taken up important measures for their development apart from sponsoring and financing such Organizations. In view of this, efforts are being made to promote grass root organizations with people's participation. This resulted in the proliferation of people's organizations such as self-help groups (SHGs) etc. which are the most prominent these days. He highlights the main characteristics of these groups, and states that they are free from bureaucratization, and politicization, and they enlist people's participation particularly the poor, to enable them to participate in planning and implementation of their own

developmental programmes by identifying their felt needs. The ultimate aim of such groups is to foster self-reliance and sustainable development of the poor. The poor are organized into groups and attempts are made to empower them through capacity building. He emphasizes the importance of people's participation and states that lack of participation of the targeted poor in planning and implementation of the developmental programmes will lead to a '*Dependency Syndrome*' among the poor. Although several types of people's organizations are formed, he stresses that the most prominent among them are SHGs which work for the strategy of capacity building.

Laniri-Dutt and Samanta (2008) analyzed Government-initiated development experiences of rural women in India. It is based on extensive fieldwork by the authors during 2007-2008 in the Burdwan district of West Bengal in eastern India where another research project on rural-urban interactions is ongoing. The authors feel that women of rural communities in India are handicapped by entrenched caste, class and gender hierarchies, ethnic and religious discrimination as well as unequal distribution of resources. Poor women of rural communities adopt many creative strategies to cope with difficult and highly unequal situations. However, programmes taken up by the Government for

the empowerment of women of rural communities often fail to recognize these. This is mainly because while developing an analytical framework for examining empowerment, women's own definitions and understandings are seldom heard. So they conducted the field interviews which culminated in an intensive group discussion well attended by women of rural communities. They state that their intention was to bring forward women's own views and comments on Government policies and development programmes for women of rural communities in a specific region. Decision-makers, before formulating policy, should hear their views. The study also highlights the successes and failures of such Government programmes.

Sarker (2010) reviewed the third world perspective on development theory and gendered approach to development. In his work he states that, although the term 'gender' has been widely used over the past few decades, much of the academic interest in gender relations can be attributed to feminism (Waylen, 2009). Feminists of all descriptions have characterized gender relations as relations of inequality and subordination, and feminist academics have been trying to make sure that gender analysis is incorporated into the study of development. He emphasizes on various approaches that focused on the development of women. Welfare

approach was the earliest (Pre-WID) approach which mainly focused on the reproductive role of women. Welfare programmes are launched by national and international relief agencies for the poor women in the world.

Devika and BijnithaThampi (2011) critically assess the claims of the Kerala Government's poverty eradication programme, the Kudumbashree, which combines a micro-finance model with other elements through critical feminist lenses. The study also tries to establish the 'micro-finance revolution' in Kerala within the larger historical trajectory of successive 'regimes of empowerment' in order to understand the different political stakes and their implications for gender politics. Kudumbashree is described as a 'woman-oriented' poverty eradication 'mission'. Women are regarded as the major agents of change in the Kudumbashree not only for their assured repayment rate but also they are identified as more vulnerable among the poor; implicitly, a greater responsibility/concern for the well being of the family is assumed to exist among women. The study states about 'virtuous spiral' through women accesses to micro-credit and seems to lead to more well being of the families leading to greater bargaining power for women within the household, which then seems to lead to greater empowerment in the public as a group. The way to expand the

women into the virtuous spiral is to increase women's participation in Self-Help Groups (SHGs).

The study is concluded stating that women in Kudumbashree, for the first time, have been directly linked to local political institutions and anointed as trustworthy partners towards non-redistributive development. In the Kerala political scenario, feminists have been involved more positively, as both individuals and groups, in efforts at mainstreaming gender in the institutions of local self-government and development. Many feminists have seen important possibilities for gender politics in reservations for women in local bodies and in formation of women's SHGs. Women's SHGs are seen as an 'artificial' civil society created under the aegis of the state and some feminists. The authors stress the fact that even for a liberal idea of group interests or needs to crystallize, a sharp awareness of women as a distinct group with political interests of their own has to be fostered. Further, the feminist intervention should work to draw women's groups into the public sphere, as active participants in public debate issues. This has to become a 'woman's counter public' to the patriarchal mainstream public sphere. The authors also put forth the need of researches in the feminist political agenda through Kudumbashree initiatives.

Vasanth Kannabiran (2013) states that formation of women's self-help groups has done little more than assuring short-term relief to ease immediate needs. Poverty grows at an alarming pace and the need of the hour is quick fix solution to women self-help groups with practice of savings and credit which is conceived as a tool for economic empowerment. Groups take up the role of agencies to implement some women related Government programmes with commitment. Long term visions of organizing women should make them to understand and confront the violence of their reality; a violence based on gender, caste, community, political corruption and a failure of governance. Women need the information to question and call their Governments to account for failure of vision and performance. But he states that to call it a self-help movement that is successfully eradicating poverty and emancipating women would be misleading. Self-help as it is largely understood today is a project that aims to provide relief while masking the cause for malaise. He concludes that self-help groups provide women mere membership while obstructing and obscuring their movement to citizenship and political power. He considers that Self-Help movement serves to advertise the state's accountability on the status of women international arena. But he states that this move has moved women one step forward and

pulled them two steps backward, and it has guaranteed to maintain the status quo of the issue of women subordination.

The above literature reviews on women and development and on self-help groups and microfinance show that several studies were carried out in these fields and they were of current interest. The participator development approach is being mainstreamed in most of the third world countries and involvement of women in the development process is recognized in those countries. This approach is based on the notion of people as conscious agents in social and political life. To achieve this, group approaches of organising women are introduced in various countries. One such way of organising women is the self-help groups. It is proved from studies that self-help group is having impact on women's development and also in the holistic development of the society.

Research Gap

A number of research studies are available on SHGs. There is plethora of research works on the role of SHGs and micro finance in improving the socio economic conditions of the households of SHG members, ensuring women empowerment and developing entrepreneurship among the SHG members. Though there are many such earlier studies pertaining to different aspects of SHGs, still the topic for further investigation in this field seems

to be bright and strong. This researcher has investigated a few aspects and trends found among the SHGs in the study area. The present research work has accorded necessary importance to discussions and interviews with the samples to find out the facts and facets. This research work tries to outline the evolving dimensions and the optimistic outlook of SHGs for community development. Naturall, the study shall fill gaps, if any, in this field.

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Chapter – III

AREA PROFILE

The Palai Social Welfare Society

The Palai Social Welfare Society (PSWS) is a secular voluntary organization, established in the year 1964 and registered under the Travancore Cochin Literacy Scientific and Charitable Society's Act of 1955, which constituted as a Charitable Organization. The society from its very inception aims at creation of a self reliant society, liberation of the poor and marginalized through the process of empowerment and to engage in social activities to improve the living conditions and general welfare of the weaker sections in the society irrespective of caste, creed, community and sex. It promotes economic and social values by educating and helping the community. It tries its best to bring about effective services to improve the conditions of the weaker sections of the society by enabling several interventions in the area of community based organizations, integral health and hygiene, natural resource management, women empowerment, renewable energy management and so on.

Within the period of 52 years PSWS covered many milestones by working for and with the society. With the help of governmental and non governmental agencies, it undertakes various sustainable development programmes, ecological and environmental programmes, awareness campaigns etc. The major beneficiaries of their concern are nearly twenty thousand which spreads over Meenachil, Thodupuzha, Vaikom, Idukki, Kottayam and Kanjirappalli Taluks in Kerala.

Through this span of more than five decades of its functioning, PSWS closely devoted in accomplishing its goals along with highlighting the mission and vision. As part of the golden jubilee celebrations, the society is now on an endeavour to complete 50 multifaceted programmes across the diocese.

Organizational Objectives

- To promote the formation and strengthening of community based organization.
- To promote collectivism and voluntarism among target group.
- To facilitate sharing of information, resource and skills of development.
- To promote social movements against exploitation.

- To organize participatory learning, analysis and document its funding.
- To facilitate the participation of women and the marginalized in the development process.
- To promote agricultural development.
- To promote savings and credit programmes.
- To popularize participatory planning, implementation, monitoring and evaluation system at various levels.
- To avail appropriate development schemes (Housing, sanitation, drinking water programmes etc.) to the needy.

Vision

Creation of self - reliant society based on human values and social justice.

Mission

Liberation of the poor and the marginalized through a process of empowerment.

Goal

To engage in social activities in order to improve the living conditions and general welfare of the weaker sections of the society, irrespective of caste, creed, community, and sex.

Target Population

Marginal farmers, agricultural labourers, dalit, children, women economically weaker sections and non-income groups.

Thematic Areas of Intervention

- Community Based Organizations
- Integral Health and Hygiene.
- Natural Resource Management
- Sustainable Agriculture Promotion
- Gender Mainstreaming
- Family Development Programmes
- Renewable Energy Management
- Production and Marketing
- Research and Documentation
- Women Empowerment

COMMUNITY HEALTH

Community health, a field of public health, is a discipline which concerns itself with the study and improvement of the health characteristics of biological communities. While the term community can be broadly defined, community health tends to focus on geographical areas rather than people with shared characteristics.

Health Awareness Campaigns

Health awareness campaigns offer great potential to raise awareness and understanding about health issues and mobilize support for action, from the local community. Today human society faces many difficulties in the field of health, because in this present scenario health problems in the form of life style diseases are becoming a part of life with in the early ages too. To respite the everyday problems of health the masses should necessarily need proper education or awareness regarding the area. Also frequent checkups are essential to discover the health issues in the early stages itself and find out solutions for the same.

RNTCP- Axshaya

The project Axshaya formulated by Catholic Health Association of India (CHAI) aims to improve access to quality TB care and control through a partnership between government and non-government organizations. It supports India's national TB control programme to expand its visibility, reach and effectiveness and engage as community-based providers to improve TB services.

PSWS with the support of CHAI organizes various programmes for providing and educating the community about the services of RNTCP, DOTS at the nearest TB centre, PHC, CI IC and

others. The programme presents demonstrations in sputum collection, transporting and laboratory diagnosis also give descriptions about the TB sputum of TB and BCG immunization.

The beneficiaries of the same are mainly SHG members, adolescent groups, Manila Sarnajam etc. and there are about 1000 members who participated in 40 different awareness generation programmes across the operational area of the project.

Health Camps

Health is the level of functional or metabolic efficiency of a living organism. In humans, it is the general condition of a person's mind and body, usually meaning to be free from illness, injury or pain. The World Health Organization (WHO) defined health in its broader sense in 1946 as "a state of complete physical, mental, and social well-being and not merely the absence of disease or infirmity."

To improve the health status of the community PSWS organizing various medical camps in different target areas, along with the support of Central Research Institute for Homeopathy, against the epidemic communicable diseases such as dengue fever, viral fever etc. The society organizes the peripheral OP clinic at Palai on every second and fourth Friday of every month. Current

year PSWS has organized 18 medical camps for distributing preventive medicines for dengue fever and 40 clinics for general medical checkups and the whole camp programmes was enriched by the participation of around 15,000 people.

Jeevana Homeo Pathik Clinic

It is another concern of PSWS which is introduced as a peripheral OP Clinic at Palai with the support of the Central Research Institute of Homeopathy, Kurichi. And free Homeopathic Treatment programme is provided on second and forth Fridays of every month.

Sion Family Counseling Center

Counseling is the process that occurs when a client and counselor set aside in order to explore difficulties which may include the stressful or emotional feelings of the client. The basic purpose of counseling is to help people use their existing problem solving skills more effectively or to develop new or better coping skills. In helping the individuals or family across the Diocese, PSWS had set up a family counseling center at Sion Bhavan Muttuchira. Professional counselors were always accessible there in assisting the clients to tackle their problems.

Scheme for the Differently abled Children

The programme was introduced by The Palai Social Welfare Society, from the year 2003 onwards with the support of Stitching Liliane Fonds (SLF). It mainly aims at the welfare of the differently abled children among the operational area of the society and provides medical and educational assistances to them. During (2014) PSWS had provided assistance to 77 children across the operational area.

Community Based Organizations

A community based organization, public, private or nonprofit that is representative of a community or a significant segment of a community, and is engaged in meeting human, educational, environmental, or public safety community needs. Community-Based Organizations (CBOs) play an important and relevant role in providing services at the local level.

They work in a variety of different fields, such as education, health, the rights of the disabled, gender issues, etc. The major intension of PSWS is supporting the poor, vulnerable and the marginalized in the purview, and it administers many activities like mobilizing CBO's as SHG's, JLG's, encourages people's participation in the development process and conducted various

training programmes like capacity building and other activities for the formation and nurturing of CBO's.

Objectives of CBO

- To strengthen the existing SHG's for integrated development.
- To enable the partners for sustainable development through economic progression.
- To create a gender sensitive community through awareness programmes, seminars and exhibition.
- To federate the existing SHG's at different levels and network with other agencies.

GENDER MAINSTREAMING

DEEP

The programme DEEP which in its expanded form is termed as Development through Empowerment, Entrepreneurship and Participation, aims at the well being and provide economic support for the poor widows below the age of 50 and thus they can move forward in self-reliant manner in future not being a burden rather than they become a contributing member. The programme of PSWS operates since 2011 by the support of Save a Family Plan. Now it had a number greater than 58 beneficiaries and the society provided many training programmes, awareness generation

classes, interest less loans for five years and also promoted initiation of Income Generation Programmes (IGP).

Income Generation Programmes (IGP)

The project is supported by Manos Unidas which aims the development of women in the proposed area. The beneficiaries of the programme are poor widows who were members of the society. And the activities as EDP provide them training as well as revolving loan for starting income generation programmes according to their ability. The women in the area got engaged through the formation of SHG's and thus 227 IGP's had been started.

Save A Family Plan

Family Development Programme is one of the major efforts of Save A Family Plan (SAFP) which was founded, by Msgr. Augustine Kandathil in the year 1965. It focused on the poor and the marginalized families by supporting them for six years for increasing their income level through implementing various income generating programmes.

The Palai Social Welfare Society is one of the partner organizations of SAFP from 1989 onwards. Now the Society is facilitating 300partner families in the diocese irrespective of cast, religion, community and gender. The project is functioning in

selected parishes of Pala diocese consisting Kottayam, Emakulam and Idukki districts. The total number of new families selected in the year 2013-14 was 28.

Family action team and Family Facilitation team are the two important organs in the field of Family Development programme for the smooth and effective functioning of FD Programme. The main aim behind these teams is to foster the implementation of project activities. It ensures the participatory way of selection, monitoring, and implementation of the project. The major activities of the FDP discussed under the following heads.

FAT Meetings: FAT team consists mainly the Parish Priest, Regional animator, the Swasraya Sangham executive members and the PRI member. FAT has an important role in the implementation of the programme in their respective parishes. FAT involvement is started from the selection of the beneficiary families. Their fund withdrawals, implementation of the IGPs monitoring of the families etc. come under their consideration. FAT meetings are conducted in every six months in a parish. The animator convenes and conducts the meetings. The Director of the SS presided over the meetings. The FD programme related with the respective parish is discussed in the meetings. The role of PRI member is to give

awareness about the Government welfare schemes and the mobilization of funds.

Regional and Central Level Meetings: Regional meetings are conducted in regional level and the central level meetings are conducted in the parish level. The aim of the meetings is the capacity building of the partner families. Eight Regional level meetings are conducted in the year 2013- 2014 March. The aims of these meetings are the socio-cultural enhancement, intellectual empowerment and the skill development of the FDP family

RPO Visits: The regional programme officer visits the beneficiary families for the selection of the new families and for the monitoring and evaluation of their progress etc.

EDP trainings: EDP trainings are conducted for improving their skills and imparting new skills and creating employment opportunities to the new beneficiaries at their local areas through different entrepreneurial programmes.

Thus, the Palai Social Welfare Society (PSWS) is acting as an effective agency organising SHGs and conducting various programmes which helps in overall development of the community at large.

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Chapter – IV

RESEARCH METHODOLOGY

Research is simply the process of arising at dependable solution to a problem through the planned and systematic data collection, analysis and interpretation of data. Research is the most important tool for enabling men to relate more effectively to his environment to accomplish his purpose and to resolve his conflict, although it is not the mere effective way of solving scientific problem. The research methodology here has been proposed to deal with research techniques and methods applied in the collection of data. The researcher feels that it is the right time to take this study, because at present self-help groups have been formed in almost all the villages in Meenachil, Thodupuzha, Vaikom, Idukki, Kottayam and Kanjirappalli Taluks in Kerala promoted by the Non Governmental Organization (NGO).

The Palai Social Welfare Society: The main aim of the organization is the liberation of the poor and the marginalized through a process of empowerment. The main focus given in the study is to analyse the role of self help groups in community development with special reference to the working area of the Palai Social Welfare Society.

From chapter III, it can be understood that SHGs occupy a salient place in the community development. No doubt community development is vital for any society to have power in the physical, socio-cultural and political fields. It is the route to the destination of community development in these spaces. It is observed from the aforesaid reviews that in a lot of SHGs women have actively participated in anti-liquor programmes, solving the issues affecting the community and village development activities.

On the basis of the above observations, the following objectives have been framed in the present study.

Objectives of the Study

1. To study the social, economic and demographic profile of the SHG members in the selected areas promoted by the Palai Social Welfare Society.
2. To identify the major determining factors of SHGs in promotion of community development activities.
3. To study the extent of participation in SHG programmes, utilization of SHG programmes and other activities in relation with community development programmes of SHGs.

4. To assess the impact of SHGs on community development with respect to social, economic and political empowerment.
5. To suggest suitable policy measures to correct as well as to improve the performance of the Society under study.

Research Design

The design adopted for the present study is explanatory research design. The fundamental objective of the study is to assess the role of SHG in the development of rural women. Rama Krishna Mukherji (1979) stated that the explanatory research would be a valid design to study the development and social change since its objective is to describe and explain “what”, “how” and “why” of particular kind of social change achieved. In this design, theory or hypothesis are employed as a yardstick for explanation and has the scope to produce an (equivocal, imprecise, or incomprehensive) answer to the question “why is it”. (Rama Krishna Mukherji, 1979). The focus of the explanatory research is to look for the cause and the consequence of the social phenomena. Explanatory research is considered as the appropriate design for the research question with causal processes. The study intends to find out the consequences of the Self-Help strategy for the development of community. Hence explanatory research design is adopted for the study.

Sampling procedure

After the researcher has clearly specified the problem, developed appropriate design and data collection instruments, the next step in the research process is to select those elements from which the information will be collected. The sampling technique adopted in the study was stratified sampling method. Physical proximity to the researcher is one of the reasons for having selected the region namely Palai. The sampling procedure is explained in the following table.

SAMPLING PROCEDURE

The Pala Social Welfare Society (PSWS) - Three Districts											
Kottayam Zone – I				Idukki Zone – II				Ernakulam Zone – III			
S.No.	Place	No of SHG	10 yrs SHG	S.No.	Place	No of SHG	10 yrs SHG	S.No.	Place	No of SHG	10 yrs SHG
1.	Aruvithura	40	35	1.	Moolamattum	56	50	1.	Elanji	75	68
2.	Kothanallur	38	32	2.	Trodanganadu	34	28				
3.	Kuravilagadu	112	95								
4.	Pala	70	62								
5.	Cherpunkal	60	53								
6.	Ramapuram	59	50								
7.	Bharananganam	58	48								
8.	Poonjar	40	32								
9.	Velanilam	48	42								
10.	Theekoy	45	38								
11.	Muttuchira	65	57								
	Total	655	544 (25%)= 136		Total	90	78 (25%)= 20			75	68 (25%)= 17

The total area of operation of PSWS was initially divided into three zones, namely, Kottayam, Idukki and Ernakulam. It is decided that about 25% of the 10 years functioning SHGs is to be selected from each zone for the study. Thus in zone 1, 136 SHGs, in zone 2, 20 SHGs and in zone 3, 17 SHGs were selected. So, the total number of 25% of total of SHGs was 173 (i.e.,136+20+17) for the study.

From 173 SHGs, three members from each group were selected through simple random sampling method to arrive at the total of respondents selected for the study as 519.

Instruments of data collection

The study is mainly based on primary data and secondary data. The instrument of collecting primary data for this study is an interview schedule, a copy of which has been appended. The first part of the interview schedule contains the personal data of the respondents, the second part and the third part consist of the knowledge and awareness of the members about the SHG. The fourth part of the schedule is concerned with participation in SHG activities by the members. The other parts of the interview schedule consist of items regarding economic development, social development and political development.

Interview approach involves a person designated as the interviewer asking questions in a face to face interaction to the other person designated as the interviewee who will give answers to these questions. This interview method is a structured interview involving a set of predetermined questions which are read by the respondents and the replies are entered.

Pretest

After finalising the interview schedule, a pre-test was made with 40 respondents selected in the study area keeping in view, the way in which these respondents responded to each items in the interview schedule. The sequence, content and formation of each were subsequently modified and finalized.

Data Collection

The relevant primary data were collected from the SHG members. The researcher visited each selected regions and met the respondents. Before the collection of data, the purpose and importance of investigation were explained to them. The respondents were encouraged to give free and frank information. The relevant data were collected from them by establishing a good rapport. By and large, respondents gave freely their responses. They extended full cooperation which helped in successful data

collection. The relevant secondary data were collected from the various government reports, such as reports of the District Rural Development Agency, Director of Statistics, office of PSWS, periodicals published by PSWS and the statistical report of Community Development.

Statistical Analysis

The collected data were analysed using appropriate statistical techniques. The descriptive statistics such as Mean and Standard deviation were computed. In order to study the functional dependencies to indicate the likelihood of causal relationships between the variables, inferential statistical techniques of correlation, ANOVA, step-wise regression analysis were used.

Descriptive analysis involves the calculation of the measures of central tendency, the mean and measures of variability, the standard deviation. These two are useful to determine the central tendencies and dispersion of the variables selected for the study. The computed values of the mean and the standard deviation are used to describe, the properties of particular samples and descriptive statistics is used to reduce the bulk of the data to manageable size.

Differential analysis involves the most important procedure by which the investigator is able to make inference involving the determination of the statistical significance of difference between groups with reference to selected variables. It involves the use of 't' test. A 't' test is a numerical procedure that takes into account the difference between means of two groups, the number of subjects in each group and the amount of variation or spread present in the scores. The 't' test is used to determine whether the performance of the two groups significantly differ or not.

The Pearson Correlation (r) was used in order to study the relationship between the independent variable and dependent variable.

The descriptive, differential and correlation analysis were employed to test the hypothesis framed for the present study and to reach meaningful conclusion. All hypotheses formulated in this study were tested on the result obtained through analysis of the data using the statistical procedures. The level of significance for rejection or acceptance of the hypothesis has to be decided in advance. In the present study 0.01 level of significance has been used.

Limitations

Social research is tending to have limitations due to multifarious factors. The data collected in the study represent only the study area, and hence wider generalisations may not be accurate. Self help group being a developmental strategy evolved by government and non government agencies is having both primitive and negative effects, the study causes the information which make positive in character.

The negative consequences of SHG movement that is the problems faced by SHGs were also discussed in the study, but not in length. This space can be filled up in the future studies. The findings of the study are applicable to rural self help groups members and they are not applicable to urban women self help groups.

The concept of empowerment is limited to the context of a woman's membership of the self-help groups and not the larger context of their being members of the society. In this study, primary investigation was restricted to selected pockets of the district, because studying of all SHG women was deemed to be externally difficult at the level of an individual researcher, due to constraints imposed by money, time, energy and efforts. The role of

district rural development agency, nongovernmental organisations and other implementing agencies of women development programmes were not brought under the purview of the present study in analyzing rural women empowerment and community development.

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ANALYSIS AND INTERPRETATION

The data for the present study were collected from 519 Self Help Group members under Palai Social Welfare Society, Palai of Kerala State and the data have been analysed using the following statistical techniques.

1. Descriptive analysis
2. Differential analysis and
3. Correlation analysis

Descriptive analysis involves the calculation of the measures of central tendency, the mean and measures of variability, the standard deviation. These two are useful to determine the central tendencies and dispersions of the variables selected for the study. The computed values of the mean and the standard deviation are used to describe, the properties of particular samples and descriptive statistics are used to reduce the bulk of data to manageable size.

Differential analysis involves the most important procedure by which the investigator is able to make inference involving the determination of the statistical significance of difference between groups with reference to selected variables. It

involves the use of 't' test. A 't' test is a numerical procedure that takes into account the difference between means of two groups, the number of subjects in each group and the amount of variation or spread present in the scores. The 't' test is used to determine whether the performance of the two groups significantly differ or not.

The Karl Pearson Correlation (r) is used in order to study the relationship between the independent variables and dependent variables.

The descriptive, differential and correlation analysis are employed to test the hypothesis framed for the present study and to reach meaningful conclusion.

5.2 LEVEL OF SIGNIFICANCE

All the hypotheses formulated in this study are tested based on the result obtained through analysis of the data using the statistical procedures. The level of significance for rejection or acceptance of the hypothesis has been decided in advance. In the present study 0.01 level of significance has been used.

Table 5.1 :Socio-Economic Status of the Respondents

Sl. No.	Demographic variables	Sub Samples	Number of respondents	Percentage
1.	Age	15-25	92	17.7
		26-35	134	25.8
		36-45	114	22.0
		46 and above	179	34.5
		Total	519	100.0
2.	Caste	SC	160	30.8
		ST	88	17.0
		OBC	139	26.8
		Others	132	25.4
		Total	519	100.0
3.	Marital Status	Married	205	39.5
		Single	113	21.8
		Widow	101	19.5
		Divorced	100	19.3
		Total	519	100.0
4.	Educational Qualification	Illiterate	89	17.1
		Lower Primary	102	19.7
		Upper Primary	69	13.3
		High School	53	10.2
		Higher Secondary	54	10.4
		Degree	52	10.0
		Post Graduation	49	9.4
		Technical	51	9.8
		Total	519	100.0
5.	Main Occupation	Government	57	11.0
		Private	67	12.9
		Daily Labour	60	11.6
		Small farmers	61	11.8
		Self employed	68	13.1
		Petty business	93	17.9
		House wife	92	17.7
		Unemployed	21	4.0
		Total	519	100.0
6.	Income per annum	Below Rs.6000	53	10.2
		6001-12000	167	32.2
		12001-18000	132	25.4
		18001-24000	107	20.6
		Above 24000	60	11.6
		Total	519	100.0

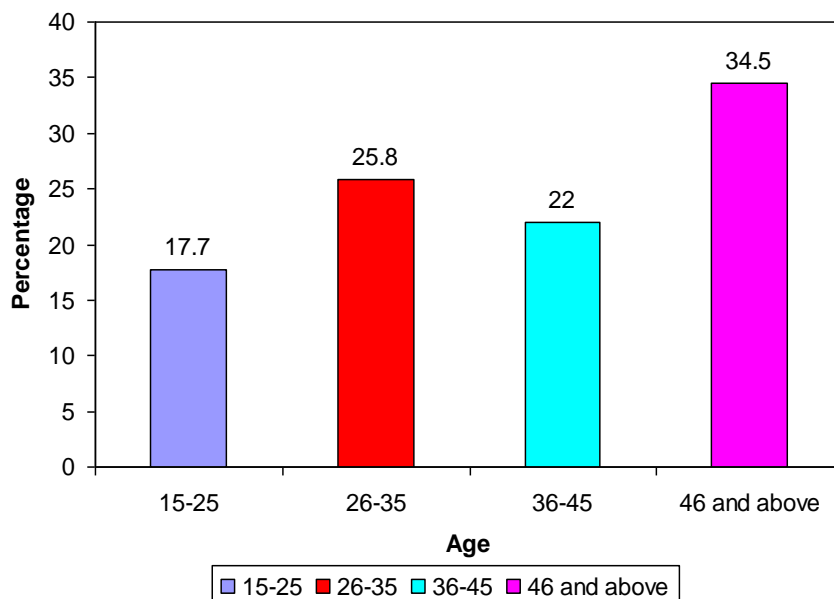
Source : Primary data

1. Age

Age is one of the prime indicators of the demographic characteristics and status experience, endurance, risk taking and decision making capacity.

The data presented in table 5.1 indicates the age structure of the respondents, 17.7% of the respondents come under 15-25 age group, 25.8 come under the category of 26-35 age group, 22.0 come under the category 36-45 age group and 34.5% of them come under the category of 46 and above age group. The members are mostly in the productive age, and utilise their potentialities for the welfare of their family and community. The age structure of the respondents is shown in the following figure 5.1.

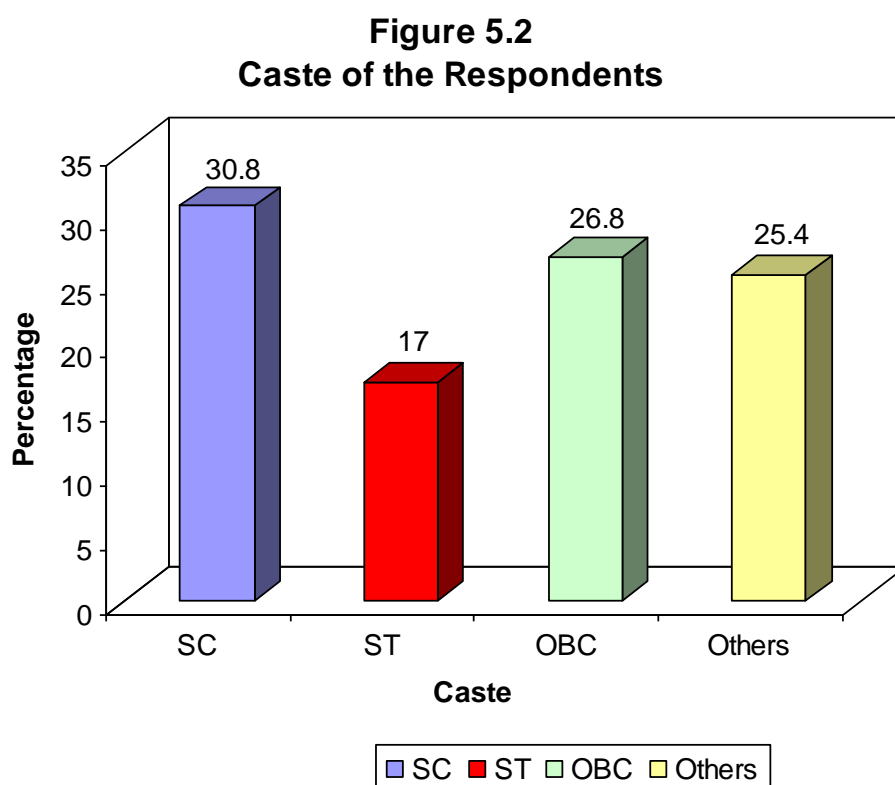
Figure 5.1
Age of the Respondents



2. Caste

Caste is an important social factor, which influences the participation and achievements in social activities. Caste is inter linked with socio-economic conditions of people in the rural set up.

The above table 5.1 reveals that 30.8 percent of the respondents belong to scheduled caste, 17.0 percent of them belong to scheduled tribes caste, 26.8 percent of them belong to other backward caste and the rest 25.4 percent of the respondents belong to other caste. The caste of the respondents is shown in the following figure 5.2.

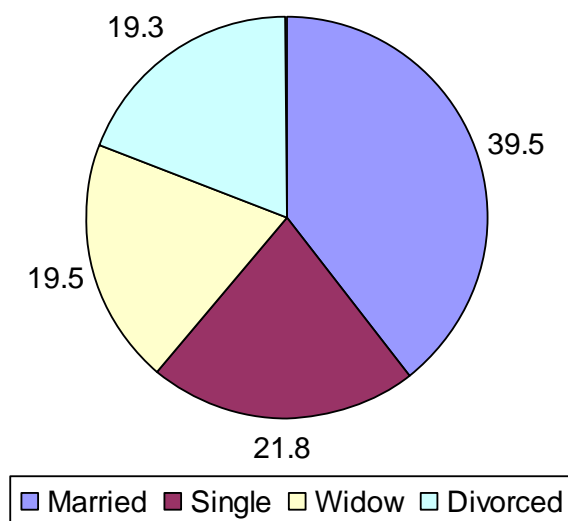


3. Marital Status

Marital status is another important social status which supports the social recognition and the process of decision making in the study.

Marital status is considered to be an important component in the SHGs. About 39.5 percent of the respondents in the present study are married. There are about 21.8 percent of them are single, 19.5 percent of them are widows and 19.3 percent of them are divorced. Self-group approach builds confidence among these women. Thus, they are duly recognised and receive better status. The marital status of the respondents is shown in the following figure 5.3.

Figure 5.3
Marital Status of the Respondents

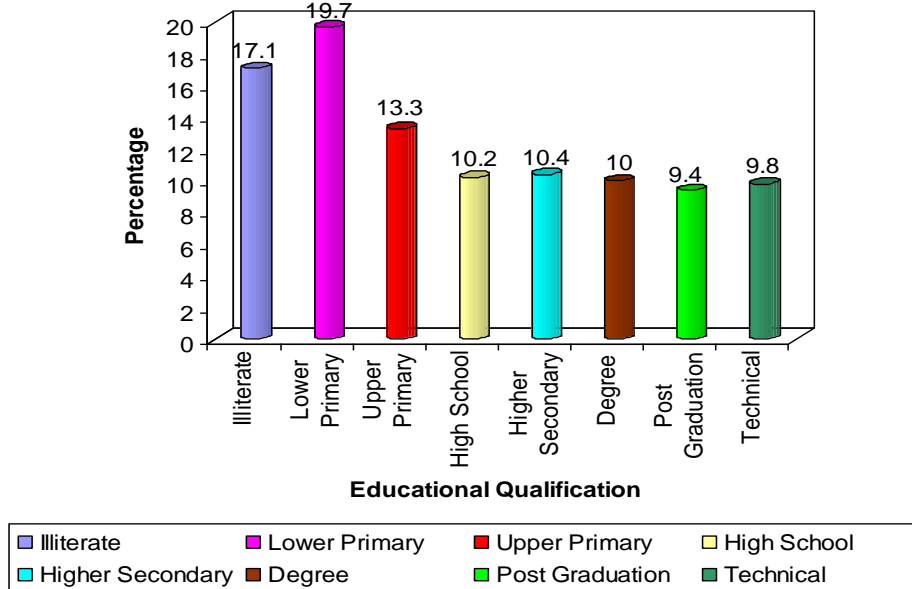


4. Educational qualification

The level of education determines the socio economic status and an indicator for the different dimensions of development of any society.

Majority of the respondents 19.7 percent have education at lower primary level and illiterate respondents are 17.1 percent. Among the respondents 13.3 percent of them come under the category of upper primary, 10.2 percent of them come under the category of high school, 10.4 percent of them come under the category of higher secondary, 10.0 percent of them come under the category of degree, 9.4 percent of them come under the category of post graduation and 9.8 percent of them are technically qualified. This shows that the educational status of respondents is still to be improved even if they come out for education and they study upto the level of higher secondary. The educational qualification of the respondents is shown in the following figure 5.4.

Figure 5.4
Educational Qualification of the Respondents

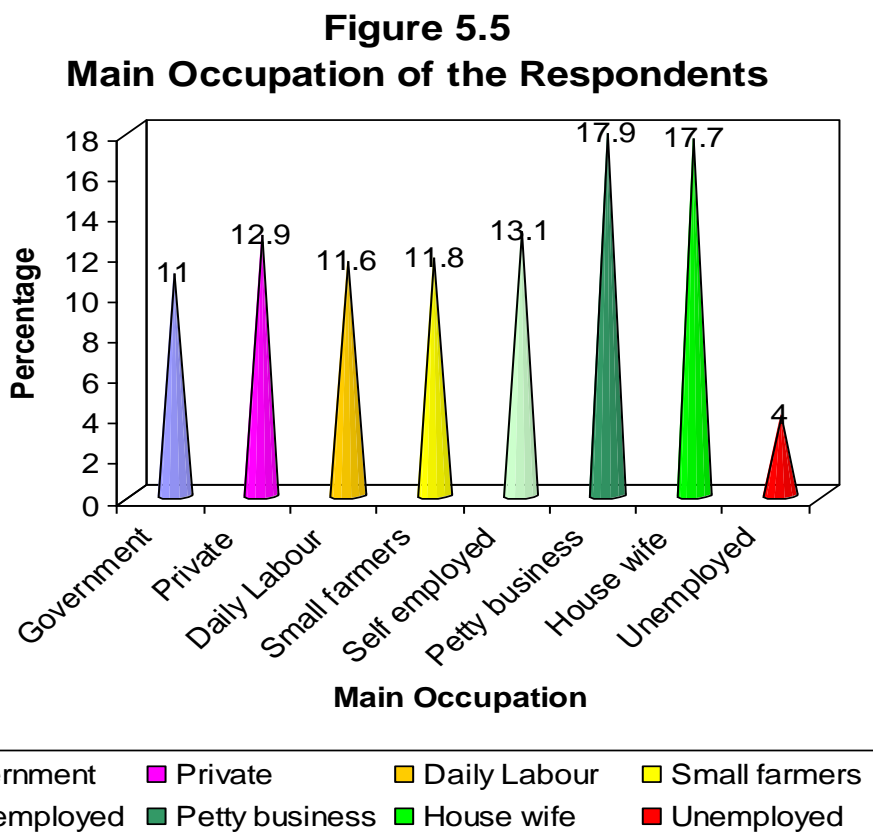


5. Occupation

Occupation is the activity which gives supporting amenities to life. Different people have different occupations for the sustenance of their life.

It is observed that out of 519 respondents, about 11.0 percent of the respondents are having government jobs and 12.9 percent of them are working in private sectors. In this study 11.6 percent of them are daily wages, 11.8 percent of them are small farmers, 13.1 percent of them are self employed, 17.9 percent of them are petty business and 17.7 percent of them are house wives and 4.0 percent of them are unemployed. It is inferred from the above table that majority of the respondents are house wives and

petty business persons. The occupation of the respondents is shown in the following figure 5.5.



6. Income

Income is one of the important indicators of the standard of living of the respondents.

Table 5.1 shows the distribution of respondents on the basis of income per annum. It is understood that a majority of the respondents, i.e. 32.2 percent have income ranging from 6001-12000, 10.2 percent of them are having income below Rs.6000, 25.4 percent of them are having income between 12001-18000,

20.6 percent of them are having income between 18001-24000 and 11.6 percent of them are having income above 24000 in the study area. The information from the above table revealed that respondents from below poverty line and who really need poverty alleviation, still have to take part in the finance activity through SHGs. It is found through this table that the majority of the respondents have low income. The income structure of the respondents is shown in the following figure 5.6.

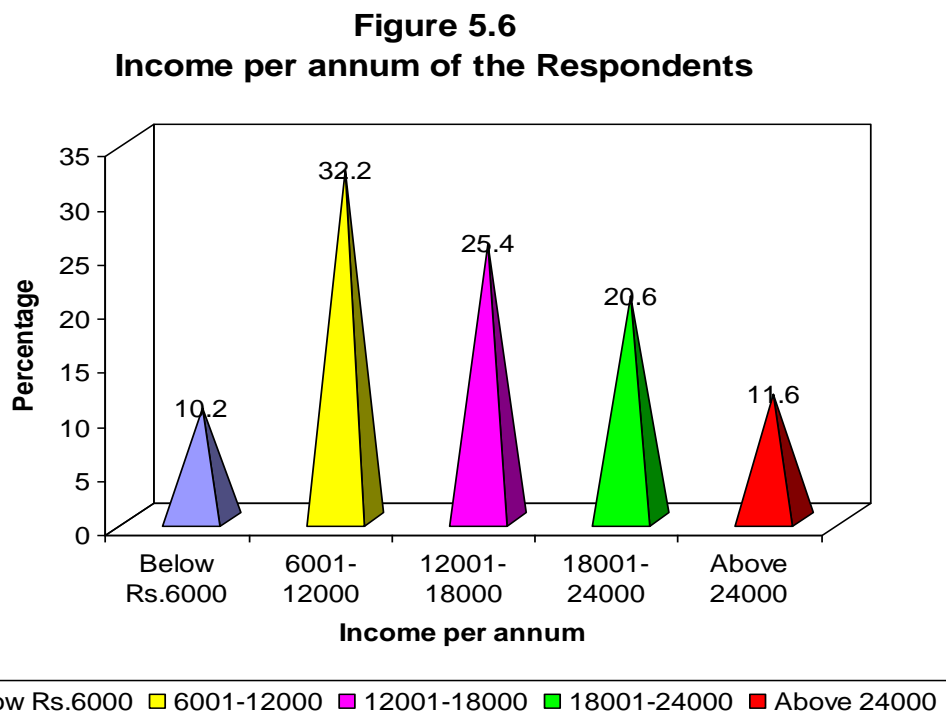


Table 5.2 : Living Conditions Based on Age

Sl. No.	Age	N	Mean	Standard Deviation	F Value	P Value
1.	15-25	92	18.01	3.11	12.182	0.01
2.	26-35	134	17.86	2.78		
3.	36-45	114	18.19	3.61		
4.	46 and above	179	16.49	1.73		
	Total	519	17.49	2.84		

Source : Primary data

Ho : There is a significant difference between the living conditions on the basis of age.

The table 5.2 on age wise analysis indicates that there is a relationship between living conditions on the basis of their age. It analysed the differences with these four variables in living conditions among respondents based on their age. F-test was applied. The Mean, SD, and F-value computed for four age groups signifying the living conditions are furnished in Table 5.2. The respondents whose age is 36-45, with the mean value 18.19 reveals to have more mean value than those between the age of 15 and 25 with the mean value 18.01, the age of 26-35 with the mean value 17.86 and the age of 46 and above with mean value 16.49. The difference between these four age level groups is confirmed by the F-value (12.182) as the computed value is significant at 1% level of significance. Hence, it is inferred that the age-factor is influencing living conditions. The age level groups show difference

in their living conditions. F-values (12.182) are significant at 1% level of significance. Therefore, the hypothesis that the 36-45 age respondents have tendency of better living conditions than other age groups is accepted.

Table 5.3 : Living Conditions Based on Caste

Sl. No.	Caste	N	Mean	Standard Deviation	F Value	P Value
1.	SC	160	16.91	2.75	3.489	0.01
2.	ST	88	17.93	2.47		
3.	OBC	139	17.78	3.02		
4.	Others	132	17.58	2.90		
	Total	519	17.49	2.84		

Source : Primary data

Ho : There is a significant difference between the living conditions on the basis of caste.

The table 5.3 on caste analysis indicated that there is a relationship between living conditions on the basis of their caste. It analysed the differences with these four variables in living conditions among respondents based on their caste, F-test was applied. The Mean, SD, and F-value computed for four caste groups signifying the living conditions are furnished in Table 5.3. The respondents whose caste is ST, the mean value 17.93 seems to have more mean value than those between the caste of SC with the mean value 16.91, the caste of OBC, the mean value 17.78, the mean value 17.58, the caste of other. But the difference between

these four caste level groups is confirmed by the F-value (3.489) as the computed value is significant at 1% level of significance. Hence, it is inferred that the caste-factor is influencing living conditions. The caste level groups show difference in their living conditions. F-values (3.489) are significant at 1% level of significance. Therefore, the hypothesis that the ST caste respondents have tendency of better living conditions than other caste groups is accepted.

Table 5.4 : Living Conditions Based on Marital Status

Sl. No.	Marital status	N	Mean	Standard Deviation	F Value	P Value
1.	Single	113	16.52	1.91	3.716	0.01
2.	Married	205	18.44	4.21		
3.	Widow	101	14.10	3.74		
4.	Divorced	100	17.31	1.28		
	Total	519	17.49	2.84		

Source : Primary data

Ho : There is a significant difference between the living conditions on the basis of marital status.

The table 5.4 on marital status analysis indicates that there is a relationship between living conditions on the basis of their marital status. It analysed the differences with these four variables in living conditions among respondents based on their marital status, F-test was applied. The Mean, SD, and F-value computed for four marital status groups signifying the living conditions are

furnished in Table 5.4. The respondents whose marital status is married, the mean value 18.44 seems to have more mean value than those between the marital status of single with the mean value 16.52, the marital status of Widow, the mean value 14.10, the mean value 17.31, the marital status of Divorced. But the difference between these four marital status level groups is confirmed by the F-value (3.716) as the computed value is significant at 1% level of significance. Hence, it is inferred that the marital status-factor is influencing living conditions. The marital status level groups show difference in their living conditions. F-values (3.716) are significant at 1% level of significance. Therefore, the hypothesis that the Married respondents have tendency of better living conditions than other groups is accepted.

Table 5.5: Living Conditions Based on Educational Qualification

Sl. No.	Educational qualification	N	Mean	Standard Deviation	F Value	P Value
1.	Illiterate	89	15.53	2.74	33.887	0.01
2.	Lower primary	102	15.51	2.39		
3.	Upper primary	69	17.49	2.45		
4.	High school	53	18.74	2.22		
5.	Higher secondary	54	19.17	2.96		
6.	Degree	52	18.29	2.18		
7.	Post graduation	49	19.00	1.69		
8.	Technical	51	19.51	1.47		
	Total	519	17.49	2.84		

Source : Primary data

Ho : There is a significant difference between the living conditions on the basis of educational qualification.

The table 5.5 on educational qualification analysis indicates that there is a relationship between living conditions on the basis of their educational qualification. It analysed the differences with these eight variables in living conditions among respondents based on their educational qualification, F-test was applied. The Mean, SD, and F-value computed for eight educational qualification groups signifying the living conditions are furnished in Table 5.5.

The respondents whose educational qualification is technical qualified, the mean value 19.51 seems to have more mean value than those between the educational qualification of illiterate with the mean value 15.53, the educational qualification of Lower primary, the mean value 15.51, the mean value 17.49, the educational qualification of Upper primary, 18.74, the educational qualification of High school, 19.17, the educational qualification of Higher secondary, 18.29, the educational qualification of Degree and 19.00, the educational qualification of Post graduation. But the difference between these eight educational qualification level groups is confirmed by the F-value (33.887) as the computed value is significant at 1% level of significance. Hence, it is inferred that the educational qualification-factor is influencing living conditions. The educational qualification level groups show difference in their living conditions. F-values (33.887) are significant at 1% level of significance. Therefore, the hypothesis that the Technical qualified respondents have tendency of better living conditions than other groups is accepted.

Table 5.6 : Living Conditions Based on Main Occupation

Sl. No.	Main occupation	N	Mean	Standard Deviation	F Value	P Value
1.	Government	57	15.74	2.34	28.108	0.01
2.	Private	67	18.69	2.72		
3.	Daily labour	60	19.65	1.82		
4.	Small farmers	61	15.92	2.66		
5.	Self employed	68	15.41	2.20		
6.	Petty business	93	17.46	3.09		
7.	House wife	92	18.85	1.85		
8.	Unemployed	21	17.67	2.10		
	Total	519	17.49	2.84		

Source : Primary data

Ho : There is a significant difference between the living conditions on the basis of main occupation.

The table 5.6 on main occupation analysis indicates that there is a relationship between living conditions on the basis of their main occupation. It analysed the differences with these eight variables in living conditions among respondents based on their main occupation, F-test was applied. The Mean, SD, and F-value computed for eight main occupation groups signifying the living conditions are furnished in Table 5.6. The respondents whose main occupation is Daily labour, the mean value 19.65 seems to have

more mean value than those between the main occupation of Government with the mean value 15.74, the main occupation of Private, the mean value 18.69, the mean value 15.92, the main occupation of Small farmers, 15.41, the main occupation of Self employed, 17.46, the main occupation of Petty business, 18.85, the main occupation of House wife and 17.67, the main occupation of Unemployed. But the difference between these eight main occupation level groups is confirmed by the F-value (28.108) as the computed value is significant at 1% level of significance. Hence, it is inferred that the main occupation-factor is influencing living conditions. The main occupation level groups show difference in their living conditions. F-values (28.108) are significant at 1% level of significance. Therefore, the hypothesis that the Daily labour respondents have tendency of better living conditions than other groups is accepted.

Table 5.7 : Living Conditions Based on Income Per Annum

Sl. No.	Income per annum	N	Mean	Standard Deviation	F Value	P Value
1.	Below Rs. 6000	53	15.70	3.25	19.459	0.01
2.	6001-12000	167	16.55	2.09		
3.	12001-18000	132	18.01	2.96		
4.	18001-24000	107	18.58	2.98		
5.	Above 24000	60	18.58	2.12		
	Total	519	17.49	2.84		

Source : Primary data

Ho : There is a significant difference between the living conditions on the basis of income per annum.

The table 5.7 on income per annum analysis indicates that there is a relationship between living conditions on the basis of their income per annum. It analysed the differences with these five variables in living conditions among respondents based on their income per annum, F-test was applied. The Mean, SD, and F-value computed for five income per annum groups signifying the living conditions are furnished in Table 5.7. The respondents whose income per annum is above 18001, the mean value 18.58 seems to have more mean value than those between the income per annum of Below Rs. 6000 with the mean value 15.70, the income per annum of 6001-12000, the mean value 16.55, the mean value

18.01, the income per annum of 12001-18000. But the difference between these five income per annum level groups is confirmed by the F-value (19.459) as the computed value is significant at 1% level of significance. Hence, it is inferred that the income per annum-factor is influencing living conditions. The income per annum level groups show difference in their living conditions. F-values (19.459) are significant at 1% level of significance. Therefore, the hypothesis that the above 18001 income per annum respondents have tendency of better living conditions than other groups is accepted.

Table 5.8 : Constitution and Functioning/ Organizational Dynamics Based on Age

Sl. No.	Age	N	Mean	Standard Deviation	F Value	P Value
1.	15-25	92	30.11	5.04	18.428	0.01
2.	26-35	134	30.74	6.03		
3.	36-45	114	28.38	4.94		
4.	46 and above	179	26.78	4.26		
	Total	519	28.74	5.30		

Source : Primary data

Ho : There is a significant difference between the constitution and functioning/ organizational dynamics on the basis of age.

The table 5.8 on age analysis indicates that there is a relationship between constitution and functioning/ organizational dynamics on the basis of their age. It analysed the differences with these four variables in constitution and functioning/ organizational dynamics among respondents based on their age, F-test was applied. The Mean, SD, and F-value computed for four age groups signifying the constitution and functioning/ organizational dynamics are furnished in Table 5.8. The respondents whose age is 26-35, the mean value 30.74 seems to have more mean value than those between the age of 15 and 25 with the mean value 30.11, the age of 36-45, the mean value 28.38, the mean value 26.78, the age of 46 and above. But the difference between these four age level groups is confirmed by the F-value (18.428) as the computed value is significant at 1% level of significance. Hence, it is inferred that the age-factor is influencing constitution and functioning/ organizational dynamics. The age level groups show difference in their constitution and functioning/ organizational dynamics. F-values (18.428) are significant at 1% level of significance. Therefore, the hypothesis that the 26-35 age respondents have superior quality of constitution and functioning/ organizational dynamics than other age groups is accepted.

**Table 5.9: Constitution and Functioning/
Organizational Dynamics Based on Caste**

Sl. No.	Caste	N	Mean	Standard Deviation	F Value	P Value
1.	SC	160	27.93	5.38	3.113	0.01
2.	ST	88	29.83	5.38		
3.	OBC	139	28.77	4.37		
4.	Others	132	28.30	5.93		
	Total	519	28.74	5.30		

Source : Primary data

Ho : There is a significant difference between the constitution and functioning/ organizational dynamics on the basis of caste.

The table 5.9 on caste analysis indicates that there is a relationship between constitution and functioning/ organizational dynamics on the basis of their caste. It analysed the differences with these four variables in constitution and functioning/ organizational dynamics among respondents based on their caste, F-test was applied. The Mean, SD, and F-value computed for four caste groups signifying the constitution and functioning/ organizational dynamics are furnished in Table 5.9. The respondents whose caste is ST, the mean value 29.83 seems to

have more mean value than those between the caste of SC with the mean value 27.93, the caste of OBC, the mean value 28.77, the mean value 28.30, the caste of other. But the difference between these four caste level groups is confirmed by the F-value (3.113) as the computed value is significant at 1% level of significance. Hence, it is inferred that the caste-factor is influencing constitution and functioning/ organizational dynamics. The caste level groups show difference in their constitution and functioning/ organizational dynamics. F-values (3.113) are significant at 1% level of significance. Therefore, the hypothesis that the ST caste respondents have superior quality of constitution and functioning/ organizational dynamics than other caste groups is accepted.

Table 5.10 : Constitution and Functioning/ Organizational Dynamics Based on Marital Status

Sl. No.	Marital status	N	Mean	Standard Deviation	F Value	P Value
1.	Single	113	29.48	5.90	4.534	0.01
2.	Married	205	28.84	5.21		
3.	Widow	101	27.13	4.70		
4.	Divorced	100	28.75	4.30		
	Total	519	28.74	5.30		

Source : Primary data

Ho : There is a significant difference between the constitution and functioning/ organizational dynamics on the basis of marital status.

The table 5.10 on marital status analysis indicates that there is a relationship between constitution and functioning/organizational dynamics on the basis of their marital status. It analysed the differences with these four variables in constitution and functioning/organizational dynamics among respondents based on their marital status, F-test was applied. The Mean, SD, and F-value computed for four marital status groups signifying the constitution and functioning/organizational dynamics are furnished in Table 5.10. The respondents whose marital status is Single, the mean value 29.48 seems to have more mean value than those between the marital status of married with the mean value 28.84, the marital status of Widow, the mean value 27.13, the mean value 28.75, the marital status of Divorced. But the difference between these four marital status level groups is confirmed by the F-value (4.534) as the computed value is significant at 1% level of significance. Hence, it is inferred that the marital status-factor is influencing constitution and functioning/organizational dynamics. The marital status level groups show difference in their constitution and functioning/organizational dynamics. F-values (4.534) are significant at 1% level of significance. Therefore, the hypothesis that the Unmarried respondents have superior quality of constitution and functioning/organizational dynamics than other groups is accepted.

Table 5.11 : Constitution and Functioning/ Organizational Dynamics Based on Educational Qualification

Sl. No.	Educational qualification	N	Mean	Standard Deviation	F Value	P Value
1.	Illiterate	89	26.93	3.33	22.715	0.01
2.	Lower primary	102	27.68	3.35		
3.	Upper primary	69	27.17	4.91		
4.	High school	53	27.36	4.77		
5.	Higher secondary	54	27.83	5.01		
6.	Degree	52	28.67	7.18		
7.	Post graduation	49	32.35	4.56		
8.	Technical	51	35.16	4.90		
	Total	519	28.74	5.30		

Source : Primary data

Ho : There is a significant difference between the constitution and functioning/ organizational dynamics on the basis of educational qualification.

The table 5.11 on educational qualification analysis indicates that there is a relationship between constitution and functioning/ organizational dynamics on the basis of their educational qualification. It analysed the differences with these eight variables in constitution and functioning/ organizational dynamics among respondents based on their educational qualification, F-test was applied. The Mean, SD, and F-value computed for eight educational qualification groups signifying the constitution and functioning/ organizational dynamics are furnished in Table 5.11.

The respondents whose educational qualification is technical qualified, the mean value 35.16 seems to have more mean value than those between the educational qualification of illiterate with the mean value 26.93, the educational qualification of Lower primary, the mean value 27.68, the mean value 27.17, the educational qualification of Upper primary, 27.36, the educational qualification of High school, 27.83, the educational qualification of Higher secondary, 28.67, the educational qualification of Degree and 32.35, the educational qualification of Post graduation. But the difference between these eight educational qualification level groups is confirmed by the F-value (22.715) as the computed value is significant at 1% level of significance. Hence, it is inferred that the educational qualification-factor is influencing constitution and functioning/organizational dynamics. The educational qualification level groups show difference in their constitution and functioning/organizational dynamics. F-values (22.715) are significant at 1% level of significance. Therefore, the hypothesis that the Technical qualified respondents have superior quality of constitution and functioning/ organizational dynamics than other groups is accepted.

Table 5.12 : Constitution and Functioning/ Organizational Dynamics Based on Main Occupation

Sl. No.	Main occupation	N	Mean	Standard Deviation	F Value	P Value
1.	Government	57	24.70	3.88	42.097	0.01
2.	Private	67	31.36	4.31		
3.	Daily labour	60	35.90	4.14		
4.	Small farmers	61	28.57	3.77		
5.	Self employed	68	27.82	3.19		
6.	Petty business	93	26.17	3.08		
7.	House wife	92	27.62	5.21		
8.	Unemployed	21	30.67	7.54		
	Total	519	28.74	5.30		

Source : Primary data

Ho : There is a significant difference between the constitution and functioning/ organizational dynamics on the basis of main occupation.

The table 5.12 on main occupation analysis indicates that there is a relationship between constitution and functioning/ organizational dynamics on the basis of their main occupation. It analysed the differences with these eight variables in constitution and functioning/ organizational dynamics among respondents based on their main occupation, F-test was applied. The Mean, SD, and F-value computed for eight main occupation groups signifying the constitution and functioning/ organizational dynamics are furnished in Table 5.12. The respondents whose main occupation

is Daily labour, the mean value 35.90 seems to have more mean value than those between the main occupation of Government with the mean value 24.70, the main occupation of Private, the mean value 31.36, the mean value 28.57, the main occupation of Small farmers, 27.82, the main occupation of Self employed, 26.17, the main occupation of Petty business, 27.62, the main occupation of House wife and 30.67, the main occupation of Unemployed. But the difference between these eight main occupation level groups is confirmed by the F-value (42.097) as the computed value is significant at 1% level of significance. Hence, it is inferred that the main occupation-factor is influencing constitution and functioning/ organizational dynamics. The main occupation level groups show difference in their constitution and functioning/ organizational dynamics. F-values (42.097) are significant at 1% level of significance. Therefore, the hypothesis that the Daily labour respondents have superior quality of constitution and functioning/ organizational dynamics than other groups is accepted.

Table 5.13 : Constitution and Functioning/ Organizational Dynamics Based on Income Per Annum

Sl. No.	Income per annum	N	Mean	Standard Deviation	F Value	P Value
1.	Below Rs. 6000	53	28.34	5.28	5.618	0.01
2.	6001-12000	167	28.19	3.55		
3.	12001-18000	132	30.53	5.89		
4.	18001-24000	107	28.37	5.95		
5.	Above 24000	60	27.37	5.95		
	Total	519	28.74	5.30		

Source : Primary data

Ho : There is a significant difference between the constitution and functioning/ organizational dynamics on the basis of income per annum.

The table 5.13 on income per annum analysis indicates that there is a relationship between constitution and functioning/ organizational dynamics on the basis of their income per annum. It analysed the differences with these five variables in constitution and functioning/ organizational dynamics among respondents based on their income per annum, F-test was applied. The Mean, SD, and F-value computed for five income per annum groups signifying the constitution and functioning/ organizational dynamics are furnished in Table 5.13. The respondents whose income per annum is above 12001-18000, the mean value 30.53 seems to have more mean value than those between the income per annum of Below Rs. 6000 with the mean value 28.34, the income per annum of 6001-12000, the mean value 28.19, the

mean value 28.37, the income per annum of 18001-24000, the mean value 27.37, the income per annum of Above 24000. But the difference between these five income per annum level groups is confirmed by the F-value (5.618) as the computed value is significant at 1% level of significance. Hence, it is inferred that the income per annum-factor is influencing constitution and functioning/ organizational dynamics. The income per annum level groups show difference in their constitution and functioning/ organizational dynamics. F-values (5.618) are significant 1% level of significance. Therefore, the hypothesis that the 12001-18000 income per annum respondents have superior quality of constitution and functioning/ organizational dynamics than other groups is accepted.

Table 5.14 : SHG Participation Based on Age

Sl. No.	Age	N	Mean	Standard Deviation	F Value	P Value
1.	15-25	92	18.76	3.68	12.803	0.01
2.	26-35	134	16.13	3.03		
3.	36-45	114	17.09	3.18		
4.	46 and above	179	16.56	3.39		
	Total	519	16.95	3.42		

Source : Primary data

Ho : There is a significant difference between the SHG participation on the basis of age.

The table 5.14 on age analysis indicates that there is a relationship between SHG participation on the basis of their age. It

analysed the differences with these four variables in SHG participation among respondents based on their age, F-test was applied. The Mean, SD, and F-value computed for four age groups signifying the SHG participation are furnished in Table 5.14. The respondents whose age is 15-25, the mean value 18.76 seems to have more mean value than those between the age of 26 and 35 with the mean value 16.13, the age of 36-45, the mean value 17.09, the mean value 16.56, the age of 46 and above. But the difference between these four age level groups is confirmed by the F-value (12.803) as the computed value is significant at 1% level of significance. Hence, it is inferred that the age-factor is influencing SHG participation. The age level groups show difference in their SHG participation. F-values (12.803) are significant at 1% level of significance. Therefore, the hypothesis that the 15-25 age respondents have higher level of SHG participation than other age groups is accepted.

Table 5.15:SHG Participation Based on Caste

Sl. No.	Caste	N	Mean	Standard Deviation	F Value	P Value
1.	SC	160	16.29	3.63	8.760	0.01
2.	ST	88	18.23	3.58		
3.	OBC	139	17.47	3.52		
4.	Others	132	16.37	2.55		
	Total	519	16.95	3.42		

Source : Primary data

Ho: There is a significant difference between the SHG participation on the basis of caste.

The table 5.15 on caste analysis indicates that there is a relationship between SHG participation on the basis of their caste. It analysed the differences with these four variables in SHG participation among respondents based on their caste, F-test was applied. The Mean, SD, and F-value computed for four caste groups signifying the SHG participation are furnished in Table 5.15. The respondents whose caste is ST, the mean value 18.23 seems to have more mean value than those between the caste of SC with the mean value 16.29, the caste of OBC, the mean value 17.47, the mean value 16.37, the caste of other. But the difference between these four caste level groups is confirmed by the F-value (8.760) as the computed value is significant at 1% level of significance. Hence, it is inferred that the caste-factor is influencing SHG participation. The caste level groups show difference in their SHG participation. F-values (8.760) are significant at 1% level of significance. Therefore, the hypothesis that the ST caste respondents have higher level of SHG participation than other caste groups is accepted.

Table 5.16 : SHG Participation Based on Marital Status

Sl. No.	Marital status	N	Mean	Standard Deviation	F Value	P Value
1.	Single	113	17.34	3.80	3.654	0.01
2.	Married	205	16.60	2.92		
3.	Widow	101	14.94	2.26		
4.	Divorced	100	15.58	3.67		
	Total	519	16.95	3.42		

Source : Primary data

Ho : There is a significant difference between the SHG participation on the basis of marital status.

The table 5.16 on marital status analysis indicates that there is a relationship between SHG participation on the basis of their marital status. It analysed the differences with these four variables in SHG participation among respondents based on their marital status, F-test was applied. The Mean, SD, and F-value computed for four marital status groups signifying the SHG participation are furnished in Table 5.16. The respondents whose marital status is Single, the mean value 17.34 seems to have more mean value than those between the marital status of married with the mean value 16.60, the marital status of Widow, the mean value 14.94, the mean value 15.58, the marital status of Divorced. But the difference between these four marital status level groups is confirmed by the F-value (3.654) as the computed value is significant at 1% level of significance. Hence, it is inferred that the marital status-factor is influencing SHG participation. The marital status level groups show difference in their SHG participation. F-values (3.654) are significant at 1% level of significance. Therefore,

the hypothesis that the Unmarried respondents have higher level of SHG participation than other groups is accepted.

Table 5.17: SHG Participation Based on Educational Qualification

Sl. No.	Educational qualification	N	Mean	Standard Deviation	F Value	P Value
1.	Illiterate	89	14.83	3.38	15.687	0.01
2.	Lower primary	102	15.90	2.77		
3.	Upper primary	69	16.86	3.08		
4.	High school	53	18.42	2.39		
5.	Higher secondary	54	17.93	3.40		
6.	Degree	52	18.54	3.60		
7.	Post graduation	49	19.24	3.73		
8.	Technical	51	16.53	2.55		
	Total	519	16.95	3.42		

Source : Primary data

Ho: There is a significant difference between the SHG participation on the basis of educational qualification.

The table 5.17 on educational qualification analysis indicates that there is a relationship between SHG participation on the basis of their educational qualification. It analysed the differences with these eight variables in SHG participation among respondents based on their educational qualification, F-test was applied. The Mean, SD, and F-value computed for eight educational qualification groups signifying the SHG participation are furnished in Table 5.17. The respondents whose educational qualification is Post graduation qualified, the mean value 19.24 seems to have more mean value than those between the educational qualification

of illiterate with the mean value 14.83, the educational qualification of Lower primary, the mean value 15.90, the mean value 16.86, the educational qualification of Upper primary, 18.42, the educational qualification of High school, 17.93, the educational qualification of Higher secondary, 18.54, the educational qualification of Degree and 16.53, the educational qualification of Technical. But the difference between these eight educational qualification level groups is confirmed by the F-value (15.687) as the computed value is significant at 1% level of significance. Hence, it is inferred that the educational qualification-factor is influencing SHG participation. The educational qualification level groups show difference in their SHG participation. F-values (15.687) are significant at 1% level of significance. Therefore, the hypothesis that the Post graduated respondents have higher level of SHG participation than other groups is accepted.

Table 5.18 : SHG Participation Based on Main Occupation

Sl. No.	Main occupation	N	Mean	Standard Deviation	F Value	P Value
1.	Government	57	18.23	3.24	13.071	0.01
2.	Private	67	18.87	3.25		
3.	Daily labour	60	15.82	2.41		
4.	Small farmers	61	14.80	1.78		
5.	Self employed	68	16.85	3.96		
6.	Petty business	93	17.43	3.99		
7.	House wife	92	15.99	2.73		
8.	Unemployed	21	19.33	2.55		
	Total	519	16.95	3.42		

Source : Primary data

Ho: There is a significant difference between the SHG participation on the basis of main occupation.

The table 5.18 on main occupation analysis indicates that there is a relationship between SHG participation on the basis of their main occupation. It analysed the differences with these eight variables in SHG participation among respondents based on their main occupation, F-test was applied. The Mean, SD, and F-value computed for eight main occupation groups signifying the SHG participation are furnished in Table 5.18. The respondents whose main occupation is Unemployed, the mean value 19.33 seems to have more mean value than those between the main occupation of Government with the mean value 18.23, the main occupation of Private, the mean value 18.87, the mean value 15.82, the main occupation of daily labour, the mean value 14.80, the main occupation of Small farmers, 16.85, the main occupation of Self employed, 17.43, the main occupation of Petty business, 15.99, the main occupation of House wife and 19.33, the main occupation of Unemployed. But the difference between these eight main occupation level groups is confirmed by the F-value (13.071) as the computed value is significant at 1% level of significance. Hence, it is inferred that the main occupation-factor is influencing SHG participation. The main occupation level groups show difference in their SHG participation. F-values (13.071) are significant at 1% level of significance. Therefore, the hypothesis that the Unemployed

respondents have higher level of SHG participation than other groups is accepted.

Table 5.19:SHG Participation Based on Income Per Annum

Sl. No.	Income per annum	N	Mean	Standard Deviation	F Value	P Value
1.	Below Rs. 6000	53	17.04	4.35	11.728	0.01
2.	6001-12000	167	16.87	3.56		
3.	12001-18000	132	16.09	2.44		
4.	18001-24000	107	16.65	3.87		
5.	Above 24000	60	19.53	1.29		
	Total	519	16.95	3.42		

Source : Primary data

Ho: There is a significant difference between the SHG participation on the basis of income per annum.

The table 5.19 on income per annum analysis indicates that there is a relationship between SHG participation on the basis of their income per annum. It analysed the differences with these five variables in SHG participation among respondents based on their income per annum, F-test was applied. The Mean, SD, and F-value computed for five income per annum groups signifying the SHG participation are furnished in Table 5.19. The respondents whose income per annum is above 24000, the mean value 19.53 seems to have more mean value than those between the income per annum of Below Rs. 6000 with the mean value 17.04, the income per annum of 6001-12000, the mean value 16.87, the mean value

16.09, the income per annum of 12001-18000, the mean value 16.65, the income per annum of 18001-24000. But the difference between these five income per annum level groups is confirmed by the F-value (11.728) as the computed value is significant at 1% level of significance. Hence, it is inferred that the income per annum-factor is influencing SHG participation. The income per annum level groups show difference in their SHG participation. F-values (11.728) are significant at 1% level of significance. Therefore, the hypothesis that the above 24000 income per annum respondents have higher level of SHG participation than other groups is accepted.

Table 5.20 : Decision Making in SHG Based on Age

Sl. No.	Age	N	Mean	Standard Deviation	F Value	P Value
1.	15-25	92	16.61	6.91	8.750	0.01
2.	26-35	134	16.55	5.33		
3.	36-45	114	13.68	5.79		
4.	46 and above	179	14.59	4.05		
	Total	519	15.25	5.49		

Source : Primary data

Ho : There is a significant difference between the Decision making in SHG on the basis of age.

The table 5.20 on age analysis indicates that there is a relationship between Decision making in SHG on the basis of their age. It analysed the differences with these four variables in Decision making in SHG among respondents based on their age, F-test was applied. The Mean, SD, and F-value computed for four age

groups signifying the Decision making in SHG are furnished in Table 5.20. The respondents whose age is 15-25, the mean value 16.61 seems to have more mean value than those between the age of 26 and 35 with the mean value 16.55, the age of 36-45, the mean value 13.68, the mean value 14.59, the age of 46 and above. But the difference between these four age level groups is confirmed by the F-value (8.750) as the computed value is significant at 1% level of significance. Hence, it is inferred that the age-factor is influencing Decision making in SHG. The age level groups show difference in their Decision making in SHG. F-values (8.750) are significant at 1% level of significance. Therefore, the hypothesis that the 15-25 age respondents have quality suitable in Decision making in SHG than other age groups is accepted.

Table 5.21: Decision Making in SHG Based on Caste

Sl. No.	Caste	N	Mean	Standard Deviation	F Value	P Value
1.	SC	160	13.71	4.74	11.545	0.01
2.	ST	88	16.83	5.33		
3.	OBC	139	14.57	5.65		
4.	Others	132	16.80	5.63		
	Total	519	15.25	5.49		

Source : Primary data

Ho : There is a significant difference between the Decision making in SHG on the basis of caste.

The table 5.21 on caste analysis indicates that there is a relationship between Decision making in SHG on the basis of their caste. It analysed the differences with these four variables in

Decision making in SHG among respondents based on their caste, F-test was applied. The Mean, SD, and F-value computed for four caste groups signifying the Decision making in SHG are furnished in Table 5.21. The respondents whose caste is ST, the mean value 16.83 seems to have more mean value than those between the caste of SC with the mean value 13.71, the caste of OBC, the mean value 14.57, the mean value 16.80, the caste of other. But the difference between these four caste level groups is confirmed by the F-value (11.545) as the computed value is significant at 1% level of significance. Hence, it is inferred that the caste-factor is influencing Decision making in SHG. The caste level groups show difference in their Decision making in SHG. F-values (11.545) are significant at 1% level of significance. Therefore, the hypothesis that the ST caste respondents have capacity genuine in Decision making in SHG than other caste groups is accepted.

Table 5.22 : Decision Making in SHG Based on Marital Status

Sl. No.	Marital status	N	Mean	Standard Deviation	F Value	P Value
1.	Single	113	16.03	5.17	3.868	0.01
2.	Married	205	14.01	6.73		
3.	Widow	101	14.70	5.06		
4.	Divorced	100	15.62	4.66		
	Total	519	15.25	5.49		

Source : Primary data

Ho: There is a significant difference between the Decision making in SHG on the basis of marital status.

The table 5.22 on marital status analysis indicates that there is a relationship between Decision making in SHG on the basis of their marital status. It analysed the differences with these four variables in Decision making in SHG among respondents based on their marital status, F-test was applied. The Mean, SD, and F-value computed for four marital status groups signifying the Decision making in SHG are furnished in Table 5.22. The respondents whose marital status is Single, the mean value 16.03 seems to have more mean value than those between the marital status of married with the mean value 14.01, the marital status of Widow, the mean value 14.70, the mean value 15.62, the marital status of Divorced. But the difference between these four marital status level groups is confirmed by the F-value (3.868) as the computed value is significant at 1% level of significance. Hence, it is inferred that the marital status-factor is influencing Decision making in SHG. The marital status level groups show difference in their Decision making in SHG. F-values (3.868) are significant at 1% level of significance. Therefore, the hypothesis that the Unmarried respondents have potentiality accordance in Decision making in SHG than other groups is accepted.

Table 5.23: Decision Making in SHG Based on Educational Qualification

Sl. No.	Educational qualification	N	Mean	Standard Deviation	F Value	P Value
1.	Illiterate	89	11.70	2.60	37.600	0.01
2.	Lower primary	102	12.13	3.78		
3.	Upper primary	69	13.94	4.10		
4.	High school	53	15.51	4.61		
5.	Higher secondary	54	16.31	4.59		
6.	Degree	52	18.79	3.97		
7.	Post graduation	49	21.12	4.09		
8.	Technical	51	18.86	8.10		
	Total	519	15.25	5.49		

Source : Primary data

Ho: There is a significant difference between the Decision making in SHG on the basis of educational qualification.

The table 5.23 on educational qualification analysis indicates that there is a relationship between Decision making in SHG on the basis of their educational qualification. It analysed the differences with these eight variables in Decision making in SHG among respondents based on their educational qualification, F-test was applied. The Mean, SD, and F-value computed for eight educational qualification groups signifying the Decision making in SHG are furnished in Table 5.23. The respondents whose educational qualification is Post graduation qualified, the mean

value 21.12 seems to have more mean value than those between the educational qualification of illiterate with the mean value 11.70, the educational qualification of Lower primary, the mean value 12.13, the mean value 13.94, the educational qualification of Upper primary, 15.51, the educational qualification of High school, 16.31, the educational qualification of Higher secondary, 21.12, the educational qualification of post graduation and 18.86, the educational qualification of Technical. But the difference between these eight educational qualification level groups is confirmed by the F-value (37.600) as the computed value is significant at 1% level of significance. Hence, it is inferred that the educational qualification-factor is influencing Decision making in SHG. The educational qualification level groups show difference in their Decision making in SHG. F-values (37.600) are significant at 1% level of significance. Therefore, the hypothesis that the Post graduated respondents have capacity accordance in decision making in SHG than other groups is accepted.

Table 5.24 : Decision Making in SHG Based on Main Occupation

S.No.	Main occupation	N	Mean	Standard Deviation	F Value	P Value
1.	Government	57	15.98	4.04	38.837	0.01
2.	Private	67	17.93	6.24		
3.	Daily labour	60	20.85	7.05		
4.	Small farmers	61	9.11	1.77		
5.	Self employed	68	12.26	3.54		
6.	Petty business	93	14.59	3.17		
7.	House wife	92	16.22	2.87		
8.	Unemployed	21	15.00	7.24		
	Total	519	15.25	5.49		

Source : Primary data

Ha: There is a significant difference between the Decision making in SHG on the basis of main occupation.

The table 5.24 on main occupation analysis indicates that there is a relationship between Decision making in SHG on the basis of their main occupation. It analysed the differences with these eight variables in Decision making in SHG among respondents based on their main occupation, F-test was applied. The Mean, SD, and F-value computed for eight main occupation groups signifying the Decision making in SHG are furnished in

Table 5.24. The respondents whose main occupation is Daily labour, the mean value 20.85 seems to have more mean value than those between the main occupation of Government with the mean value 15.98, the main occupation of Private, the mean value 17.93, the mean value 9.11, the main occupation of small farmers, the mean value 12.26, the main occupation of Self employed, 14.59, the main occupation of Petty business, 16.22, the main occupation of House wife, 15.00, the main occupation of Unemployed. But the difference between these eight main occupation level groups is confirmed by the F-value (38.837) as the computed value is significant at 1% level of significance. Hence, it is inferred that the main occupation-factor is influencing Decision making in SHG. The main occupation level groups show difference in their Decision making in SHG. F-values (38.837) are significant at 1% level of significance. Therefore, the hypothesis that the Daily labourrespondents have quality suitable in Decision making in SHG than other groups is accepted.

Table 5.25 : Decision Making in SHG Based on Income Per Annum

Sl. No.	Income per annum	N	Mean	Standard Deviation	F Value	P Value
1.	Below Rs. 6000	53	12.77	5.50	6.922	0.01
2.	6001-12000	167	15.13	5.35		
3.	12001-18000	132	15.96	5.38		
4.	18001-24000	107	16.74	4.03		
5.	Above 24000	60	13.58	7.07		
	Total	519	15.25	5.49		

Source : Primary data

Ho: There is a significant difference between the Decision making in SHG on the basis of income per annum.

The table 5.25 on income per annum analysis indicates that there is a relationship between Decision making in SHG on the basis of their income per annum. It analysed the differences with these five variables in Decision making in SHG among respondents based on their income per annum, F-test was applied. The Mean, SD, and F-value computed for five income per annum groups signifying the Decision making in SHG are furnished in Table 5.25. The respondents whose income per annum is 18001-24000, the mean value 16.74 seems to have more mean value than those between the income per annum of Below Rs. 6000 with the mean value 12.77, the income per annum of 6001-12000, the mean value 15.13, the mean value 15.96, the income per annum of 12001-18000, the mean value 13.58, the income per annum of

above 24000. But the difference between these five income per annum level groups is confirmed by the F-value (6.922) as the computed value is significant at 1% level of significance. Hence, it is inferred that the income per annum-factor is influencing Decision making in SHG. The income per annum level groups show difference in their Decision making in SHG. F-values (6.922) are significant at 1% level of significance. Therefore, the hypothesis that the 18001-24000 income per annum respondents have quality suitable in Decision making in SHG than other groups is accepted.

Table 5.26 : Participation in Family Decision Making Based on Age

Sl. No.	Age	N	Mean	Standard Deviation	FValue	P Value
1.	15-25	92	95.14	26.87	3.270	0.01
2.	26-35	134	104.51	28.57		
3.	36-45	114	102.65	21.59		
4.	46 and above	179	103.92	21.19		
	Total	519	102.24	24.57		

Source : Primary data

Ho : There is a significant difference between the Participation in family decision making (women development) on the basis of age.

The table 5.26 on age analysis indicates that there is a relationship between Participation in family decision making (women development) on the basis of their age. It analysed the differences with these four variables in Participation in family decision making (women development) among respondents based

on their age, F-test was applied. The Mean, SD, and F-value computed for four age groups signifying the Participation in family decision making (women development) are furnished in Table 5.26. The respondents whose age is 26-35, the mean value 104.51 seems to have more mean value than those between the age of 15 and 25 with the mean value 95.14, the age of 36-45, the mean value 102.65, the mean value 103.92, the age of 46 and above. But the difference between these four age level groups is confirmed by the F-value (3.270) as the computed value is significant at 1% level of significance. Hence, it is inferred that the age-factor is influencing Participation in family decision making (women development). The age level groups show difference in their Participation in family decision making (women development). F-values (3.270) are significant at 1% level of significance. Therefore, the hypothesis that the 26-35 age respondents have higher level of Participation in family decision making (women development) than other age groups is accepted.

Table 5.27: Participation in Family Decision Making Based on Caste

S1. No.	Caste	N	Mean	Standard Deviation	F Value	P Value
1.	SC	160	96.42	22.75	7.106	0.01
2.	ST	88	99.16	27.77		
3.	OBC	139	104.93	21.39		
4.	Others	132	108.50	25.88		
	Total	519	102.24	24.57		

Source : Primary data

Ho : There is a significant difference between the Participation in family decision making (women development) on the basis of caste.

The table 5.27 on caste analysis indicates that there is a relationship between Participation in family decision making (women development) on the basis of their caste. It analysed the differences with these four variables in Participation in family decision making (women development) among respondents based on their caste, F-test was applied. The Mean, SD, and F-value computed for four caste groups signifying the Participation in family decision making (women development) are furnished in Table 5.27. The respondents whose caste is other, the mean value 108.50 seems to have more mean value than those between the caste of SC with the mean value 96.42, the caste of ST, the mean value 99.16, the mean value 104.93, the caste of OBC. But the difference between these four caste level groups is confirmed by the F-value (7.106) as the computed value is significant at 1% level of significance. Hence, it is inferred that the caste-factor is

influencing Participation in family decision making (women development). The caste level groups show difference in their Participation in family decision making (women development). F-values (7.106) are significant at 1% level of significance. Therefore, the hypothesis that the other caste respondents have higher level of Participation in family decision making (women development) than other caste groups is accepted.

**Table 5.28 : Participation in Family Decision Making
Based on Marital Status**

Sl. No.	Marital status	N	Mean	Standard Deviation	F Value	P Value
1.	Single	113	103.79	25.70	3.801	0.01
2.	Married	205	98.95	23.05		
3.	Widow	101	105.24	28.77		
4.	Divorced	100	99.74	18.11		
	Total	519	102.24	24.57		

Source : Primary data

Ho : There is a significant difference between the Participation in family decision making (women development) on the basis of marital status.

The table 5.28 on marital status analysis indicates that there is a relationship between Participation in family decision making (women development) on the basis of their marital status. It analysed the differences with these four variables in Participation in family decision making (women development) among respondents based on their marital status, F-test was applied. The

Mean, SD, and F-value computed for four marital status groups signifying the Participation in family decision making (women development) are furnished in Table 5.28. The respondents whose marital status is Widow, the mean value 105.24 seems to have more mean value than those between the marital status of single with the mean value 103.79, the marital status of married, the mean value 98.95, the mean value 99.74, the marital status of Divorced. But the difference between these four marital status level groups is confirmed by the F-value (3.801) as the computed value is significant at 1% level of significance. Hence, it is inferred that the marital status-factor is influencing Participation in family decision making (women development). The marital status level groups show difference in their Participation in family decision making (women development). F-values (3.801) are significant at 1% level of significance. Therefore, the hypothesis that the Widow respondents have higher level of Participation in family decision making (women development) than other groups is accepted.

**Table 5.29: Participation in Family Decision Making
Based on Educational Qualification**

Sl. No.	Educational qualification	N	Mean	Standard Deviation	F Value	P Value
1.	Illiterate	89	83.33	24.01	23.162	0.01
2.	Lower primary	102	96.27	23.31		
3.	Upper primary	69	95.03	21.13		
4.	High school	53	109.98	29.96		
5.	Higher secondary	54	108.41	19.36		
6.	Degree	52	112.96	20.67		
7.	Post graduation	49	111.51	7.73		
8.	Technical	51	122.47	14.29		
	Total	519	102.24	24.57		

Source : Primary data

Ho : There is a significant difference between the Participation in family decision making (women development) on the basis of educational qualification.

The table 5.29 on educational qualification analysis indicates that there is a relationship between Participation in family decision making (women development) on the basis of their educational qualification. It analysed the differences with these eight variables in Participation in family decision making (women development) among respondents based on their educational qualification, F-test was applied. The Mean, SD, and F-value computed for eight educational qualification groups signifying the Participation in

family decision making (women development) are furnished in Table 5.29. The respondents whose educational qualification is Technical qualified, the mean value 122.47 seems to have more mean value than those between the educational qualification of illiterate with the mean value 83.33, the educational qualification of Lower primary, the mean value 96.27, the mean value 95.03, the educational qualification of Upper primary, 109.98, the educational qualification of High school, 108.41, the educational qualification of Higher secondary, 112.96, the educational qualification of degree and 111.51, the educational qualification of post graduation. But the difference between these eight educational qualification level groups is confirmed by the F-value (23.162) as the computed value is significant at 1% level of significance. Hence, it is inferred that the educational qualification-factor is influencing Participation in family decision making (women development). The educational qualification level groups show difference in their Participation in family decision making (women development). F-values (23.162) are significant at 1% level of significance. Therefore, the hypothesis that the Technical qualified respondents have higher level of Participation in family decision making (women development) than other groups is accepted.

**Table 5.30 : Participation in Family Decision Making
Based on Main Occupation**

S1 No.	Main occupation	N	Mean	Standard Deviation	F Value	P Value
1.	Government	57	91.42	32.31	8.431	0.01
2.	Private	67	102.37	23.90		
3.	Daily labour	60	119.93	17.25		
4.	Small farmers	61	94.36	21.59		
5.	Self employed	68	103.88	24.40		
6.	Petty business	93	104.73	18.60		
7.	House wife	92	97.68	25.96		
8.	Unemployed	21	107.00	16.71		
	Total	519	102.24	24.57		

Source : Primary data

Ho: There is a significant difference between the Participation in family decision making (women development) on the basis of main occupation.

The table 5.30 on main occupation analysis indicates that there is a relationship between Participation in family decision making (women development) on the basis of their main occupation. It analysed the differences with these eight variables in Participation in family decision making (women development) among respondents based on their main occupation, F-test was applied. The Mean, SD, and F-value computed for eight main occupation groups signifying the Participation in family decision making (women development) are furnished in Table 5.30. The

respondents whose main occupation is Unemployed, the mean value 107.00 seems to have more mean value than those between the main occupation of Government with the mean value 91.42, the main occupation of Private, the mean value 102.37, the mean value 119.93, the main occupation of Daily labour, the mean value 94.36, the main occupation of small farmers, 103.88, the main occupation of Self employed, 104.73, the main occupation of Petty business, 97.68, the main occupation of House wife. But the difference between these eight main occupation level groups is confirmed by the F-value (8.431) as the computed value is significant at 1% level of significance. Hence, it is inferred that the main occupation-factor is influencing Participation in family decision making (women development). The main occupation level groups show difference in their Participation in family decision making (women development). F-values (8.431) are significant at 1% level of significance. Therefore, the hypothesis that the Unemployed respondents have higher level of Participation in family decision making (women development) than other groups is accepted.

Table 5.31 : Participation in Family Decision Making Based on Income Per Annum

Sl. No.	Income per annum	N	Mean	Standard Deviation	F Value	P Value
1.	Below Rs. 6000	53	85.92	31.91	51.511	0.01
2.	6001-12000	167	87.58	21.82		
3.	12001-18000	132	115.17	22.08		
4.	18001-24000	107	109.21	12.80		
5.	Above 24000	60	116.53	13.04		
	Total	519	102.24	24.57		

Source : Primary data

Ho: There is a significant difference between the Participation in family decision making (women development) on the basis of income per annum.

The table 5.31 on income per annum analysis indicates that there is a relationship between Participation in family decision making (women development) on the basis of their income per annum. It analysed the differences with these five variables in Participation in family decision making (women development) among respondents based on their income per annum, F-test was applied. The Mean, SD, and F-value computed for five income per annum groups signifying the Participation in family decision making (women development) are furnished in Table 5.31. The respondents whose income per annum is Above 24000, the mean value 116.53 seems to have more mean value than those between

the income per annum of Below Rs. 6000 with the mean value 85.92, the income per annum of 6001-12000, the mean value 87.58, the mean value 115.17, the income per annum of 12001-18000, the mean value 109.21, the income per annum of 18001-24000. But the difference between these five income per annum level groups is confirmed by the F-value (51.511) as the computed value is significant at 1% level of significance. Hence, it is inferred that the income per annum-factor is influencing Participation in family decision making (women development). The income per annum level groups show difference in their Participation in family decision making (women development). F-values (51.511) are significant at 1% level of significance. Therefore, the hypothesis that the Above 24000 income per annum respondents have higher level of Participation in family decision making (women development) than other groups is accepted.

Table 5.32 : Participation in SHG Activities Based on Age

Sl. No.	Age	N	Mean	Standard Deviation	F Value	P Value
1.	15-25	92	41.38	10.15	11.02	0.01
2.	26-35	134	45.97	9.48		
3.	36-45	114	41.83	13.89		
4.	46 and above	179	39.06	8.94		
	Total	519	41.87	10.86		

Source : Primary data

Ho: There is a significant difference between the Participation in SHG activities on the basis of age.

The table 5.32 on age analysis indicates that there is a relationship between Participation in SHG activities on the basis of their age. It analysed the differences with these four variables in Participation in SHG activities among respondents based on their age, F-test was applied. The Mean, SD, and F-value computed for four age groups signifying the Participation in SHG activities are furnished in Table 5.32. The respondents whose age is 26-35, the mean value 45.97 seems to have more mean value than those between the age of 15 and 25 with the mean value 41.38, the age of 36-45, the mean value 41.83, the mean value 39.06, the age of 46 and above. But the difference between these four age level groups is confirmed by the F-value (11.02) as the computed value is significant at 1% level of significance. Hence, it is inferred that the age-factor is influencing Participation in SHG activities. The age level groups show difference in their Participation in SHG activities. F-values (11.02) are significant at 1% level of significance. Therefore, the hypothesis that the 26-35 age respondents have higher degree of Participation in SHG activities than other age groups is accepted.

Table 5.33 : Participation in SHG Activities Based on Caste

S1. No.	Caste	N	Mean	Standard Deviation	F Value	P Value
1.	SC	160	37.83	10.80	18.084	0.01
2.	ST	88	47.86	9.82		
3.	OBC	139	42.22	11.19		
4.	Others	132	42.38	9.17		
	Total	519	41.87	10.86		

Source : Primary data

Ho: There is a significant difference between the Participation in SHG activities on the basis of caste.

The table 5.33 on caste analysis indicates that there is a relationship between Participation in SHG activities on the basis of their caste. It analysed the differences with these four variables in Participation in SHG activities among respondents based on their caste, F-test was applied. The Mean, SD, and F-value computed for four caste groups signifying the Participation in SHG activities are furnished in Table 5.33. The respondents whose caste is other, the mean value 47.86 seems to have more mean value than those between the caste of ST with the mean value 37.83, the caste of SC, the mean value 42.22, the caste of OBC and the mean value 42.38, the other caste. But the difference between these four caste level groups is confirmed by the F-value (18.084) as the computed value is significant at 1% level of significance. Hence, it is inferred that the caste-factor is influencing Participation in SHG activities. The caste level groups show difference in their Participation in SHG

activities. F-values (18.084) are significant at 1% level of significance. Therefore, the hypothesis that the ST caste respondents have higher degree of Participation in SHG activities than other caste groups is accepted.

Table 5.34 : Participation in SHG Activities Based On Marital Status

S1. No.	Marital status	N	Mean	Standard Deviation	F Value	P Value
1.	Single	113	41.75	11.03	3.289	0.01
2.	Married	205	44.49	12.63		
3.	Widow	101	39.69	10.79		
4.	Divorced	100	41.46	7.97		
	Total	519	41.87	10.86		

Source : Primary data

Ho : There is a significant difference between the Participation in SHG activities on the basis of marital status.

The table 5.34 on marital status analysis indicates that there is a relationship between Participation in SHG activities on the basis of their marital status. It analysed the differences with these four variables in Participation in SHG activities among respondents based on their marital status, F-test was applied. The Mean, SD, and F-value computed for four marital status groups signifying the Participation in SHG activities are furnished in Table 5.34. The respondents whose marital status is Married, the mean value 44.49 seems to have more mean value than those between the marital status of single with the mean value 41.75, the marital status of widow, the mean value 39.69, the mean value 41.46, the

marital status of Divorced. But the difference between these four marital status level groups is confirmed by the F-value (3.289) as the computed value is significant at 1% level of significance. Hence, it is inferred that the marital status-factor is influencing Participation in SHG activities. The marital status level groups show difference in their Participation in SHG activities. F-values (3.289) are significant at 1% level of significance. Therefore, the hypothesis that the Married respondents have higher degree of Participation in SHG activities than other groups is accepted.

Table 5.35 : Participation in SHG Activities Based on Educational Qualification

S1. No.	Educational qualification	N	Mean	Standard Deviation	F Value	P Value
1.	Illiterate	89	39.13	10.67	24.348	0.01
2.	Lower primary	102	33.49	9.73		
3.	Upper primary	69	42.14	10.66		
4.	High school	53	49.02	8.03		
5.	Higher secondary	54	49.28	9.38		
6.	Degree	52	42.00	9.62		
7.	Post graduation	49	41.67	9.35		
8.	Technical	51	47.76	5.52		
	Total	519	41.87	10.86		

Source : Primary data

Ho : There is a significant difference between the Participation in SHG activities on the basis of educational qualification.

The table 5.35 on educational qualification analysis indicates that there is a relationship between Participation in SHG activities on the basis of their educational qualification. It analysed the differences with these eight variables in Participation in SHG activities among respondents based on their educational qualification, F-test was applied. The Mean, SD, and F-value computed for eight educational qualification groups signifying the Participation in SHG activities are furnished in Table 5.35. The respondents whose educational qualification is Higher secondary qualified, the mean value 49.28 seems to have more mean value than those between the educational qualification of illiterate with the mean value 39.13, the educational qualification of Lower primary, the mean value 33.49, the mean value 42.14, the educational qualification of Upper primary, 49.02, the educational qualification of High school, 42.00, the educational qualification of degree, 41.67, the educational qualification of post graduation and 47.76, the educational qualification of technical. But the difference between these eight educational qualification level groups is confirmed by the F-value (24.348) as the computed value is significant at 1% level of significance. Hence, it is inferred that the educational qualification-factor is influencing Participation in SHG activities. The educational qualification level groups show

difference in their Participation in SHG activities. F-values (24.348) are significant at 1% level of significance. Therefore, the hypothesis that the Higher secondary qualified respondents have higher degree of Participation in SHG activities than other groups is accepted.

Table 5.36 : Participation in SHG Activities Based on Main Occupation

S1. No.	Main occupation	N	Mean	Standard Deviation	F Value	P Value
1.	Government	57	37.96	10.27	21.048	0.01
2.	Private	67	41.60	7.71		
3.	Daily labour	60	47.28	7.37		
4.	Small farmers	61	34.74	10.11		
5.	Self employed	68	34.74	10.78		
6.	Petty business	93	45.59	10.93		
7.	House wife	92	44.71	9.85		
8.	Unemployed	21	52.67	5.37		
	Total	519	41.87	10.86		

Source : Primary data

Ho : There is a significant difference between the Participation in SHG activities on the basis of main occupation.

The table 5.36 on main occupation analysis indicates that there is a relationship between Participation in SHG activities on the basis of their main occupation. It analysed the differences with these eight variables in Participation in SHG activities among respondents based on their main occupation, F-test was applied.

The Mean, SD, and F-value computed for eight main occupation groups signifying the Participation in SHG activities are furnished in Table 5.36. The respondents whose main occupation is Unemployed, the mean value 52.67 seems to have more mean value than those between the main occupation of Government with the mean value 37.96, the main occupation of Private, the mean value 41.60, the mean value 47.28, the main occupation of Daily labour, the mean value 34.74, the main occupation of small farmers, 34.74, the main occupation of Self employed, 45.59, the main occupation of Petty business, 44.71, the main occupation of House wife. But the difference between these eight main occupation level groups is confirmed by the F-value (21.048) as the computed value is significant at 1% level of significance. Hence, it is inferred that the main occupation-factor is influencing Participation in SHG activities. The main occupation level groups show difference in their Participation in SHG activities. F-values (21.048) are significant at 1% level of significance. Therefore, the hypothesis that the Unemployed respondents have higher degree of Participation in SHG activities than other groups is accepted.

Table 5.37 : Participation in SHG Activities Based on Income Per Annum

Sl. No.	Income per annum	N	Mean	Standard Deviation	F Value	P Value
1.	Below Rs. 6000	53	32.85	13.25	40.310	0.01
2.	6001-12000	167	37.54	8.92		
3.	12001-18000	132	43.30	9.36		
4.	18001-24000	107	46.30	10.55		
5.	Above 24000	60	50.80	3.84		
	Total	519	41.87	10.86		

Source : Primary data

Ho : There is a significant difference between the Participation in SHG activities on the basis of income per annum.

The table 5.37 on income per annum analysis indicates that there is a relationship between Participation in SHG activities on the basis of their income per annum. It analysed the differences with these five variables in Participation in SHG activities among respondents based on their income per annum, F-test was applied. The Mean, SD, and F-value computed for five income per annum groups signifying the Participation in SHG activities are furnished in Table 5.37. The respondents whose income per annum is Above 24000, the mean value 50.80 seems to have more mean value than those between the income per annum of Below Rs. 6000 with the mean value 32.85, the income per annum of 6001-12000, the mean value 37.54, the income per annum of 12001-18000, the mean value 43.30, the income per annum of 18001-24000, the mean value 46.30. But the difference between these five income per annum level groups is confirmed by the F-value (40.310) as the computed value is significant at 1% level of significance. Hence, it

is inferred that the income per annum-factor is influencing Participation in SHG activities. The income per annum level groups show difference in their Participation in SHG activities. F-values (40.310) are significant at 1% level of significance. Therefore, the hypothesis that the Above 24000 income per annum respondents have higher degree of Participation in SHG activities than other groups is accepted.

Table 5.38 : Social Development Activities Based on Age

S1. No.	Age	N	Mean	Standard Deviation	F Value	P Value
1.	15-25	92	59.25	22.36	20.630	0.01
2.	26-35	134	77.35	30.40		
3.	36-45	114	64.68	24.19		
4.	46 and above	179	80.33	20.55		
	Total	519	72.39	25.88		

Source : Primary data

Ho : There is a significant difference between the Social activities development on the basis of age.

The table 5.38 on age analysis indicates that there is a relationship between Social development activities on the basis of their age. It analysed the differences with these four variables in Social development activities among respondents based on their age, F-test was applied. The Mean, SD, and F-value computed for four age groups signifying the Social development activities are furnished in Table 5.38. The respondents whose age is 46 and

above, the mean value 80.33 seems to have more mean value than those between the age of 15 and 25 with the mean value 59.25, the age of 26-35, the mean value 77.35, the mean value 64.68, the age of 36-45. But the difference between these four age level groups is confirmed by the F-value (20.630) as the computed value is significant at 1% level of significance. Hence, it is inferred that the age-factor is influencing Social development activities. The age level groups show difference in their Social development activities. F-values (20.630) are significant at 1% level of significance. Therefore, the hypothesis that the 46 and above age respondents have higher degree interest in Social developmental activities than other age groups is accepted.

Table 5.39 : Social Development Activities Based on Caste

S1. No.	Caste	N	Mean	Standard Deviation	F Value	P Value
1.	SC	160	74.68	25.51	9.652	0.01
2.	ST	88	80.31	32.57		
3.	OBC	139	63.19	21.86		
4.	Others	132	74.02	22.58		
	Total	519	72.39	25.88		

Source : Primary data

Ho : There is a significant difference between the Social development activities on the basis of caste.

The table 5.39 on caste analysis indicates that there is a relationship between Social development activities on the basis of their caste. It analysed the differences with these four variables in Social development activities among respondents based on their caste, F-test was applied. The Mean, SD, and F-value computed for four caste groups signifying the Social development activities are furnished in Table 5.39. The respondents whose caste is ST, the mean value 80.31 seems to have more mean value than those between the caste of SC with the mean value 74.68, the caste of OBC, the mean value 63.19, the caste of other and the mean value 74.02. But the difference between these four caste level groups is confirmed by the F-value (9.652) as the computed value is significant at 1% level of significance. Hence, it is inferred that the caste-factor is influencing Social development activities. The caste level groups show difference in their Social development activities. F-values (9.652) are significant at 1% level of significance. Therefore, the hypothesis that the ST caste respondents have higher degree interest in Social developmental activities than other caste groups is accepted.

Table 5.40 : Social Development Activities Based on Marital Status

S1. No.	Marital status	N	Mean	Standard Deviation	F Value	P Value
1.	Single	113	79.17	26.99	12.639	0.01
2.	Married	205	64.32	25.19		
3.	Widow	101	75.40	24.81		
4.	Divorced	100	64.57	20.59		
	Total	519	72.39	25.88		

Source : Primary data

Ho: There is a significant difference between the Social development activities on the basis of marital status.

The table 5.40 on marital status analysis indicates that there is a relationship between Social development activities on the basis of their marital status. It analysed the differences with these four variables in Social development activities among respondents based on their marital status, F-test was applied. The Mean, SD, and F-value computed for four marital status groups signifying the Social development activities are furnished in Table 5.40. The respondents whose marital status is Single, the mean value 79.17 seems to have more mean value than those between the marital status of married with the mean value 64.32, the marital status of widow, the mean value 75.40, the mean value 64.57, the marital status of Divorced. But the difference between these four marital status level groups is confirmed by the F-value (12.639) as the

computed value is significant at 1% level of significance. Hence, it is inferred that the marital status-factor is influencing Social development activities. The marital status level groups show difference in their Social development activities. F-values (12.639) are significant at 1% level of significance. Therefore, the hypothesis that the unmarried respondents have higher degree interest in Social developmental activities than other groups is accepted.

Table 5.41 : Social Development Activities Based on Educational Qualification

S1. No.	Educational qualification	N	Mean	Standard Deviation	F Value	P Value
1.	Illiterate	89	70.98	26.73	10.247	0.01
2.	Lower primary	102	79.57	23.03		
3.	Upper primary	69	73.75	30.10		
4.	High school	53	89.55	30.41		
5.	Higher secondary	54	54.02	23.93		
6.	Degree	52	66.13	18.79		
7.	Post graduation	49	67.33	17.30		
8.	Technical	51	71.49	17.54		
	Total	519	72.39	25.88		

Source : Primary data

Ho : There is a significant difference between the Social development activities on the basis of educational qualification.

The table 5.41 on educational qualification analysis indicates that there is a relationship between Social development activities on the basis of their educational qualification. It analysed the

differences with these eight variables in Social development activities among respondents based on their educational qualification, F-test was applied. The Mean, SD, and F-value computed for eight educational qualification groups signifying the Social development activities are furnished in Table 5.41. The respondents whose educational qualification is Lower primary qualified, the mean value 79.57 seems to have more mean value than those between the educational qualification of illiterate with the mean value 70.98, the educational qualification of Upper primary, the mean value 73.75, the mean value 89.55, the educational qualification of High school, 54.02, the educational qualification of Higher secondary, 66.13, the educational qualification of degree, 67.33, the educational qualification of post graduation and 71.49, the educational qualification of technical. But the difference between these eight educational qualification level groups is confirmed by the F-value (10.247) as the computed value is significant at 1% level of significance. Hence, it is inferred that the educational qualification-factor is influencing Social development activities. The educational qualification level groups show difference in their Social development activities. F-values (10.247) are significant at 1% level of significance. Therefore, the hypothesis that the High School qualified respondents have higher degree interest in Social developmental activities than other groups is accepted.

**Table 5.42 : Social Development Activities
Based on Main Occupation**

S1. No.	Main occupation	N	Mean	Standard Deviation	F Value	P Value
1.	Government	57	46.67	9.72	29.078	0.01
2.	Private	67	61.88	14.48		
3.	Daily labour	60	70.13	21.25		
4.	Small farmers	61	76.54	16.32		
5.	Self employed	68	87.72	18.11		
6.	Petty business	93	68.01	27.91		
7.	House wife	92	90.76	30.55		
8.	Unemployed	21	59.33	19.73		
	Total	519	72.39	25.88		

Source : Primary data

Ho : There is a significant difference between the Social development activities on the basis of main occupation.

The table 5.42 on main occupation analysis indicates that there is a relationship between Social development activities on the basis of their main occupation. It analysed the differences with these eight variables in Social development activities among respondents based on their main occupation, F-test was applied. The Mean, SD, and F-value computed for eight main occupation groups signifying the Social development activities are furnished in Table 5.42. The respondents whose main occupation is House wife,

the mean value 90.76 seems to have more mean value than those between the main occupation of Government with the mean value 46.67, the main occupation of Private, the mean value 61.88, the mean value 70.13, the main occupation of Daily labour, the mean value 76.54, the main occupation of small farmers, 87.72, the main occupation of Self employed, 68.01, the main occupation of Petty business, 59.33, the main occupation of Unemployed. But the difference between these eight main occupation level groups is confirmed by the F-value (29.078) as the computed value is significant at 1% level of significance. Hence, it is inferred that the main occupation-factor is influencing Social development activities. The main occupation level groups show difference in their Social development activities. F-values (29.078) are significant at 1% level of significance. Therefore, the hypothesis that the House wife respondents have higher degree interest in Social developmental activities than other groups is accepted.

**Table 5.43 : Social Development Activities
Based on Income Per Annum**

S1. No.	Income per annum	N	Mean	Standard Deviation	F Value	P Value
1.	Below Rs. 6000	53	62.66	30.58	20.778	0.01
2.	6001-12000	167	70.57	24.77		
3.	12001-18000	132	88.13	23.55		
4.	18001-24000	107	63.50	25.16		
5.	Above 24000	60	67.27	11.91		
	Total	519	72.39	25.88		

Source : Primary data

Ho : There is a significant difference between the Social development activities on the basis of income per annum.

The table 5.43 on income per annum analysis indicates that there is a relationship between Social development activities on the basis of their income per annum. It analysed the differences with these five variables in Social development activities among respondents based on their income per annum, F-test was applied. The Mean, SD, and F-value computed for five income per annum groups signifying the Social development activities are furnished in Table 5.43. The respondents whose income per annum is 12001-18000, the mean value 88.13 seems to have more mean value than those between the income per annum of Below Rs. 6000 with the mean value 62.66, the income per annum of 6001-12000, the mean value 70.57, the income per annum of 18001-24000, the mean value 63.50, the income per annum of Above 24000, the

mean value 67.27. But the difference between these five income per annum level groups is confirmed by the F-value (20.778) as the computed value is significant at 1% level of significance. Hence, it is inferred that the income per annum-factor is influencing Social development activities. The income per annum level groups show difference in their Social development activities. F-values (20.778) are significant at 1% level of significance. Therefore, the hypothesis that the 12001-18000 income per annum respondents have higher degree interest in Social developmental activities than other groups is accepted.

Table 5.44 : Knowledge/ Information Based on Age

S1. No.	Age	N	Mean	Standard Deviation	F Value	P Value
1.	15-25	92	57.17	17.85	14.783	0.01
2.	26-35	134	58.57	14.81		
3.	36-45	114	50.15	19.79		
4.	46 and above	179	64.10	17.87		
	Total	519	58.38	18.27		

Source : Primary data

Ho : There is a significant difference between the Knowledge/ Information on the basis of age.

The table 5.44 on age analysis indicates that there is a relationship between Knowledge/ Information on the basis of their age. It analysed the differences with these four variables in

Knowledge/ Information among respondents based on their age, F-test was applied. The Mean, SD, and F-value computed for four age groups signifying the Knowledge/ Information are furnished in Table 5.44. The respondents whose age is 46 and above, the mean value 64.10 seems to have more mean value than those between the age of 15 and 25 with the mean value 57.17, the age of 26-35, the mean value 58.57, the mean value 50.15, the age of 36-45. But the difference between these four age level groups is confirmed by the F-value (14.783) as the computed value is significant at 1% level of significance. Hence, it is inferred that the age-factor is influencing Knowledge/ Information. The age level groups show difference in their Knowledge/ Information. F-values (14.783) are significant at 1% level of significance. Therefore, the hypothesis that the 46 and above age respondents have tendency possessing higher level of Knowledge/ Information than other age groups is accepted.

Table 5.45 : Knowledge/ Information Based on Caste

S1. No.	Caste	N	Mean	Standard Deviation	F Value	P Value
1.	SC	160	65.22	19.30	16.739	0.01
2.	ST	88	61.31	16.34		
3.	OBC	139	52.25	16.22		
4.	Others	132	54.58	17.21		
	Total	519	58.38	18.27		

Source : Primary data

Ho : There is a significant difference between the Knowledge/ Information on the basis of caste.

The table 5.45 on caste analysis indicates that there is a relationship between Knowledge/ Information on the basis of their caste. It analysed the differences with these four variables in Knowledge/ Information among respondents based on their caste, F-test was applied. The Mean, SD, and F-value computed for four caste groups signifying the Knowledge/ Information are furnished in Table 5.45. The respondents whose caste is SC, the mean value 65.22 seems to have more mean value than those between the caste of ST with the mean value 61.31, the caste of OBC, the mean value 52.25, the caste of other and the mean value 54.58. But the difference between these four caste level groups is confirmed by the F-value (16.739) as the computed value is significant, at 1% level of significance. Hence, it is inferred that the caste-factor is

influencing Knowledge/ Information. The caste level groups show difference in their Knowledge/ Information. F-values (16.739) are significant at 1% level of significance. Therefore, the hypothesis that the SC caste respondents have tendency possessing higher level of Knowledge/ Information than other caste groups is accepted.

Table 5.46 : Knowledge/ Information Based on Marital Status

S1. No.	Marital status	N	Mean	Standard Deviation	F Value	P Value
1.	Single	113	64.90	18.21	23.503	0.01
2.	Married	205	51.62	18.83		
3.	Widow	101	50.41	15.67		
4.	Divorced	100	60.71	14.27		
	Total	519	58.38	18.27		

Source : Primary data

Ho : There is a significant difference between the Knowledge/ Information on the basis of marital status.

The table 5.46 on marital status analysis indicates that there is a relationship between Knowledge/ Information on the basis of their marital status. It analysed the differences with these four variables in Knowledge/ Information among respondents based on their marital status, F-test was applied. The Mean, SD, and F-value computed for four marital status groups signifying the Knowledge/ Information are furnished in Table 5.46. The respondents whose marital status is Single, the mean value 64.90 seems to have more mean value than those between the marital

status of married with the mean value 51.62, the marital status of widow, the mean value 50.41, the mean value 60.71, the marital status of Divorced. But the difference between these four marital status level groups is confirmed by the F-value (23.503) as the computed value is significant at 1% level of significance. Hence, it is inferred that the marital status-factor is influencing Knowledge/ Information. The marital status level groups show difference in their Knowledge/ Information. F-values (23.503) are significant at 1% level of significance. Therefore, the hypothesis that the unmarried respondents have tendency possessing higher level of Knowledge/ Information than other groups is accepted.

Table 5.47 : Knowledge/ Information Based on Educational Qualification

S1. No.	Educational qualification	N	Mean	Standard Deviation	F Value	P Value
1.	Illiterate	89	59.60	18.63	19.948	0.01
2.	Lower primary	102	45.13	17.50		
3.	Upper primary	69	72.65	16.53		
4.	High school	53	57.66	12.80		
5.	Higher secondary	54	54.57	12.70		
6.	Degree	52	56.52	15.74		
7.	Post graduation	49	66.55	17.19		
8.	Technical	51	62.27	15.41		
	Total	519	58.38	18.27		

Source : Primary data

Ho : There is a significant difference between the Knowledge/ Information on the basis of educational qualification.

The table on educational qualification analysis indicates that there is a relationship between Knowledge/ Information on the basis of their educational qualification. It analysed the differences with these eight variables in Knowledge/ Information among respondents based on their educational qualification, F-test was applied. The Mean, SD, and F-value computed for eight educational qualification groups signifying the Knowledge/ Information are furnished in Table 5.47. The respondents whose educational qualification is Upper primary qualified, the mean value 72.65 seems to have more mean value than those between the educational qualification of illiterate with the mean value 59.60, the educational qualification of Lower primary, the mean value 45.13, the mean value 57.66, the educational qualification of High school, 54.57, the educational qualification of Higher secondary, 56.52, the educational qualification of degree, 66.55, the educational qualification of post graduation and 62.27, the educational qualification of technical. But the difference between these eight educational qualification level groups is confirmed by the F-value (19.948) as the computed value is significant at 1% level of significance. Hence, it is inferred that the educational qualification-factor of the influencing Knowledge/ Information. The educational qualification level groups show difference in their

Knowledge/ Information. F-values (19.948) are significant at 1% level of significance. Therefore, the hypothesis that the Upper primary qualified respondents have tendency possessing higher level of Knowledge/ Information than other groups is accepted.

Table 5.48 : Knowledge/ Information Based on Main Occupation

S1. No.	Main occupation	N	Mean	Standard Deviation	F Value	P Value
1.	Government	57	59.35	11.80	16.807	0.01
2.	Private	67	52.85	15.29		
3.	Daily labour	60	55.93	19.18		
4.	Small farmers	61	44.08	19.13		
5.	Self employed	68	55.19	23.62		
6.	Petty business	93	66.76	10.22		
7.	House wife	92	68.37	15.95		
8.	Unemployed	21	51.33	13.34		
	Total	519	58.38	18.27		

Source : Primary data

Ho : There is a significant difference between the Knowledge/ Information on the basis of main occupation.

The table 5.48 on main occupation analysis indicates that there is a relationship between Knowledge/ Information on the basis of their main occupation. It analysed the differences with these eight variables in Knowledge/ Information among respondents based on their main occupation, F-test was applied.

The Mean, SD, and F-value computed for eight main occupation groups signifying the Knowledge/ Information are furnished in Table 5.48. The respondents whose main occupation is House wife, the mean value 68.37 seems to have more mean value than those between the main occupation of Government with the mean value 59.35, the main occupation of Private, the mean value 52.85, the mean value 55.93, the main occupation of Daily labour, the mean value 44.08, the main occupation of small farmers, 55.19, the main occupation of Self employed, 66.76, the main occupation of Petty business, 51.33, the main occupation of Unemployed. But the difference between these eight main occupation level groups is confirmed by the F-value (16.807) as the computed value is significant at 1% level of significance. Hence, it is inferred that the main occupation-factor is influencing Knowledge/ Information. The main occupation level groups show difference in their Knowledge/ Information. F-values (16.807) are significant at 1% level of significance. Therefore, the hypothesis that the House wife respondents have tendency possessing higher level of Knowledge/ Information than other groups is accepted.

**Table 5.49 : Knowledge/ Information Based on
Income Per Annum**

S1. No.	Income per annum	N	Mean	Standard Deviation	F Value	P Value
1.	Below Rs. 6000	53	52.64	20.62	7.990	0.01
2.	6001-12000	167	60.65	20.19		
3.	12001-18000	132	54.64	15.82		
4.	18001-24000	107	64.83	15.88		
5.	Above 24000	60	53.87	15.13		
	Total	519	58.38	18.27		

Source : Primary data

Ho : There is a significant difference between the Knowledge/ Information on the basis of income per annum.

The table 5.49 on income per annum analysis indicates that there is a relationship between Knowledge/ Information on the basis of their income per annum. It analysed the differences with these five variables in Knowledge/ Information among respondents based on their income per annum, F-test was applied. The Mean, SD, and F-value computed for five income per annum groups signifying the Knowledge/ Information are furnished in Table 5.49. The respondents whose income per annum is 18001-24000, the mean value 64.83 seems to have more mean value than those between the income per annum of Below Rs. 6000 with the mean value 52.64, the income per annum of 6001-12000, the mean value 60.65, the income per annum of 12001-18000, the mean value 54.64, the income per annum of Above 24000, the mean value 53.87. But the difference between these five income per

annum level groups is confirmed by the F-value (7.990) as the computed value is significant at 1% level of significance. Hence, it is inferred that the income per annum-factor is influencing Knowledge/ Information. The income per annum level groups show difference in their Knowledge/ Information. F-values (7.990) are significant at 1% level of significance. Therefore, the hypothesis that the 18001-24000 income per annum respondents have tendency possessing higher level of Knowledge/ Information than other groups is accepted.

Table 5.50 : Skill Ability Based on Age

S1. No.	Age	N	Mean	Standard Deviation	F Value	P Value
1.	15-25	92	32.70	8.56	18.357	0.01
2.	26-35	134	37.37	9.01		
3.	36-45	114	32.32	9.03		
4.	46 and above	179	28.74	12.24		
	Total	519	32.46	10.67		

Source : Primary data

Ho : There is a significant difference between the Skill ability on the basis of age.

The table 5.50 on age analysis indicates that there is a relationship between skill ability on the basis of their age. It analysed the differences with these four variables in skill ability among respondents based on their age, F-test was applied. The Mean, SD, and F-value computed for four age groups signifying the skill ability are furnished in Table 5.50. The respondents whose

age is 26 to 35, the mean value 37.37 seems to have more mean value than those between the age of 15-25 with the mean value 32.70, the age of 36-45, the mean value 32.32, the mean value 28.74, the age of 46 and above. But the difference between these four age level groups is confirmed by the F-value (18.357) as the computed value is significant at 1% level of significance. Hence, it is inferred that the age-factor is influencing skill ability. The age level groups show difference in their skill ability. F-values (18.357) are significant at 1% level of significance. Therefore, the hypothesis that the 26 to 35 age respondents have tendency possessing higher level of skill ability than other age groups is accepted.

Table 5.51 : Skill Ability Based on Caste

S1. No.	Caste	N	Mean	Standard Deviation	F Value	P Value
1.	SC	160	26.53	11.22	34.667	0.01
2.	ST	88	33.58	9.17		
3.	OBC	139	33.27	9.55		
4.	Others	132	38.03	8.37		
	Total	519	32.46	10.67		

Source : Primary data

Ho : There is a significant difference between the Skill ability on the basis of caste.

The table 5.51 on caste analysis indicates that there is a relationship between skill ability on the basis of their caste. It analysed the differences with these four variables in skill ability among respondents based on their caste, F-test was applied. The Mean, SD, and F-value computed for four caste groups signifying the skill ability are furnished in Table 5.51. The respondents whose caste is others, the mean value 38.03 seems to have more mean value than those between the caste of SC with the mean value 26.53, the caste of ST, the mean value 33.58, the caste of OBC and the mean value 33.27. But the difference between these four caste level groups is confirmed by the F-value (34.667) as the computed value is significant at 1% level of significance. Hence, it is inferred that the caste-factor is influencing skill ability. The caste level groups show difference in their skill ability. F-values (34.667) are significant at 1% level of significance. Therefore, the hypothesis that the other caste respondents have tendency possessing higher level of skill ability than other caste groups is accepted.

Table 5.52 : Skill Ability Based on Marital Status

S1. No.	Marital status	N	Mean	Standard Deviation	F Value	P Value
1.	Single	113	32.20	10.69	14.749	0.01
2.	Married	205	32.88	9.90		
3.	Widow	101	37.26	8.58		
4.	Divorced	100	27.65	11.32		
	Total	519	32.46	10.67		

Source : Primary data

Ho : There is a significant difference between the skill ability on the basis of marital status.

The table 5.52 on marital status analysis indicates that there is a relationship between skill ability on the basis of their marital status. It analysed the differences with these four variables in skill ability among respondents based on their marital status, F-test was applied. The Mean, SD, and F-value computed for four marital status groups signifying the skill ability are furnished in Table 5.52. The respondents whose marital status is Widow, the mean value 37.26 seems to have more mean value than those between the marital status of single with the mean value 32.20, the marital status of married, the mean value 32.88, the mean value 27.65, the marital status of Divorced. But the difference between these four marital status level groups is confirmed by the F-value (14.749) as the computed value is significant at 1% level of

significance. Hence, it is inferred that the marital status-factor is influencing skill ability. The marital status level groups show difference in their skill ability. F-values (14.749) are significant at 1% level of significance. Therefore, the hypothesis that the Widow respondents have tendency possessing higher level of skill ability than other groups is accepted.

Table 5.53 : Skill Ability Based on Educational Qualification

S1. No.	Educational qualification	N	Mean	Standard Deviation	F Value	P Value
1.	Illiterate	89	26.36	12.61	12.627	0.01
2.	Lower primary	102	35.99	6.58		
3.	Upper primary	69	27.33	11.95		
4.	High school	53	33.81	6.94		
5.	Higher secondary	54	31.61	11.06		
6.	Degree	52	34.77	7.10		
7.	Post graduation	49	34.35	11.14		
8.	Technical	51	38.27	9.71		
	Total	519	32.46	10.67		

Source : Primary data

Ho : There is a significant difference between the Skill ability on the basis of educational qualification.

The table 5.53 on educational qualification analysis indicates that there is a relationship between skill ability on the basis of their educational qualification. It analysed the differences with

these eight variables in skill ability among respondents based on their educational qualification, F-test was applied. The Mean, SD, and F-value computed for eight educational qualification groups signifying the skill ability are furnished in Table 5.53. The respondents whose educational qualification is Technical qualified, the mean value 38.27 seems to have more mean value than those between the educational qualification of illiterate with the mean value 26.36, the educational qualification of Lower primary, the mean value 35.99, the mean value 27.33, the educational qualification of Upper primary, 33.81, the educational qualification of High school, 31.61, the educational qualification of Higher secondary, 34.77, the educational qualification of Degree and 34.35, the educational qualification of Post graduation. But the difference between these eight educational qualification level groups is confirmed by the F-value (12.627) as the computed value is significant at 1% level of significance. Hence, it is inferred that the educational qualification-factor is influencing skill ability. The educational qualification level groups show difference in their skill ability. F-values (12.627) are significant at 1% level of significance. Therefore, the hypothesis that the Technical qualified respondents have tendency possessing higher level of skill ability than other groups is accepted.

Table 5.54 : Skill Ability Based on Main Occupation

S1. No.	Main occupation	N	Mean	Standard Deviation	F Value	P Value
1.	Government	57	32.47	10.11	16.574	0.01
2.	Private	67	34.19	5.55		
3.	Daily labour	60	41.32	6.41		
4.	Small farmers	61	33.44	9.61		
5.	Self employed	68	35.51	9.39		
6.	Petty business	93	25.34	11.58		
7.	House wife	92	30.47	12.41		
8.	Unemployed	21	29.00	2.21		
	Total	519	32.46	10.67		

Source : Primary data

Ho : There is a significant difference between the skill ability on the basis of main occupation.

The table 5.54 on main occupation analysis indicates that there is a relationship between skill ability on the basis of their main occupation. It analysed the differences with these eight variables in skill ability among respondents based on their main occupation, F-test was applied. The Mean, SD, and F-value computed for eight main occupation groups signifying the skill ability are furnished in Table 5.54. The respondents whose main occupation is Daily labour, the mean value 41.32 seems to have more mean value than those between the main occupation of Government with the mean value 32.47, the main occupation of Private, the mean value 34.19, the mean value 33.44, the main occupation of Small farmers, the mean value 35.51, the main

occupation of Self employed, 25.34, the main occupation of Petty business, 30.47, the main occupation of House wife, 29.00, the main occupation of Unemployed. But the difference between these eight main occupation level groups is confirmed by the F-value (16.574) as the computed value is significant at 1% level of significance. Hence, it is inferred that the main occupation-factor is influencing skill ability. The main occupation level groups show difference in their skill ability. F-values (16.574) are significant at 1% level of significance. Therefore, the hypothesis that the Daily labour respondents have tendency possessing higher level of skill ability than other groups is accepted.

Table 5.55 :Skill Ability Based on Income Per Annum

S1. No.	Income per annum	N	Mean	Standard Deviation	F Value	P Value
1.	Below Rs. 6000	53	34.79	11.44	40.974	0.01
2.	6001-12000	167	32.57	10.69		
3.	12001-18000	132	38.94	6.77		
4.	18001-24000	107	23.60	9.92		
5.	Above 24000	60	31.62	6.54		
	Total	519	32.46	10.67		

Source : Primary data

Ho : There is a significant difference between the Skill ability on the basis of income per annum.

The table 5.55 on income per annum analysis indicates that there is a relationship between skill ability on the basis of their income per annum. It analysed the differences with these five variables in skill ability among respondents based on their income

per annum, F-test was applied. The Mean, SD, and F-value computed for five income per annum groups signifying the skill ability are furnished in Table 5.55. The respondents whose income per annum is 12001-18000, the mean value 38.94 seems to have more mean value than those between the income per annum of Below Rs. 6000 with the mean value 34.79, the income per annum of 6001-12000, the mean value 32.57, the income per annum of 18001-24000, the mean value 23.60, the income per annum of Above 24000, the mean value 31.62. But the difference between these five income per annum level groups is confirmed by the F-value (40.974) as the computed value is significant at 1% level of significance. Hence, it is inferred that the income per annum-factor is influencing skill ability. The income per annum level groups show difference in their skill ability. F-values (40.974) are significant at 1% level of significance. Therefore, the hypothesis that the 12001-18000 income per annum respondents have tendency of possessing higher level skill ability than other groups is accepted.

Table 5.56 : Economic Development Based on Age

S1. No.	Age	N	Mean	Standard Deviation	F Value	P Value
1.	15-25	92	56.08	21.64	18.350	0.01
2.	26-35	134	61.48	21.52		
3.	36-45	114	69.40	19.65		
4.	46 and above	179	79.02	19.68		
	Total	519	68.31	22.29		

Source : Primary data

Ho : There is a significant difference between the Economic development on the basis of age.

The table 5.56 on age analysis indicates that there is arelationship between economic development on the basis of their age. It analysed the differences with these four variables in economic development among respondents based on their age, F-test was applied. The Mean, SD, and F-value computed for four age groups signifying the economic development are furnished in Table 5.56. The respondents whose age is 46 and above, the mean value 79.02 seems to have more mean value than those between the age of 15-25 with the mean value 56.08, the age of 26-35, the mean value 61.48, the mean value 69.40, the age of 36-45. But the difference between these four age level groups is confirmed by the F-value (18.350) as the computed value is significant at 1% level of significance. Hence, it is inferred that the age-factor is influencing

economic development. The age level groups show difference in their economic development. F-values (18.350) are significant at 1% level of significance. Therefore, the hypothesis that the 46 and above age respondents have tendency of having higher economic developmental activities than other age groups is accepted.

Table 5.57 : Economic Development Based on Caste

S1. No.	Caste	N	Mean	Standard Deviation	F Value	P Value
1.	SC	160	70.03	25.95	6.811	0.01
2.	ST	88	62.52	17.71		
3.	OBC	139	68.62	20.38		
4.	Others	132	67.76	20.41		
	Total	519	68.31	22.29		

Source : Primary data

Ho : There is a significant difference between the Economic development on the basis of caste.

The table 5.57 on caste analysis indicates that there is a relationship between economic development on the basis of their caste. It analysed the differences with these four variables in economic development among respondents based on their caste, F-test was applied. The Mean, SD, and F-value computed for four caste groups signifying the economic development are furnished in Table 5.57. The respondents whose caste is SC, the mean value 70.03 seems to have more mean value than those between the

caste of ST with the mean value 62.52, the caste of OBC, the mean value 68.62, the caste of others and the mean value 67.76. But the difference between these four caste level groups is confirmed by the F-value (6.811) as the computed value is significant at 1% level of significance. Hence, it is inferred that the caste-factor is influencing economic development. The caste level groups show difference in their economic development. F-values (6.811) are significant at 1% level of significance. Therefore, the hypothesis that the SC caste respondents have tendency of having higher economic developmental activities than other caste groups is accepted.

Table 5.58 : Economic Development Based on Marital Status

S1. No.	Marital status	N	Mean	Standard Deviation	F Value	P Value
1.	Single	113	63.84	25.18	4.790	0.01
2.	Married	205	69.02	20.49		
3.	Widow	101	71.92	21.01		
4.	Divorced	100	68.92	21.16		
	Total	519	68.31	22.29		

Source : Primary data

Ho : There is a significant difference between the economic development on the basis of marital status.

The table 5.58 on marital status analysis indicates that there is a relationship between economic development on the basis of their marital status. It analysed the differences with these four variables in economic development among respondents based on their marital status, F-test was applied. The Mean, SD, and F-value computed for four marital status groups signifying the economic development are furnished in Table 5.58. The respondents whose marital status is Widow, the mean value 71.92 seems to have more mean value than those between the marital status of single with the mean value 63.84, the marital status of married, the mean value 69.02, the mean value 68.92, the marital status of Divorced. But the difference between these four marital status level groups is confirmed by the F-value (4.790) as the computed value is significant at 1% level of significance. Hence, it is inferred that the marital status-factor is influencing economic development. The marital status level groups show difference in their economic development. F-values (4.790) are significant at 1% level of significance. Therefore, the hypothesis that the Widow respondents have tendency of having higher economic developmental activities than other groups is accepted.

Table 5.59 : Economic Development Based on Educational Qualification

S1. No.	Educational qualification	N	Mean	Standard Deviation	F Value	P Value
1.	Illiterate	89	61.37	29.28	3.124	0.01
2.	Lower primary	102	70.42	24.32		
3.	Upper primary	69	68.81	27.15		
4.	High school	53	69.08	17.95		
5.	Higher secondary	54	72.80	17.70		
6.	Degree	52	70.25	15.35		
7.	Post graduation	49	67.80	13.72		
8.	Technical	51	65.47	14.43		
	Total	519	68.31	22.29		

Source : Primary data

Ho : There is a significant difference between the Economic development on the basis of educational qualification.

The table 5.59 on educational qualification analysis indicates that there is a relationship between economic development on the basis of their educational qualification. It analysed the differences with these eight variables in economic development among respondents based on their educational qualification, F-test was applied. The Mean, SD, and F-value computed for eight educational qualification groups signifying the economic development are furnished in Table 5.59. The respondents whose educational qualification is Higher secondary, the mean value 72.80 seems to have more mean value than those between the

educational qualification of illiterate with the mean value 61.37, the educational qualification of Lower primary, the mean value 70.42, the mean value 68.81, the educational qualification of Upper primary, 69.08, the educational qualification of High school, 70.25, the educational qualification of Degree, 67.80, the educational qualification of Post graduation and 65.41, the educational qualification of Technical. But the difference between these eight educational qualification level groups is confirmed by the F-value (3.124) as the computed value is significant at 1% level of significance. Hence, it is inferred that the educational qualification-factor is influencing economic development. The educational qualification level groups show difference in their economic development. F-values (3.124) are significant at 1% level of significance. Therefore, the hypothesis that the Higher secondary qualified respondents have tendency of having higher economic developmental activities than other groups is accepted.

Table 5.60 : Economic Development Based on Main Occupation

S1. No.	Main occupation	N	Mean	Standard Deviation	F Value	P Value
1.	Government	57	50.56	23.80	14.878	0.01
2.	Private	67	58.96	16.98		
3.	Daily labour	60	67.10	12.92		
4.	Small farmers	61	70.43	22.85		
5.	Self employed	68	75.31	23.33		
6.	Petty business	93	73.90	22.06		
7.	House wife	92	78.02	19.60		
8.	Unemployed	21	53.67	16.90		
	Total	519	68.31	22.29		

Source : Primary data

Ho : There is a significant difference between the economic development on the basis of main occupation.

The table 5.60 on main occupation analysis indicates that there is a relationship between economic development on the basis of their main occupation. It analysed the differences with these eight variables in economic development among respondents based on their main occupation, F-test was applied. The Mean, SD, and F-value computed for eight main occupation groups signifying the economic development are furnished in Table 5.60. The respondents whose main occupation is House wife, the mean value 78.02 seems to have more mean value than those between the main occupation of Government with the mean value 50.56, the main occupation of Private, the mean value 58.96, the mean value 67.10, the main occupation of Daily labour, the mean value 70.43,

the main occupation of Small farmers, 75.31, the main occupation of Self employed, 73.90, the main occupation of Petty business, 53.67, the main occupation of Unemployed. But the difference between these eight main occupation level groups is confirmed by the F-value (14.878) as the computed value is significant at 1% level of significance. Hence, it is inferred that the main occupation-factor is influencing economic development. The main occupation level groups show difference in their economic development. F-values (14.878) are significant at 1% level of significance. Therefore, the hypothesis that the House wife respondents have tendency of having higher economic developmental activities than other groups is accepted.

Table 5.61 : Economic Development Based on Income Per Annum

S1. No.	Income per annum	N	Mean	Standard Deviation	F Value	P Value
1.	Below Rs. 6000	53	49.23	26.27	15.169	0.01
2.	6001-12000	167	69.40	24.14		
3.	12001-18000	132	72.78	18.95		
4.	18001-24000	107	73.72	18.36		
5.	Above 24000	60	62.65	15.86		
	Total	519	68.31	22.29		

Source : Primary data

Ho : There is a significant difference between the Economic development on the basis of income per annum.

The table 5.61 on income per annum analysis indicates that there is a relationship between economic development on the basis

of their income per annum. It analysed the differences with these five variables in economic development among respondents based on their income per annum, F-test was applied. The Mean, SD, and F-value computed for five income per annum groups signifying the economic development are furnished in Table 5.61. The respondents whose income per annum is 18001-24000, the mean value 73.72 seems to have more mean value than those between the income per annum of Below Rs. 6000 with the mean value 49.23, the income per annum of 6001-12000, the mean value 69.40, the income per annum of 12001-18000, the mean value 72.78, the income per annum of Above 24000, the mean value 62.65. But the difference between these five income per annum level groups is confirmed by the F-value (15.169) as the computed value is significant at 1% level of significance. Hence, it is inferred that the income per annum-factor is influencing economic development. The income per annum level groups show difference in their economic development. F-values (15.169) are significant at 1% level of significance. Therefore, the hypothesis that the 18001-24000 income per annum respondents have tendency of having higher economic developmental activities than other groups is accepted.

Table 5.62 : Political Empowerment Based on Age

S1. No.	Age	N	Mean	Standard Deviation	F Value	P Value
1.	15-25	92	49.41	21.61	12.772	0.01
2.	26-35	134	47.11	17.26		
3.	36-45	114	38.21	10.85		
4.	46 and above	179	40.12	15.14		
	Total	519	43.15	16.81		

Source : Primary data

Ho : There is a significant difference between the Political empowerment on the basis of age.

The table 5.62 on age analysis indicates that there is a relationship between political empowerment on the basis of their age. It analysed the differences with these four variables in political empowerment among respondents based on their age, F-test was applied. The Mean, SD, and F-value computed for four age groups signifying the political empowerment are furnished in Table 5.62. The respondents whose age is 15-25, the mean value 49.41 seems to have more mean value than those between the age of 26-35 with the mean value 47.11, the age of 36-45, the mean value 38.21, the mean value 40.12, the age of 46 and above. But the difference between these four age level groups is confirmed by the F-value (12.772) as the computed value is significant at 1% level of significance. Hence, it is inferred that the age-factor is influencing political empowerment. The age level groups show difference in

their political empowerment. F-values (12.772) are significant at 1% level of significance. Therefore, the hypothesis that the 15-25 age respondents have tendency of having higher degree of political empowerment than other age groups is accepted.

Table 5.63 : Political Empowerment Based on Caste

S1. No.	Caste	N	Mean	Standard Deviation	F Value	P Value
1.	SC	160	34.33	12.74	40.034	0.01
2.	ST	88	38.68	13.79		
3.	OBC	139	47.55	19.02		
4.	Others	132	52.20	14.20		
	Total	519	43.15	16.81		

Source : Primary data

Ho: There is a significant difference between the Political empowerment on the basis of caste.

The table 5.63 on caste analysis indicates that there is a relationship between political empowerment on the basis of their caste. It analysed the differences with these four variables in political empowerment among respondents based on their caste, F-test was applied. The Mean, SD, and F-value computed for four caste groups signifying the political empowerment are furnished in Table 5.63. The respondents whose caste is other, the mean value 52.20 seems to have more mean value than those between the caste of SC with the mean value 34.33, the caste of ST, the mean

value 38.68, the caste of OBC and the mean value 47.55. But the difference between these four caste level groups is confirmed by the F-value (40.034) as the computed value is significant at 1% level of significance. Hence, it is inferred that the caste-factor is influencing political empowerment. The caste level groups show difference in their political empowerment. F-values (40.034) are significant at 1% level of significance. Therefore, the hypothesis that the other caste respondents exhibit the tendency of higher degree of political empowerment than other caste groups is accepted.

Table 5.64 : Political Empowerment Based on Marital Status

S1. No.	Marital status	N	Mean	Standard Deviation	F Value	P Value
1.	Single	113	41.91	15.91	5.615	0.01
2.	Married	205	39.13	12.91		
3.	Widow	101	46.73	14.00		
4.	Divorced	100	46.62	22.88		
	Total	519	43.15	16.81		

Source : Primary data

Ho: There is a significant difference between the political empowerment on the basis of marital status.

The table 5.64 on marital status analysis indicates that there is a relationship between political empowerment on the basis of their marital status. It analysed the differences with these four

variables in political empowerment among respondents based on their marital status, F-test was applied. The Mean, SD, and F-value computed for four marital status groups signifying the political empowerment are furnished in Table 5.64. The respondents whose marital status is Widow, the mean value 46.73 seems to have more mean value than those between the marital status of single with the mean value 41.91, the marital status of married, the mean value 39.13, the mean value 46.62, the marital status of Divorced. But the difference between these four marital status level groups is confirmed by the F-value (5.615) as the computed value is significant at 1% level of significance. Hence, it is inferred that the marital status-factor of the influencing political empowerment. The marital status level groups show difference in their political empowerment. F-values (5.615) are significant at 1% level of significance. Therefore, the hypothesis that the Widow respondents have higher degree of political empowerment than other groups is accepted.

Table 5.65 : Political Empowerment Based on Educational Qualification

S1. No.	Educational qualification	N	Mean	Standard Deviation	F Value	P Value
1.	Illiterate	89	32.37	14.58	35.821	0.01
2.	Lower primary	102	36.81	8.42		
3.	Upper primary	69	34.36	9.18		
4.	High school	53	43.55	14.60		
5.	Higher secondary	54	45.72	16.40		
6.	Degree	52	55.00	13.77		
7.	Post graduation	49	58.63	19.13		
8.	Technical	51	56.45	16.73		
	Total	519	43.15	16.81		

Source : Primary data

Ho: There is a significant difference between the Political empowerment on the basis of educational qualification.

The table 5.65 on educational qualification analysis indicates that there is a relationship between political empowerment on the basis of their educational qualification. It analysed the differences with these eight variables in political empowerment among respondents based on their educational qualification, F-test was applied. The Mean, SD, and F-value computed for eight educational qualification groups signifying the political

empowerment are furnished in Table 5.65. The respondents whose educational qualification is Post graduation, the mean value 58.63 seems to have more mean value than those between the educational qualification of illiterate with the mean value 32.37, the educational qualification of Lower primary, the mean value 36.81, the mean value 34.36, the educational qualification of Upper primary, 43.55, the educational qualification of High school, 45.72, the educational qualification of Higher secondary, 55.00, the educational qualification of Degree and 56.45 the educational qualification of Technical. But the difference between these eight educational qualification level groups is confirmed by the F-value (35.821) as the computed value is significant at 1% level of significance. Hence, it is inferred that the educational qualification-factor is influencing political empowerment. The educational qualification level groups show difference in their political empowerment. F-values (35.821) are significant at 1% level of significance. Therefore, the hypothesis that the Post graduation qualified respondents have higher degree of political empowerment than other groups is accepted.

Table 5.66 : Political Empowerment Based on Main Occupation

S1. No.	Main occupation	N	Mean	Standard Deviation	F Value	P Value
1.	Government	57	50.39	18.67	35.744	0.01
2.	Private	67	60.27	18.39		
3.	Daily labour	60	51.63	14.89		
4.	Small farmers	61	38.31	17.30		
5.	Self employed	68	37.68	9.88		
6.	Petty business	93	32.86	8.44		
7.	House wife	92	35.71	10.79		
8.	Unemployed	21	54.67	9.21		
	Total	519	43.15	16.81		

Source : Primary data

Ho: There is a significant difference between the political empowerment on the basis of main occupation.

The table 5.66 on main occupation analysis indicates that there is a relationship between political empowerment on the basis of their main occupation. It analysed the differences with these eight variables in political empowerment among respondents based on their main occupation, F-test was applied. The Mean, SD, and F-value computed for eight main occupation groups signifying the political empowerment are furnished in Table 5.66. The respondents whose main occupation is Unemployed, the mean

value 54.67 seems to have more mean value than those between the main occupation of Government with the mean value 50.39, the main occupation of Private, the mean value 60.27, the mean value 51.63, the main occupation of Daily labour, the mean value 38.31, the main occupation of Small farmers, 37.68, the main occupation of Self employed, 32.86, the main occupation of Petty business, 35.71, the main occupation of House wife. But the difference between these eight main occupation level groups is confirmed by the F-value (35.744) as the computed value is significant at 1% level of significance. Hence, it is inferred that the main occupation-factor is influencing political empowerment. The main occupation level groups show difference in their political empowerment. F-values (35.744) are significant at 1% level of significance. Therefore, the hypothesis that the private respondents have higher degree of political empowerment than other groups is accepted.

Table 5.67 : Political Empowerment Based on Income Per Annum

S1. No.	Income per annum	N	Mean	Standard Deviation	F Value	P Value
1.	Below Rs. 6000	53	30.85	8.23	50.827	0.01
2.	6001-12000	167	41.57	19.31		
3.	12001-18000	132	46.98	11.93		
4.	18001-24000	107	35.56	12.65		
5.	Above 24000	60	63.55	8.04		
	Total	519	43.15	16.81		

Source : Primary data

Ho : There is a significant difference between the Political empowerment on the basis of income per annum.

The table on income per annum analysis indicates that there is a relationship between political empowerment on the basis of their income per annum. It analysed the differences with these five variables in political empowerment among respondents based on their income per annum, F-test was applied. The Mean, SD, and F-value computed for five income per annum groups signifying the political empowerment are furnished in Table 5.67. The respondents whose income per annum is Above 24000, the mean value 63.55 seems to have more mean value than those between the income per annum of Below Rs. 6000 with the mean value 30.85, the income per annum of 6001-12000, the mean value 41.57, the income per annum of 12001-18000, the mean value 46.98, the income per annum of 18001-24000, the mean value 35.56. But the difference between these five income per annum

level groups is confirmed by the F-value (50.827) as the computed value is significant at 1% level of significance. Hence, it is inferred that the income per annum-factor is influencing political empowerment. The income per annum level groups show difference in their political empowerment. F-values (50.827) are significant at 1% level of significance. Therefore, the hypothesis that the Above 24000 income per annum respondents have higher degree of political empowerment than other groups is accepted.

Table 5.68 : Showing the Correlation Co-efficient for Role of Self Help Groups in Community Development and their Demographic Variables

Demographic variables	Community development
Age	0.493**
Caste	0.338**
Marital status	0.258**
Educational qualification	0.560**
Main occupation	0.463**
Income per annum	0.198**

Source : Primary data

** Significant at 0.01 level

Ho : There is a positive relationship between role of self help groups in community development and their demographic variables

The obtained correlation value is found to be higher than the table value for 0.01 level of significance. This indicates that there is positive relationship between role of self help groups in community

development and their demographic variables. The r value is age (0.493), caste (0.338), marital status (0.258), educational qualification (0.560), main occupation (0.463) and income per annum (0.198). Hence the stated hypothesis is accepted.

Table 5.69
Showing the Stepwise regression analysis predicting role of self help groups in community development and demographic variables

Sl. No	Step/Source	Cumulative R ²	ΔR^2	Step t	P
1.	Age	0.064	0.061*	4.844	0.01
2.	Caste	0.070	0.068*	6.341	0.01
3.	Marital status	0.095	0.072*	4.054	0.01
4.	Educational qualification	0.074	0.061*	3.482	0.01
5.	Main occupation	0.066	0.058*	4.662	0.01
6.	Income per annum	0.092	0.065*	5.943	0.01

Source : Primary data

* P < 0.01

Constant value = 30.872

The results of regression analysis such as cumulative R², ΔR^2 , step t and P value have been given in table 5.69. An attempt was made to find out whether the variables respondents demographic variables would be possible predictors of role of self

help groups in community development. The results indicate that the respondents demographic variables are very significant in predicting the role of self help groups in community development. (significant at 0.01 level).

Thus, community development, improvement in the standard of living and also in the quality of life were made possible through the intervention of SHGs of the PSWS.

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SUMMARY OF FINDINGS AND CONCLUSION

Findings

It has been found that community based organisations and SHGs are very much effective in solving the socio economic problems such as poverty, unemployment, poor quality of life, lack of durable assets etc. and, thus, bringing about community development in rural areas on a sustainable basis. The SHG movement has facilitated the mobilisation of small savings of the poor, especially those in rural areas, which would otherwise have never been possible. It has been found that these small savings mobilised by SHGs are diverted into activities generating employment and income to the rural poor women. In addition to their individual savings, SHGs arrange linkages with banks and formal financial institutions to the SHG members. Micro finance and micro credit through SHGs have enabled to a large extent to alleviate rural poverty and attain community development. The present study has been carried out as a case study of SHGs promoted by the PSWS and the following are the major findings of the study.

- 17.7% of the respondents are 15-25 aged, 25.8% come under the category of 26-35 age, 22.0% come under the category 36-45 age and 34.5% of them belong to the category of 46 and above age group. The members are mostly in the productive age, and utilise their potentialities for the welfare of their family and community.
- 30.8 percent of the respondents belong to SC caste, 17.0 percent of them belong to ST caste, 26.8 percent of them belong to OBC caste and the rest 25.4 percent of the respondents belong to other caste.
- 39.5 percent of them are married. There are 21.8 of single, 19.5 percent of them are widow and 19.3 percent them are divorced. Self-group approach builds confidence among these women. Thus, they are duly recognised and receive better status. The majority of respondents, 39.5 percent in the study are married.
- 19.7 percent have education at lower primary level and illiterate respondents are 17.1 percent. Among the respondents 13.3 percent of them come under the category of upper primary, 10.2 percent of them in the category of high school, 10.4 percent of them included in the category of higher secondary, 10.0 percent of them in the category of degree, 9.4 percent of them in the category of post graduation and 9.8 percent of them are

technical. This shows that the educational status of respondents is still to be improved even if they come out for education and they study up to the level of higher secondary.

- 11.0 percent of them are in government job and 12.9 percent of them are under private jobs. In this study 11.6 percent of them are daily wage labourers, 11.8 percent of them are small farmers, 13.1 percent of them are self employed, 17.9 percent of them are doing petty business and 17.7 percent of them are house wives and 4.0 percent of them are unemployed. It is inferred from the above table that majority of the respondents are house wives and petty business personal.
- 32.2% have 6001-12000 income, 10.2 percent of them are Below Rs.6000, 25.4 percent of them are between the income group 12001-18000, 20.6 percent of them are between 18001-24000 and 11.6 percent of them are Above 24000 in the study area. The information from the above table reveals that the respondents from below poverty line who really need poverty alleviation, still have to take part in the finance activity through SHGs. It is found through this table that the majority of the respondents have low income followed by other income.
- There is a significant difference between the living conditions on the basis of age.

- There is a significant difference between the living conditions on the basis of caste.
- There is a significant difference between the living conditions on the basis of marital status.
- There is a significant difference between the living conditions on the basis of educational qualification.
- There is a significant difference between the living conditions on the basis of main occupation.
- There is a significant difference between the living conditions on the basis of income per annum.
- There is a significant difference between the constitution and functioning/ organizational dynamics on the basis of age.
- There is a significant difference between the constitution and functioning/ organizational dynamics on the basis of caste.
- There is a significant difference between the constitution and functioning/ organizational dynamics on the basis of marital status.
- There is a significant difference between the constitution and functioning/ organizational dynamics on the basis of educational qualification.

- There is a significant difference between the constitution and functioning/ organizational dynamics on the basis of main occupation.
- There is a significant difference between the constitution and functioning/ organizational dynamics on the basis of income per annum.
- There is a significant difference between the SHG participation on the basis of age.
- There is a significant difference between the SHG participation on the basis of caste.
- There is a significant difference between the SHG participation on the basis of marital status.
- There is a significant difference between the SHG participation on the basis of educational qualification.
- There is a significant difference between the SHG participation on the basis of main occupation.
- There is a significant difference between the SHG participation on the basis of income per annum.
- There is a significant difference between the Decision making in SHG on the basis of age.
- There is a significant difference between the Decision making in SHG on the basis of caste.

- There is a significant difference between the Decision making in SHG on the basis of marital status.
- There is a significant difference between the Decision making in SHG on the basis of educational qualification.
- There is a significant difference between the Decision making in SHG on the basis of main occupation.
- There is a significant difference between the Decision making in SHG on the basis of income per annum.
- There is a significant difference between the Participation in family decision making (women development) on the basis of age.
- There is a significant difference between the Participation in family decision making (women development) on the basis of caste.
- There is a significant difference between the Participation in family decision making (women development) on the basis of marital status.
- There is a significant difference between the Participation in family decision making (women development) on the basis of educational qualification.

- There is a significant difference between the Participation in family decision making (women development) on the basis of main occupation.
- There is a significant difference between the Participation in family decision making (women development) on the basis of income per annum.
- There is a significant difference between the Participation in SHG activities on the basis of age.
- There is a significant difference between the Participation in SHG activities on the basis of caste.
- There is a significant difference between the Participation in SHG activities on the basis of marital status.
- There is a significant difference between the Participation in SHG activities on the basis of educational qualification.
- There is a significant difference between the Participation in SHG activities on the basis of main occupation.
- There is a significant difference between the Participation in SHG activities on the basis of income per annum.
- There is a significant difference between the Social development on the basis of age.
- There is a significant difference between the Social development on the basis of caste.

- There is a significant difference between the Social development on the basis of marital status.
- There is a significant difference between the Social development on the basis of educational qualification.
- There is a significant difference between the Social development on the basis of main occupation.
- There is a significant difference between the Social development on the basis of income per annum.
- There is a significant difference between the Knowledge/ Information on the basis of age.
- There is a significant difference between the Knowledge/ Information on the basis of caste.
- There is a significant difference between the Knowledge/ Information on the basis of marital status.
- There is a significant difference between the Knowledge/ Information on the basis of educational qualification.
- There is a significant difference between the Knowledge/ Information on the basis of main occupation.
- There is a significant difference between the Knowledge/ Information on the basis of income per annum.
- There is a significant difference between the Skill ability on the basis of age.

- There is a significant difference between the Skill ability on the basis of caste.
- There is a significant difference between the skill ability on the basis of marital status.
- There is a significant difference between the Skill ability on the basis of educational qualification.
- There is a significant difference between the skill ability on the basis of main occupation.
- There is a significant difference between the Skill ability on the basis of income per annum.
- There is a significant difference between the Economic development on the basis of age.
- There is a significant difference between the Economic development on the basis of caste.
- There is a significant difference between the economic development on the basis of marital status.
- There is a significant difference between the Economic development on the basis of educational qualification.
- There is a significant difference between the economic development on the basis of main occupation.
- There is a significant difference between the Economic development on the basis of income per annum.

- There is a significant difference between the Political empowerment on the basis of age.
- There is a significant difference between the Political empowerment on the basis of caste.
- There is a significant difference between the political empowerment on the basis of marital status.
- There is a significant difference between the Political empowerment on the basis of educational qualification.
- There is a significant difference between the political empowerment on the basis of main occupation.
- There is a significant difference between the Political empowerment on the basis of income per annum.
- There is a positive relationship between the role of self help groups in community development and their demographic variables
- The results indicate that the respondents demographic variables are very significant in predicting the role of self help groups in community development.

Areas for Further Research

Further research may be carried out in the following areas

- A comparative study on the economic aspects of micro finance to SHGs disbursed by cooperative banks and of that disbursed by commercial banks may be undertaken.
- An in depth study on the impact of micro finance on the socio economic condition of members of SHGs may be carried out.
- A study on the role of lead bank scheme for improvement of SHGs may be carried out.
- A study on the role of SHGs for women empowerment in rural areas may be undertaken.
- A study on various government programmes for up liftment of the rural poor may be undertaken.
- An exclusive study on the impact of entrepreneurial education in generating employment for the rural poor, especially women, may be undertaken.
- A study on the success of women entrepreneurs belonging to small scale industries may be carried out.

Conclusion

Women's participation in the SHG is considered as a way to empowerment. Facilitating the empowerment of the poor, particularly women, is the social function of the SHGs. Development interventions have participatory approach as a recent strategy for the holistic development. Participation in the development process is possible for women through group approach. SHGs pave the way for personal and social development of the individuals. Respondents in the study area take part in group activities with involvement and all the groups regularly conduct meetings.

Most of the respondents do not have membership in any other organizations. SHG women are trained through external agencies like training centres, educational institutions, MFIs, and NGOs, banks, etc. Women are trained for economic activity, awareness creation, leadership training, capacity building, etc.

Women's roles in the decision-making process are at different levels like family, community, political and Government spheres. Women are still underrepresented at every level of Government. Women's participation in politics is limited. In the study area, majority of the women have improved their decision-making capacity after their participation in the group activity. In general participation in the group activities and also in the familial

affairs has earned the recognition of women's role as decision makers. No change is realized by ten to eleven percent of the respondents, as still their words are 'unheard' both within the family and outside the family. Personal qualities are acquired by women from SHG participation which they did not possess or were not conscious of in the past. The respondents have acquired qualities like collective bargaining, problem solving, organizing group meetings, control over the group sources, self-confidence, outside participation improved decision-making, their decisions are respected by others, leadership quality, and involvement in local self government. Innate qualities are brought out through SHG approach.

Participation in the village activity is one of the latent functions of the self-help groups. Women groups have a role to play in the development of the village. In the study area only a few respondents showed interest in participating in the development activities of the village. Participating in the Grama Sabha meetings, working for women and child development, antiliquor campaigns, educational upliftment, mobilizing women, awareness creation, etc are some of the village development activities done by SHG members.

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APPENDIX

THE ROLE OF SELF HELP GROUPS IN COMMUNITY DEVELOPMENT – A CASE STUDY OF SELF HELP GROUPS UNDER THE PALA SOCIAL WELFARE SOCIETY

INTERVIEW SCHEDULE

I. IDENTIFICATION PARTICULARS

- 1.1. Name and Address of the NGO :
- 1.2. Name and Address of the SHG :
- 1.3. Name of the Panchayat :
- 1.4. Name of the District :

II. SOCIO-ECONOMIC AND LIVING CONDITIONS OF THE RESPONDENTS

- 2.1. Name of the respondent :
- 2.2. Father's / Husband's Name :
- 2.3. Address for Communication :
- 2.4. Age : 1. 15-25 2. 26-35
 3.36-45 4. 46 and above
- 2.5. Religion : 1. Hindu 2. Christian
 3. Muslim 4. Others
- 2.6. Caste : 1. SC 2. ST
 3. OBC 4. Others
- 2.7. Marital status : 1. Single 2. Married
 3. Widow 4. Divorced
- 2.8. Type of family : 1.Nuclear 2.Joint
 3.Extended

2.14. If yes, how much is the size of the land (in Cents)?

- | | | |
|-------------|--------------|--------------|
| 1. Below 10 | 2. 10 to 20 | 3. 21 to 35 |
| 4. 36 to 50 | 5. 50 to 100 | 6. Above 100 |

2.15. Other financial assets

- | | | |
|--------------|--------------------|----------------------|
| 1. Chits | 2. Private savings | 3. Informal deposits |
| 4. Insurance | 5. Any other | |

LIVING CONDITIONS OF THE RESPONDENT

2.16. Do you have own house?

- | | |
|--------|-------|
| 1. Yes | 2. No |
|--------|-------|

2.17. If yes, type of housing?

- | | |
|-----------|---------------|
| 1. Kutcha | 2. Semi-Pucca |
| 3. Pucca | 4. Others |

2.18. Is it due to your membership in SHG?

- | | |
|--------|-------|
| 1. Yes | 2. No |
|--------|-------|

2.19. Is your house electrified?

- | | |
|--------|-------|
| 1. Yes | 2. No |
|--------|-------|

2.20. If yes, is it due to your membership in SHG?

- | | |
|--------|-------|
| 1. Yes | 2. No |
|--------|-------|

2.21. Do you have a sanitary latrine?

- | | |
|--------|-------|
| 1. Yes | 2. No |
|--------|-------|

2.22. If yes, is it due to your membership in SHG?

- | | |
|--------|-------|
| 1. Yes | 2. No |
|--------|-------|

2.23. If no, what is the reasons?

1. No sufficient land 2. No money 3. Not a felt need

2.24. Do you have safe drinking water?

1. Yes 2. No

2.25. What type of source of drinking water?

1. Tap 2. Bore well 3. Hand pump
4. Well-water 5. Others

2.26. How do you dispose household waste ?

1. Solid 2. Liquid

III. CONSTITUTION AND FUNCTIONING / ORGANIZATIONAL DYNAMICS

3.1. When did you join in the SHG?

Month _____ Year _____

3.2. Who motivated you to become the member of SHG?

1. Neighbours 2. Friends 3. SHG Members
4. Officials 5. NGO 6. Any other

3.3. Which factors/ factor initiated you to become the member of Self-help group?

- i. Economic betterment Yes / No
ii. Social Status Yes / No
iii. To improve the saving habit Yes / No
iv. For social recognition for women Yes / No

v. To get rid of local loan givers Yes / No

vi. Influence of relatives and neighbour Yes / No

vii. Influence of NGO Yes / No

3.4. Are the attendance registers, account Books, Reports are maintained properly?

1. Yes 2. No 3. Don't know

3.5. Are the attendance registers, account books, reports etc. available to any member on demand?

1. Yes 2. No 3. Don't know

3.6. Have you examined any of these during the last six months?

1. Yes 2. No

3.7. Do you know the total amount collected through thrift saving and loans repayment during the last meeting?

1. Yes 2. No

3.8. If yes, how did you know it?

(i) It is announced at the end of the meeting

(ii) I ask the others

(iii) It is announced in the next meeting

(iv) Others tell me

(v) Any other

- 3.9. What is the amount of thrift collected from one member?
If thrift is a fixed amount- what is the amount Rs_____
- If it within a range, what is the range from Rs_____ to Rs_____
- 3.10. From where do you find money to deposit in thrift?
1. From my own income 2. Others
- 3.11. How many months after the formation of the SHG thrift was started?
After _____ Months
- 3.12. Is the SHG linked to any Bank / Financial institution?
1. Yes 2. No
- 3.13. How the group account is operated?
1. Animator only
2. Jointly by animator and treasurer
3. Jointly by animator and representative
4. Others
- 3.14. How many months after the formation of the SHG, the SHG was linked
with the bank / Financial institution?
After _____ months
- 3.15. Are the sanga accounts being audited?
1. Yes 2. No
- 3.16. Is the report of the auditor read to the members?
1. Yes 2. No

3.17. Leisure activities

- a) Reading news paper 1. Yes 2. No
- b) Matching TV 1. Yes 2. No
- c) Others 1. Yes 2. No

IV. SHG PARTICIPATION

4.1. Position SHG _____ Animator _____ member

4.2. Experience (No years) _____

4.3. Have you taken any efforts to join any new members Yes / No

4.4. Attending the meetings _____ regularly _____ occasionally

4.5. Do you discuss any issues in the meeting? Details Yes / No

4.6. Have you raised any issues in the meeting Yes / No

4.7. Do you take part in organization meetings? Yes / No

Details _____

4.8. Have you taken part in organization public meetings?

Details _____

4.9. Have you participated public events organized by SHG Yes / No

4.10. Do you maintain any records of the SHG? Yes / No

Details

- | | | |
|----------|----------|----------|
| 1. _____ | 4. _____ | 7. _____ |
| 2. _____ | 5. _____ | 8. _____ |
| 3. _____ | 6. _____ | 9. _____ |

4.11. Do you take part in collecting funds Yes / No

Details _____

4.12. Do you take part in collecting defaulters funds Yes / No

Details _____

4.13. Do you go to bank as SHG member Yes / No

Details _____

4.14. Have you participated in training program? Yes / No

Details _____

4.15. Have you taken part any representation to the Govt/ BDO/
Collector? Yes / No

Details _____

4.16. Have you found any difficulties/Problems in SHGs Yes / No

Details _____

4.17. Are there conflicts among members because of the sub-groups?
Yes / No

Details _____

4.18. If so, how these conflicts are solved?

V. DECISION MAKING IN SHG

5.1. How are the decisions taken in SHG

1. Arrive at a conscious after discussing the matter in the SHG
2. Decides an majority after discussing the matter in the SHG
3. Leaders and the committee members
4. As per directives from the higher authorities
5. Any other (Specify)

5.2. Who selects the beneficiary for loans?

1. Kudumbasree
2. NGO officials
3. Committee members
4. The whole group

5.3. Who decides the interest for the loans

1. Kudumbasree
2. Ngo officials
3. Committee members
4. The whole group

5.4. Of somebody defaults in loans repayments whole group who decides to fine or punishmen?

1. Kudumbasree
2. NGO officials
3. Committee members
4. Not applicable

5.5. If some problem arrive in the SHG, who solves it?

1. by SHG members themselves
2. By the leaders committee members
3. by higher authorities
4. by outsiders
5. Not applicable

VI. PARTICIPATION IN FAMILY DECISION MAKING

(Women Development):

S. No.	Participation in decision making	Very much increased	Increased	No Change	De creased	Very much Decreased
1.	House hold activities					
2.	Beginning house hold circles					
3.	Child health care					
4.	Participation in social events					
5.	Participation in Husband's or wife's relations functions					
6.	Minor purchase					
7.	Children education					
8.	Savings					
9.	Loans					
10.	Loan amount utilization					

11.	Being articles like T.V. fan, and etc.					
12.	Children marriage					
13.	Manner of celebrating festivals					
14.	Family cuttings (Tours & Travels)					
15.	Election Voting					
16.	Family contribution					
17.	Minor purchase					
18.	Major Transaction (Sales and Purchase)					
19.	Celebration of religious festivals					
20.	Decisions during conflicts with neighbors					
21.	Decisions during conflicts with relatives					
22.	Preparing family Budget					
23.	Definition of the occupation of the house wife					
24.	Decision of family savings of finance institute					
25.	Decision on spending money by whom					

Participation in SHG in the following activities

Sl.No	Activity	Yes	No	Do not know
1.	Scarcity safe drinking water			
2.	In sufficient basic infrastructure			
3.	The equal wages.			
4.	Drap out from control			
5.	Atrocity against women			
6.	Due testing			
7.	Child abuse			
8.	Child labour			
9.	Alcoholism			
10.	Drug addition			
11.	Domestic violence			
12.	Women upliftment.			
13.	Widow remarriage.			
14.	Family counseling.			
15.	Youth counseling			
16.	Welfare of mentally retarded and orphans			
17.	Children education			
18.	Girl Children education			
19.	Untouchability			

VII. SOCIAL DEVELOPMENT

		Self	Both	Husband	Others Influences	No idea
1.	Whom will decide the food item daily					
2.	Who will decide to purchase the hold articles like T.V. Fan and etc.					
3.	Who will decide the school to which the children should be sent					
4.	Who will teach the children in their education					
5.	Who will decide to take the sick children/ members to take to hospital					
6.	Who will take the sick person of the family to hospital					
7.	Who will decide the about the family planning					
8.	Who will decide to celebrate the festivals.					
9.	Who will give medicine to sick children					
10.	If you have children at marital age who will decide about the marriage.					

11.	Who will decide to go for outings					
12.	Who will decide to select T.V. channel					
13.	If there is conflict between you and your family members whom will make compromise first.					
14.	If there is any family problem who a will take decision to solve the problem					
15.	Who usually does the cooking in your family					
16.	Who does the cooking if the house wife go to working					
17.	Who does the washing of clothes					
18.	Who does the cleaning of the house					
19.	Who usually buys the vegetables					
20.	Who is taking care of the elders in the family					
21.	Whom does decide the gift as amount of Rs. for friends, relatives and other functions					

Knowledge / Information

Do you know about following programmes

Sl. No.	Programmes	Knowledge		Source of Knowledge	
		Yes	No	SHG	Out side
1.	A daughter, widow and mother inherit property as equal to sons				
2.	Widows and divorced women are entitled to remarry				
3.	Marriageable age for girls is 18 and for boys it is 21				
4.	Dowry giving accepting or prohibited				
5.	With the concept of women on medical ground, abortion is legalized				
6.	Immoral traffic of women and girl's is legally punishable				
7.	Women also have the right to divorce on same ground as admissible for men				
8.	Women also have the right to divorce on same ground as admissible for men				
9.	Right to education is a right for the child				
10.	Development programmes of the government				
11.	Integrated Child Development Scheme (ICDS)				
12.	Financial assistance for the marriage of the widow's daughters				

13.	Pension for windows/handicapped / elderly				
14.	National Social Assistance Plan (NSAP)				
15.	SGRY				
16.	Women's Component Palan				
17.	Old age pensions				
18.	Sampoorna Grama Swarozgar Yojana				
19.	Prime Ministers Rashtriya yojana				
20.	Swarna Jayanthy Shahary Rozgar Yojana (SJSRY)				
21.	Valmiki Ambedhkar Awaz Yojana (VAMBAY)				

Skill Ability

After becoming a member of the SHG, how much change has occurred in you regarding the following skills/ abilities? (Please tick the appropriate colume).

Sl. No	Statement	Very High	High	Same	Low	Very Low
1	Freely and frankly speaking in SHG meetings					
2	Teaching / Training someone else					
3	Speaking during public meeting					

4	Presenting cultural programme in public meeting					
5	Taking up leadership positions in the SHG					
6	Writing minutes of SHG meeting					
7	Keeping of the accounts of SHG					
8	Performing bank transactions					
9	Going to government office/police station					
10	Talking to government office/police					

VIII. ECONOMIC DEVELOPMENT

SI. No	Statement	Very High	High	Same	Low	Very Low
1.	Recognition in family					
2.	Recognition in outsiders					
3.	Interaction					
4.	Literacy / education					
5.	Access to Health services					

6.	Access to Immunization					
7.	Access to Sanitation facility					
8.	Access to credit sources					
9.	Asset building					
10.	Family education					
11.	Skills					
12.	Voicing their concern					
13.	Family Planning Awareness					
14.	Girl child development awareness					
15.	Health Awareness					
16.	Decision making related to child centered					
17.	Decision making related to money centered					
18.	Participation in Development Programmes					
19.	Individuals Education					

Are you attending political meeting regularly.

9.10. If no what are the reasons?

9.11. Have you contested in Panchayat/Municipal Elections?

1. Yes

2. No

9.12. If yes, when?

1. After joining the SHG

2. Before joining the SHG

3. NA

9.13. If yes, what was the result?

1. Won

2. Lost

9.14. If won, are you a Chairperson of any Standing Committee/Working group?

1. Yes

2. No

9.15. Did you vote during the last election?

1. Yes

2. No

9.16. Are you an active participation of any political party?

1. Yes

2. No

9.17. Comments of the Investigator

Name and signature of the investigator

Date :