

## Article

# An NGO approach in promoting sustainable community development: A case on RDO at Nilgiris district

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**After independence, the role of NGO's is commendable in India and other developing countries and this is because of the inability of the government in delivering the services to the targeted people. The non-governmental organizations (NGOs) or voluntary organizations (VOs) have been working for the betterment of the rural poor especially the downtrodden communities namely: SCs and STs. The NGO's works and activities focus on issues and people beyond their own and membership. On this background this paper mainly deals with how RDO and NGOs in Nilgiris District in Tamilnadu are providing commendable services to the tribal of the district in the areas of health, education, poverty eradication, rural credit, community development, woman empowerment, gender discrimination through SHGs emergency relief and income generation activities so as to protect the tribes from all forms of exploitations namely: indebtedness, land alienation, abolition or intermediaries, woman atrocities etc., and make them aware of the welfare and developmental activities delivered either by the government or by the non-governmental organizations.**

**Key words:** Non-governmental organization, self helped group, voluntary organization, SC, ST.

## INTRODUCTION

Rural people are now entering the labour force in large number in many areas to ensure rural transformation due to this the image of the society is fast changing but it is difficult to define clearly the changing shape of the image. Therefore, the new industrial policy of our country has specially highlighted the need for conducting special entrepreneurship programme for rural people, which would be in the nature of product, process oriented courses meant for them to enable them to start small enterprises. Development of rural entrepreneurship requires strategies that are different from those applied in urban areas. A different orientation is required in rural sector and such an orientation should be based on an understanding of the dynamics of rural behaviour. Perception of risk is a critical factor in villages at the time of taking any new activity. A rural entrepreneur is subjected to the three types of risks namely: technical risk of not knowing enough about the technical process, materials, etc., economic risks of market fluctuations and changes in relation to availability of raw materials and

market for finished product etc., and environmental risks arising from environmental changes which require dealing with unfamiliar people, culture and system. The SHG (self helped groups) is based on the belief that individual can be developed the outlook can be changed and the ideas can be converted into action through an organized and systematic effort but in unorganized sectors. There is a saying that "God helps those who help themselves" and Government banks and research institutions also seem to help such people. SHGs consisting of cluster of individuals in villages come together to start some business activities at micro level in order to generate income for their livelihood. Generally SHGs have limited capital, consisting of self-employed individuals, lack of advanced skills or technology, and poor ability to corner the market and most often operate outside the limits of regulations and the formal market mechanism.

The SHGs showed so much self confidence in their ability to start and run micro enterprises. Their activities include making paper cups and paper plates out of biomass, tailoring screen printing, mat making, making sculptures and other ornamental articles, making greeting cards, knitting plastic wire baskets and making dolls and

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**Figure 1.** Theoretical framework of the functions of NGOs in promoting sustainable community development.

spoons using locally available coconut shells as raw materials. They also prepare household products like pickles, appalam, phenyl, etc.

### ROLE OF NGOS

All SHGs have been promoted by NGOs. Though the NABARD will select reputed NGOs for SHG Bank linkage programme, bank may also select NGOs which are capable of providing adequate guidance to SHGs. The Non-Governmental organizations (NGOs) or voluntary organizations (VOs) have been working for the betterment of the rural poor especially the downtrodden communities namely: SCs and STs. After independence, the role of NGOs is commendable in India and other developing countries. This is because of the inability of the government in delivering the services to the targeted people. The NGOs are defined as voluntary organizations that works and activities focus on issues and people beyond their own and membership. Thus a voluntary organization is an organized collectively of the people organized and managed by them on voluntary basics for working towards the welfare and development of the people. On this background RDO (rural development organization) a NGOs in Nilgiris District, Tamilnadu who are providing commendable Services to the tribal of the district. These NGOs have adopted villages or hamlets or communities or classes of a particular Community or particular activity and work for them until the beneficiaries reach sustainable development. Most of the NGOs are functioning in the areas of health, education, poverty eradication, rural credit, community development, woman empowerment, gender discrimination through SHGs emergency relief and income generation activities so as to protect the tribes from all forms of exploitations namely: indebtedness, land alienation, abolition or intermediaries, woman atrocities etc., and make them aware of the welfare and developmental activities delivered either by the government or by the non-governmental organizations. However, some of the NGOs are working on any one of these areas separately, while most of the organizations combine all of them according to the need of the beneficiaries and source of

finance of the NGO.

Most of the NGOS sources of finance are central and state governments, foreign donors, private donors and other NGOs. Apart from these sources they also mobilize funds through creating assets and income generation activities at a meager level. Based on the availability of funds, they choose the activities. Most of the NGOs concentrate on the following areas and make the tribes capable of attaining a better standard in the district (Figure 1).

### IMPACT OF SELF HELP GROUPS

#### Self help group

A group of rural poor generally comprising of small/marginal farmers, landless agricultural labourers, rural artisans, woman folk and other micro-entrepreneurs organize themselves to socio-economic development by raising at their level initially supplemented in some cases by funds available from NGOs as seed money for issuing small emergency loans either for consumption or production purposes or for both and linking with bank subsequently with the help of non-government organization (NGO). It can be a formal or informal group. The concept underlines the principle of THRIFT, CREDIT and other financial services and products of very small amount to the poor in rural to enable them to raise their income level and improve living standards. This type of raising required resources by rural poor at their level is called micro credit.

### INTRODUCTION TO THE ORGANIZATION

The Rural Development Organisation (RDO) trust was formed in 1980 by a "social activist" N. K. Perumal. His dream, clear vision and untiring work have made RDO trust as one of the leading voluntary organizations in India.

#### Vision

ROD trust is building partnership debated with the rural

poor for positive social change.

### **Mission**

RDO trust is to serve the rural community by promoting innovative solutions and advocate for collective responsibilities. They facilitate lasting solutions by:

1. Providing quality and value education for children.
2. Strengthening capacity for women self help groups (SHGs).
3. Launching diversified income generation activities for rural people.
4. Striving for healthy community.
5. Influencing policy decisions at district, state and national level through networks.

The rural development organization (RDO Trust) is a non-profit, non-political, secular volunteer organization (VO) committed to the improvement of living conditions for rural poor. Since its inception, RDO trust has been working in remote villages inhabited by Dalits, Tribals and Badaga communities. RDO trust went to the people, lived with them, learned from them and trained them to build their own paths to educational, economical, technological, social, cultural and moral development. RDO trust penetrated deep into the villages and working with 250,000 people scattered in difficult terrain of the mountains. Though primary education, skills development women empowerment, watershed management, total sanitation, ecology and environment activities, capacity building and advocacy lobbying, RDO Trust is assisting villages to become empowered and self-reliant. This work has earned RDO Trust the respect of community members and government.

### **Self help group – Women empowerment**

RDO Trust has formed 1800 women self help groups in the Nilgiris and works with Tamil Nadu Corporation for women development, Bankers and THADCO to support women empowerment programmes. The women meet fortnightly to initiate a series of dialogues with their members. Well designed training programmes have enhanced the capacity of women to realize their responsibilities, to build a better society and to advocate for rights and social justice. Women groups successfully deal with emerging problems in and around the villages through non-judicial resolution of conflicts. The “women entrepreneurship development programmes” are changing the skills of rural women to undertake non-farm sector activities. The women self help groups major economic activities are tea land lease, vegetable cultivation, floriculture, mini bus operation, provisional stores and construction works. Some SHGs are also involved in knitting, mushroom cultivation, eucalyptus oil

production, geranium cultivation and rearing milch animals. Nilgiris SHGs has successfully completed 90 million rupees worth of infrastructure works entrusted by DRDA.

### **Training helps**

Social empowerment, economic empowerment and capacity building are achieved through a series of training programmes such as maintenance of registers, personality development, communication skills and entrepreneur development programmes (EDPs). A group formed can consist up to a maximum of 20 members. Each contributes a certain amount and members can turn to the joint savings for loans. After six months of being monitored, the group becomes eligible for a bank loan. The Revolving fund helps the members draw from it for medical and education expenses, or to perform marriages and undertake family obligations. Sometimes members turn to it to support their husband's business enterprises. It has inculcated the habit of saving in the members and also provided them with a sense of security. Leadership qualities developed through the SHG group meeting have seen 2,500 women become presidents or members of panchayats and local bodies in the state.

### **Banks wooing self – Help group with credit cards**

Most self –help groups (SHGs) having a good track record of repayment, banks are going all out to woo them. The procedure for getting credit has already simplified. Now, SHGs are also issued credit cards to help them have hassle – free access to funds. The Andhra bank inaugurated its credit card scheme for ‘A’ and ‘B’ grade SHGs (those who repay on time). Under this, a group will be entitled to cash credit of Rs.2 lakh. This facility is to be shortly introduced in the city. For amounts beyond that, collateral security should be provided.

### **Empowerment of tribal women through self – Help groups**

When the Nilgiri Hills tribal development program first began, it worked solely with the tribal children, establishing preschools in five different village communities. It soon became obvious that there were many other needs within the wider community and that the people would benefit more from the project was expanded to include self – help groups for the women, as well as education and health care. Through the self – help groups, the tribal women have become empowered. They are learning about the different economic resources that are available to them, such as being able to establish a bank account at local bank. The self – help groups have been another way for the tribal people to become self sufficient giving them less chance being exploited by

people from outside their community. The Nilgiri Hills are located in the state of Tamil Nadu in the south of India. They are the oldest and second highest mountain range in India. The closest large town is Ooty. The tribal people who are working with the project live in the Gudalur region of the Nilgiris. So far the tribal people are excited by what this project is achieving and have now taken responsibility for its achievements.

### Future plans

While continuing the ongoing programmes with firm commitment and dedication, RDO shall launch women owned tea plantation and women owned "floriculture" projects to enhance their capacity and quality of living. RDO shall establish an International Standard Human Resource Center to create thousands of young cadres to involve in community development programmes.

### LITERATURE REVIEW

A study by Mubarak (2005) on Women Development Project in TamilNadu has concluded that in 1991 to 1992 the TamilNadu women Development project started on an experimental basis in Dharmapuri district with external funding from International fund for Agricultural Development (IFAD). As on 31.03.2004 the membership has crossed 27.50 Lakhs women in 162,139 SHGs with 126,204 rural SHGs and 35,735 urban SHGs. The self help groups have mobilized a saving of Rs.439.34 crores. He also pointed out that for the benefit of SHGs; women recreation centers are created at village panchayat level. About 275 WRCs were established. About 2500 new groups have been formed and about 4.22 lakhs women were enrolled. For the year 2004 to 2005, provision has been made for Rs.175.00 lakhs for imparting vocational and skill training to 17,500 SHG women. Women development project in TamilNadu is functioning a network of women's self help groups established and monitored with the assistance of NGOs. Further the growth of SHG movement had been planned with a view to promote sustainability combined with deepening of coverage of habitations and ward/slums in urban areas. Subha (2005) in his study on micro financing in India, made a critical factor and has pointed out that NGOs are playing a currently and estimate of 800 to 1000 NGOs are involved in mobilizing savings and providing micro-loan services to the poor. Now the NGO micro finance sector has started providing significant 'user friendly' services to the poor. NGOs link the self-help groups with the commercial banks for offering better financial help. The delivery of micro financial services to low income families through SHGs is one type. The SHGs model has 15 to 25 members operating together revolving the members own savings. The SHGs and grameen models focus on women has brought about a change in the way

rural folk treat them. Large portion of their corpus is built by saving mobilized from cooperatives.

The different schemes offered by the SHGs and grameen models have proven to be successful in different states. The challenge ahead is to ensure access to financial services for the poor majority.

Kathikeya D, Erode District Collector,(2005), in a press release a "Awareness created on social responsibilities & rural development" has stated that the savings of Self Help Groups (SHGs) in the district is Rs.25 crores at various banks.10,105 SHGs with 1,46,954 women members functioned in the district, Of them, 6856 SHGs are in rural areas. As many as 63,271 of the women members belong to scheduled caste and scheduled tribes. He has also disclosed that as per instruction from the Government, the district administration is initiating steps to start as many SHGs as possible with the support of NGO's. Once SHGs are formed, the members are to be made aware of social responsibilities and rural development.

A study in Kanyakumari district by Stephen and Seilan (2005) has pointed that NGOs in Kanyakumari district plays a vital role in SHG Formation. It is realized that NGOs can play a decisive role as an effective delivery mechanism in rural development they have innate advantage to involve people and ensure their participation in the development process. Networking with governmental agencies and fellow NGOs is an added advantage to them. The NGOs are taking keen interest in providing micro finance through SHGs and thereby empowering poor woman. The success of NGOs in helping rural poor to organize SHGs for credit delivery, in a way, highlights the importance of NGO-SHG linkage for the betterment of the later. A study on rural transformation through self help groups by Ganesan (2005) has concluded that the growth of Mahalir Thittam has been phenomenal due to the level of political blessings and bureaucratic support it has received in the last two years. However to sustain the movement spread up its success, the Mahalir Thittam should engage marketing consultants and professional experienced in rural marketing. It is found that the formation of SHGs have improved the standard of living of the poor people. NGOs were very much useful to the members in the sample blocks to increase their productivity.

The objective of launching the programme was to build the capacity of the rural youth on par with the workers in the organized sector. It will be on promoting Job-led economic growth in villages.

### DATA AND METHODOLOGY

The overall research design for the study adopted is descriptive type in which the coverage of SHG blocks for each panchayat and role of NGOs serving for SC/ST, the formation of SHG and the saving and the loan performance of the SHGs is analysed and interpreted based on the empirical data. The source of data is secondary in nature, which was collected from the annual reports of

**Table 1.** Number of Panchayats in 2002-2005.

2002 - 2005		
Name of blocks	No. of panchayats	Percentage
Udhagai	18	36
Coonoor	11	22
Kotagari	12	24
Gudalur	9	18
Grand total	50	100

**Table 2.** Number of habitations.

2002 - 2005		
Name of blocks	No. of habitations	Percentage
Udhagai	438	31.53
Coonoor	281	20.23
Kotagari	331	23.83
Gudalur	339	24.41
Grand total	1389	100

**Table 3.** Number of SC/ST habitations.

2002 - 2005		
Name of blocks	No. of SC/ST	Percentage
Udhagai	108	27.27
Coonoor	103	26.01
Kotagari	74	18.69
Gudalur	111	28.03
Grand total	396	100

**Table 4.** Number of Panchayats allotted to NGOS.

2002 - 2005			
Name of blocks	No. of Panchayats	No. of allotted to NGOS	%
Udhagai	18	17	34.70
Coonoor	11	11	22.45
Kotagari	12	12	24.49
Gudalur	9	9	18.37
Grand total	50	49	100

RDO Trust, Nilgiris. The period selected for the study is from 2002 to 2005 (that is) 4 years. The following statistical tools are used in the study for the analysis and interpretation of data. The data are analysed with the following techniques: compounded growth rate, annual growth rate, trend percentages, loan performance, rotation of savings and credit linkages.

The descriptive design is employed to examine the panchayats and habitations from the Nilgiris districts and the number of panchayats allotted to NGOs; evaluate the number of SC/ST members of the total self help group members in Nilgiris district; to analyse the annual growth rate and trend analyses of the total number of self help groups and its members; to study the savings performance of the SHGs and lastly to calculate the loan performance of the SHGs in the Nilgiris district.

## RESULTS ANALYSIS AND DISCUSSION

The data analysis done during the study period 2002 to 2005 is presented in tables. The highest percentage of Panchayats was in Udhagai block by 36% and the lowest percentage in Gudalur by 18% (Table 1). Number of habitations (Table 2) was highest in Udhagai 31.53 and least percentage of about 20.23 in Coonoor. The highest number of SC/ST habitation was in Gudalur of about 28.03% and the lowest was in Kotagiri of about 18.69% (Table 3). The simple percentage analysis shows that the highest number of Panchayats allotted to NGOs is in Udhagai of about 34.70% and the lowest number in Gudalur of about 18.37% (Table 4). In view regarding the number of SC/ST habitation covered and uncovered with SHG, the highest number covered was in Udhagai of about 53.74% and the lowest was in Gudalur of about 8.16% (Table 5). The highest number of SC/ST habitation uncovered was in Gudalur of about 39.13% and the lowest with 11.86% (Table 5). Annual growth and trend analysis of the total number of SHGs in Udhagai, Coonoor and Gudalur was found to fluctuate during the study period. In Gudalur the AGR was negative by 22.58 which revealed a decrease in the number of SHG's from 31 to 24 followed by an increase to 40 in number of SHG's and AGR with 66.67 (Table 6). Whereas in Udhagai and Coonoor there was an increase in the growth rate from 2.18 and 2.76 to 19.05 and 25.81 followed by decrease in the AGR in both the places by 13.38 and 21.79 (Table 6). Only Kotagiri faced an increase in the AGR from 3.47 to 32.57 (Table 6). The trend analysis of Kotagiri was found to be increasing by 132.57 times in the year 2005 to 2006. Trend value was found to be increasing immensely only in Gudalur which was 166.67 times. Udhagai and Coonoor found fluctuations which were 113.37 and 121.79 for the year 2005 to 2006 (Table 6).

The number of SHGs with Bank Account and nil savings for the analysis period 2002 to 2005 and all these SHGS had nil savings except 10 SHGS in Kotagiri. Only in Kotagiri the SHGs were maintaining savings account from 2002 to 2005. In Gudalur the savings account was only maintained by major SHGs. The compound growth rate of the number of SHGs that maintain Bank account, for the period 2002 to 2005, growth of Udhagai is 8.37, 12.02 in Coonoor 16.84 in Kotagiri and in 7.46 Gudalur (Table 7). The total savings was higher in Kotagiri about 56.87% and the lowest growth rate in total savings was in Gudalur of about 17.49%. The total SHG members were highest in Kotagiri of about 15.08% lowest rate was in Udhagai of about 6.75% (Table 8). Though the total SHG members were higher in Udhagai of about 38155 but the compound growth rate was at slow process than in Kotagiri. In Kotagiri the total number of loan disbursement has increased by 8 folds during the study period (Table 9). Gudalur has recorded with the minimum increase in the number of loan disbursements during the reference years. The compound growth rate of total number of loan

**Table 5.** Number of SC/ST habitation covered and uncovered.

Name of blocks	2002 - 2005					
	Number of SC/ST habitation		Number of SC/ST habitation covered		Number of SC/ST habitation uncovered	%
	No.	(%)	No.	(%)		
Udhagai	108	27.27	79	53.74	30	11.86
Coonoor	103	26.01	34	23.13	69	27.27
Kotagiri	74	18.69	22	14.96	55	21.74
Gudalur	111	28.03	12	8.16	99	39.13
Total	396	100	147	100	253	100

**Table 6.** Total number of SHGs.

Year	Udhagai	AGR	TREND	Coonoor	AGR	TREND	Kotagiri	AGR	TREND	Gudalur	AGR	TREND
2002-2003	596	-	100	181	-	100	259	-	100	30	-	100
2003-2004	609	2.18	102.18	186	2.76	102.76	268	3.47	103.47	31	3.33	103.33
2004-2005	725	19.05	119.05	234	25.81	125.81	350	30.59	130.59	24	-22.58	77.42
2005-2006	822	13.38	113.37	285	21.79	121.79	464	32.57	132.57	40	66.67	166.67
Total	2752			886			1341			125		

disbursement in Udhagai is about 90.87%, followed by coonoor with 69.99%. In Kotagiri it is 69.26% and the least was recorded in Gudalur with 19.90% (Table 10). The total number of loan disbursed was higher in Udhagai compared to other place and this is due to high investment in farming activities. In Gudalur there is nil percent disbursed as the number of SHGs credit disbursed shows nil thus 15 eligible SHGs have not been disbursed with any credit.

## SUGGESTIONS

Socio-economic empowerment of minority community, scheduled caste and scheduled tribe women and protect them against exploitation by making them to join the SHGs movement and district specific employment generation plan and micro enterprise development plan suitable to SHG women should be prepared which should ensure additional employment opportunities to 10,000 SHG women in each district. Marketing is a key area for the increase of economic development opportunities and income to the SHG women. The role of panchayat level federation and block level federation will be strengthened by providing corpus fund and involving them in imparting capacity building training and EDP training to the SHGs members and monitoring the SHGs. SHGs meet the smaller consumptions and emerging needs of its members of its members from own savings. This has created the SHGs in rural areas to bring awareness among women both in social and economic aspects. Hence as the success rate is high at many places in India the SHGs are the real pathfinders in the life of rural

Indian women. Supplement the SHG income, the authorities concerned have to take necessary steps to give loan facilities to start beneficial activities in rural areas. Only small segment of the SHGs were eligible to get loan facilities since most of them were not in a position to enhance their business activities.

## Conclusion

The number of Panchayats in Udhagai was the highest but the number of SC/ST was high in Gudalur and the number of panchayats allotted to NGOs was the highest in Udhagai. Majority of SC/ST habitation were covered in Udhagai and the remaining places very few were covered. The highest percentage of SC/ST SHGs existed in Gudalur and least in Kotagiri. Less percentage of women were covered in SHG from the total female population. The amount of growth rate is in the increasing trend for all SHGs and the trend is found to decrease in the last year in Udhagai and Coonoor. The total women SHGs in all the places had increasing growth rate and trend. The members of SHGs remain same as before for all the places during the year 2004 to 2005 and then increased. The saving performance of Udhagai and Kotagiri were good. For Coonoor and Gudalur it seems to be fluctuating and the rotation of savings was moderate in all the four places. The disbursed credit to SHG was good in all places except in Gudalur. The loan size of places in Nilgiris district was almost the same everywhere and the loan amount disbursed was proportionally more in Gudalur, which led to an upliftment in the standard of living.

**Table 7.** Number of SHG with bank account and nil savings of Udahagai, Coonoor, Kotagiri and Gudalur.

Year	Udahagai			Coonoor			Kotagiri			Gudalur		
	Total SHG	Number SHG with Bank A/c	Number of SHG with nil saving	Total SHG	Number SHG with Bank A/c	Number SHG with nil savings	Total SHG	Number of SHG with Bank A/c	Number SHG with nil savings	Total SHG	Number of SHG with bank A/c	Number SHG with nil savings
2002-2003	569	569	-	181	181	-	259	249	10	30	30	-
2003 –2004	629	609	-	187	186	-	278	268	16	31	31	-
2004 –2005	716	540	225	234	180	54	350	260	90	24	-	24
2005 -2006	822	822	83	285	285	15	464	464	83	40	40	18
Total	2763	2530	308	887	832	69	1351	1241	199	125	101	42
CGR		8.37			12.02			16.84			7.46	

**Table 8.** Total savings of SHGs of Udahagai, Coonoor, Kotagiri and Gudalur.

Year	Udahagai		Coonoor		Kotagiri		Gudalur	
	Total SHG	Total savings (in lakhs)	Total SHG	Total savings (in lakhs)	Total SHG	Total savings (in lakhs)	Total SHG	Total savings (in lakhs)
2002 – 2003	596	46.89	181	14.58	259	13.31	30	5.2
2003 – 2004	629	73.74	187	25.67	278	24.06	31	8.41
2004 – 2005	716	132.7	234	55.68	350	53.6	24	4.74
2005 - 2006	822	190.33	285	48.32	464	80.6	40	9.91
Total	2763	443.66	887	174.31	1351	171.57	125	28.25
CGR		41.94		34.92		56.87		17.49

**Table 9.** Total savings of SHG members of Udahagai, Coonoor, Kotagiri and Gudalur.

Year	Udahagai		Coonoor		Kotagiri		Gudalur	
	Total SHG members	Total savings (in lakhs)	Total SHG members	Total savings (in lakhs)	Total SHG members	Total savings (in lakhs)	Total SHG members	Total savings (in lakhs)
2002 – 2003	8785	46.89	2574	14.58	3769	13.31	425	5.2
2003 – 2004	8980	73.74	2649	25.67	3904	24.06	440	8.41
2004 – 2005	8980	132.7	2649	55.68	3904	53.6	440	4.74
2005 – 2006	11410	190.33	4100	48.38	6611	80.6	582	9.91
Total	38155	443.66	11972	174.31	18188	171.57	1887	28.25
CGR	6.75		12.34		15.08		8.18	

**Table 10.** Total number of loan disbursement of Udhagai, Coonoor, Kotagiri and Gudalur (in lakhs).

Year	Udhagai			Coonoor			Kotagiri			Gudalur		
	Total SHG	Total no. of loan disbursement	No. of SHG with no loans	Total SHG	Total no. of loan disbursement	Number of SHG with no loans	Total SHG	Total no. of loans disbursement	No. of SHG with no loans	Total SHG	Total no. of loans disbursement	No. of SHG with no loans
200-03	569	5273	0	181	2658	0	259	2616	10	30	956	0
2003-04	629	6260	0	187	4254	0	278	2678	10	31	1253	0
2004-05	716	28963	0	234	10933	0	350	9526	10	24	1470	0
2005-06	822	69993	0	285	22196	0	464	21473	10	40	1976	0
Total	2763	110489	0	887	40041	0	1351	36293	40	125	5655	0
CGR		90.87			69.99			69.26			19.90	

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