

**IMPACT OF SELF HELP GROUPS ON THEIR
BENEFICIARIES IN MEGHALAYA**

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(AGRICULTURE)
IN
EXTENSION EDUCATION**

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BENEFICIARIES IN MEGHALAYA**

DISSERTATION

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2017

CANDIDATE'S DECLARATION

I hereby declare that the dissertation

or part thereof, has not been

Previously submitted by me

for a degree of any

University or

Institute

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CERTIFICATE-I

This is to certify that the dissertation entitled, “**IMPACT OF SELF HELP GROUPS ON THEIR BENEFICIARIES IN MEGHALAYA**” submitted by **Ms. LADEIPHI KHARSATI Reg. No. 2015A/87M** to the Vasantrya Naik Marathwada Krishi Vidyapeeth, Parbhani in partial fulfillment of the requirement for the degree of **MASTER OF SCIENCE (Agriculture)** in the subject of **EXTENSION EDUCATION** is record of original and bonafide research work carried out by her under my guidance and supervision. It is of sufficiently high standard to warrant its presentation for the award of the said degree.

I also certify that the dissertation or part thereof has not been previously submitted by her for a degree of any university.

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Research Guide
&
Chairman

Advisory committee

CERTIFICATE II

This is to certify that the dissertation entitled, “**IMPACT OF SELF HELP GROUPS ON THEIR BENEFICIARIES IN MEGHALAYA**” submitted by **Ms. LADEIPHI KHARSATI Reg. No.2015A/87M** to the Vasanttrao Naik Marathwada Krishi Vidyapeeth, Parbhani in the partial fulfilment of the requirement for the degree of **MASTER OF SCIENCE (Agriculture)** in subject of **EXTENSION EDUCATION** has been approved by the Student’s Advisory Committee after viva voice examination in the collaboration with the External Examiner.

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Place : Parbhani

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(Ladeiphi Kharsati)

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Introduction
Introduction

CHAPTER-I

INTRODUCTION

Poverty and unemployment are the two major challenges that are facing the world economy at present. Poverty leads to financial crisis and reduces the overall purchasing capacity of the nation. This in turn results in poverty followed by increasing burden of debt. Now, poverty can be describes in several ways. As per the World Bank definition, poverty implies a financial condition where people are unable to maintain the minimum standards of living. Poverty in India is an important issue in India, despite having one of the fastest growing economies in the world, clocked at a growth rate of 7.6 % in 2015 . In 2015, around 170 million people, or 12.4% lived in poverty (defined as Rs.123.5), a reduction from 29.8% in 2009. Despite significant economic progress, one quarter of the nation's population earns less than the government-specified poverty threshold of 32 per day (Rangaranjan, C. 2014)

Though poverty is mostly rampant in rural and tribal areas, the poor in India's urban and semi-urban areas also battle against the harsh realities of abject poverty and urban poverty has been on the rise due to rapid urbanization. As a result, strategies that have been adopted to reduce the levels of poverty within India's urban regions include: motivating the people, creating awareness, social mobilization and organizing the urban poor into Self Help Groups (SHGs).

“The Self Help Group acts as a strong cohesive force for bringing about socioeconomic development of weaker section of the community. Self Help Group means the use of one's own efforts and resources to achieve things.”(Oxford Dictionary)

Self Help Group is a small voluntary association of poor people, preferably from the same socio economic background. They come together for the purpose of solving their common problems through self-help and mutual help (Kamaraju 2001).

The grouping of 10-20 women to form an SHG is a home grown model for poverty reduction which simultaneously works to empower and improve the lives of its members. SHGs empower women by allowing them the freedom to establish their own group norms such as their independence to set their own levels of saving, loan amounts, meeting times and interest rate levels. In addition to their independence, members also receive the opportunity to build on their skills in leadership, book keeping and other business related aspects of personal development.

Furthermore, members are also provided with an environment in which the social issues they and their communities face can be tackled. Thus overall, the SHG movement, in its attempt to reduce poverty levels in urban areas, relies on three major principles for poverty reduction; self-help, mutual benefit and self-reliance. (Reddy, C.S; *et.al* 2008). Self Help Groups programme proved that it is an effective tool for poverty alleviation programme. SHGs fulfill their productive but also satisfy their consumption needs. SHGs can help low income people to reduce risk, improve financial activities, raise productivity, increase their income and improve their quality of life and empower them for economic growth of India.

Impact assessment is operationally defined as the process of searching for a rational reply for the research question (in this case, the significance of SHGs in changing the life of the poor) and determining which combination of factors contributed towards facilitating the change (Tolosa, B 2007). SHGs brought high self-reliance, self-esteem, credit orientation, among members and they were better empowered in economic aspects than the rest of the society (Sangeetha ,V., *et.al* 2012). The social impact of the SHG program increased involvement in decision making, awareness about various programs and organizations, increased access to such organizations, increased expenditure on health and marriage events, there is change in the attitude of male members of the families, now they are convinced about the concept of SHGs and encourage the women to participate in meetings and women have reported that they have savings in their names and it gives them confidence and increased self-respect. Microfinance movement is having a good impact on members, in their ability to express their feelings and has made people more confident to express themselves. The group formation brought out hidden talent and leadership qualities among the members. Therefore, it can be concluded that after joining the SHGs the members have improved their status in their family, became helpful in family finance and sometimes helped others too (Sundaram.,A.2012).

Origin of Self Help Groups

The origin of self-help group can be traced is from Grameen bank of Bangladesh, which was founded by Nobel Laureate Mohamed Yunus. SGHs were started and formed in 1975. In India NABARD initiated SHGs in 1986-1987. The absence of institutional credits available in the rural area has led to the establishment of SHGs. The concept of self help groups has been evolved to organize the rural poor to meet their productive and consumption needs out of their saving. A self-help group

is a small economically homogeneous affinity group of the rural poor voluntarily coming to gather to save small amount regularly, which are deposited in common fund to meet member's emergency needs and to provide collateral free loans decided by the group. India has adopted the Bangladesh model in a modified form. To alleviate the poverty and empower the women. The micro-finance has emerged as powerful instrument in the new economy. With availability of micro-finance, self-help groups (SHGs) and credit management groups have also started in India. And thus the movement of SHG has spread out in India. In 1991-92 NABARD started promoting self-help groups on a large scale. And it was the real take off point for the SHGs movement. In 1993, the Reserve Bank of India also allowed SHGs to open saving accounts in banks facility of availing bank services was a major boost to the movement. In Southern part of India, 'SADHAN', 'DHAN' foundation and 'ASA' worked to promote SHGs. But their thrust was on economic aspect only. Whereas in Maharashtra, the NGOs not only have catered to the economic needs of the participants, but also involved in the process of social development. Aim of 'Chaitanya' is also the same to empower the women in both ways, economically and socially. Presently, numerous NGOs and governmental institutions promote SHGs on a large scale. Self Help Groups (SHGs) is the brain child of Noble Peace Prize Winner Prof. Mohammed Yunus who started Grameen Bank of Bangladesh as early as in 1976. Self-help groups (SHGs) and Microfinance (MF) in the recent past has emerged as a potential instrument for poverty alleviation and financial inclusion and women empowerment. The basic principles of the SHGs are group approach, mutual trust of small and manageable group, spirit of thrift, demand based lending, collateral free, poor-friendly loan, peer group pressure in repayment, skill training, capacity building and empowerment (Lalitha 1998). In the decade of nineties and twentieths National Agriculture Bank for Rural development (NABARD), Government Organizations, Non-government Organizations (NGOs), Micro Finance Institutions (MFIs), initiated and started Self-help groups for microfinance, micro credit activities with the objectives of poverty alleviation, women empowerment and financial inclusion. Government of India had decided to restructure the self-employment programmes, the earlier programmes were no long in operation. A new programme known Swarnjayanti Gram Swarozgar Yojana (SGSY) has been launched from April 1999.

International Initiatives

Prof. Mohammed Yunus popularly known as father of micro-credit system started a research project in Bangladesh in 1975 and came out with ideas of micro-credit that resulted in the establishment of Grameen Bank in 1983.

In 1986 the participation of Asia and Pacific Regional Agriculturist Credit Association (APRACA) decided on a coordinated programme of the promotion of linkage between bank and SHGs for the rural savings mobilization and credit delivery to the rural poor.

In 1989 the Central Bank of Indonesia with the involvement of Self Help Promotional Institution (SHPI) started a pilot project entitled, “Linking banks and SHGs”

In 1997 the world micro credit summit in Washington announced a global target of ensuring delivery of credit to 100 million of the world’s poorest families, especially women of those families, by 2005.

SHGs in Meghalaya

SHG movement in Meghalaya has had a slow start. There are presently about 8000 SHGs in the State under various programme of the government and projects run by NGOs, of which 4644 SHGs have been credit linked to banks as of March 2007 (Anonymous) As on 31 March 2015, 7910 SHGs are savings linked with deposits of Rs 8.63 crore. 1904 SHGs are credit linked with bank loan outstanding of Rs 13.17 crore. GoI’s Women SHG (WSHG) scheme for backward & Left Wing Extremism affected districts is being implemented in West Garo Hills (and South Garo Hills from 2012-13) districts with Bakdil as the anchor NGO and State Bank of India & Meghalaya Rural Bank as Nodal banks. As on 30 September 2015, a total of 1008 WSHGs have been savings linked and 51 credit linked against the target of formation and credit linkage of 500 WSHGs in each district. The pace of credit linkage by banks needs to be stepped up. There is need for covering SHGs with other financial products like insurance, remittance and old age income security (Anonomous 2016)

Need of SHGs

The rural poor are incapacitated due to various reasons, because most of them are socially backward, illiterate, with low motivation and poor economic base. Individually, a poor man is not only weak socio-economic term but also lacks access to the knowledge and information which are the most important components of

today's development process. However, in a group, they are empowered to overcome many of these shortcomings. Hence, the role of SHGs is highly essential which in specific terms covers the following as under:

- i. To mobilize the resources of the individual members for their collective economic development and uplifting the living conditions of the poor.
- ii. To create a habit of savings and utilization of local resources in form of utilizing individual skills for group interest
- iii. To create awareness about rights that help in financial assistance.
- iv. To identify problems, analyzing and finding solutions in the group.
- v. To act as a media for socio-economic development of the village.
- vi. To develop linkages with institutions of NGOs.
- vii. To help in recovery of loans.
- viii. To gain mutual understanding, develop trust and self-confidence.
- ix. To build up teamwork.
- x. To develop leadership qualities.
- xi. To use as an effective delivery channel for rural credit.

Description of the study area

The Khasi Hills District was divided into two districts, viz the East Khasi Hills District and the West Khasi Hills District on 28th, October 1976. On June 4th, 1992, East Khasi Hills District was further divided into two administrative districts of East Khasi Hills District and Ri-Bhoi District. Shillong is the district headquarters of East Khasi Hills District. The district consists of eight Community and Rural Development Blocks at present. East Khasi Hills District forms a central part of Meghalaya and covers a total geographical area of 2,748 Sq. Kms. It lies approximately between 25°07" & 25°41" N Lat. and 91°21" & 92° 09" E Long. The northern portion of the district is bounded by the plain of Ri-Bhoi District gradually rising to the rolling grass lands of the Shillong plateau interspersed with river valleys, then falls sharply in the Southern portion forming a deep gorges and ravines in Mawsynram and Shella-Bholaganj, community and rural development block, bordering Bangladesh. The district is bounded by the Jaintia Hills District to the east and the West Khasi Hills District to the west.

Table 1: District wise number of SHGs in Meghalaya.

Sl. No	Block	Total No of SHG
1	Jaintia Hills	402
2	East Khasi Hills	684
3	Ri-Bhoi	426
4	West Khasi Hills	729
5	West Garo Hills	1520
6	East Garo Hills	840
7	South Garo Hills	242
	Sub total	4843

Source: Analysis of SHGs in Meghalaya (Table 3) Office of the State Coordinator for Self-Groups in Meghalaya.

Objectives of the study

1. To study the profile of Self Help Group beneficiaries.
2. To assess the impact of Self Help Groups on its beneficiaries.
3. To assess the relationship between profile of the Self Help Group beneficiaries with impact of Self Help Groups.
4. To identify the problems faced by Self Help Group beneficiaries and invite their suggestions to overcome it.

Limitations of the study

Some of the limitations associated with the present study are given below:

- The study was conducted in only one district of Meghalaya. So, findings may not truly represent all the SHG members of the entire state.
- The collected data were based on the views expressed by respondents. Some errors, however, may occur in collecting various facts from the respondents and other minor biases could not be ruled out.
- Some members might have hesitated to give the correct and authentic responses on some aspects covered under the study particularly in some of the sensitive issues and questions.

- Lack of time and resources could have restricted the study within only one district and sample size of 120 respondents.

Organization of the thesis

The thesis has been divided into seven chapters. The first chapter deals with a brief “Introduction” and objectives of the study. The second chapter is devoted to “Review of Literature” related to research problem. The third chapter is concerned with details of “Methodology” used for conducting research. The fourth chapter deals with “Result”. The fifth chapter deals with “Discussion.” The sixth chapter deals with “Summary and Conclusions” drawn upon the findings of the study and the seventh chapter deals with “Implications” drawn upon findings of the study. The “Literature Cited” reveals the source from which the literature related to the study are obtained. At the end of thesis “Appendix” consists of the questionnaire.



*Review of
Literature*

CHAPTER -II

REVIEW OF LITERATURE

This chapter deals with the review of relevant literature and research studies done in India and abroad. In order to develop theoretical orientation the available literature related to the present study has been reviewed under the following heads:

- 2.1 Profile of Self Help Group beneficiaries.
- 2.2 Impact of Self Help Groups on beneficiaries.
- 2.3 Relationship between Profile of Self Help Groups beneficiaries with Impact of Self Help Groups.
- 2.4 Problems faced by beneficiaries of Self Help Groups and their suggestion to overcome it.

2.1 Profile of SHG beneficiaries.

2.1.1 Age

Thakur A. (2010) observed that in case of Sonitpur district, half of the respondents belonged to middle age group (50.00 per cent) and in case of Jorhat district majority of the respondents belonged to young age (42.00 per cent). In both the districts, almost equal percentage of respondents belonged to the old age group (21.00per cent in case of Sonitpur district and 20.00 per cent in case of Jorhat district).

Amutha D. (2011) found that majority of the respondents mainly fall under age group 41-50 constituting 68.1per cent followed by age group of 31-40 (16.4per cent) followed by age group 51-60 (13.9per cent)

Lalitha K. and Prasad G. (2011) found out in their study that mean age of respondents was 35 years. They have also added that 66.7 per cent of the respondents belonged to the age range of 30 to 50 years followed by 22.8 per cent below 30 years and only 5.5per cent above 50 years.

Khobung V. (2012) in her study found that the average age of members of SHG is about 44.13 years.

Kale G. M. (2012) in her study reported that most beneficiaries (61.67per cent) and non-beneficiaries (66.67 per cent) were from middle age group followed by 20 per cent of beneficiaries from old age and 18.33per cent of beneficiaries from young age groups. Also non beneficiaries 21.67per cent were from young age group and 11.99 per cent were from old age group.

Ansuman S. (2013) in his study reported 34 per cent of sample respondents were in the age groups between 30-40 years while 6.67 per cent were less than 20 years.

Rewani S.K. *et al.* (2014) in their studies revealed that majority of the members were from middle age group (53.6per cent).

Dash M. K. (2013) In his study reported that majority (57.24per cent) of the respondents were grouped under middle age group followed by young age group (36per cent) and old age group (6.66per cent).

Verma N.K. *et al.* (2013) conducted a study on performance of fishery based Self Help Groups in West Tripura and found that a significant percentage (38.89 per cent) of members of Fishery based SHGs were belonged old age category and 35.56 percent were in young age category.

Nikulsinh, M, Chauhan *et al.* (2015) reported that majority of the members (54.16 per cent) belonged to middle aged group and 39.17 per cent of the members belonged to the young age group.

Sarania R. (2015) in his study found that majority i.e 48% of the respondents belong to age group of 35-45 years, followed by 34per cent belong to 25-35 years , followed by 10per cent in age group 45-55 years.

Sharma N. and Kumar S. (2015) in their study found that majority(50 per cent) of the respondents were in age group 26-35 years, 26.67 per cent were in age group 36-45 years, 11.67 per cent were in age group of 18-25 years, 7.5 per cent were in age group of 46-55 years and 4.17 % were above 55 years.

Leena and Ahuja (2016) In her study revealed that 56 and 52 per cent of the respondents in selected Districts of U. P and Uttarakhand respectively fell in the age group 31-40 years as against 21-30 and 41-50 years age group.

Lakshmi R. and Vadivalagan G. (N.D) in their study revealed that 2.3 per cent of the members were below 20 years of age, while 27.35 per cent of the respondents were between 20 to 30 years. 35.5per cent were in the age group of 30-40 years followed by 26.8 per cent are in the age of 40- 50 years 0.7per cent were above 60 years of age.

2.1.2 Education

Thakur A. (2010) revealed that majority of the respondents of both the district had middle school level education (In case of Sonitpur 38.00 per cent and in case of Jorhat 46.00 per cent). Education up to high school level was found 12.00 per cent in case of respondents of Sonitpur district and 10.00 per cent in case of respondents of Jorhat district. Education up to primary school level was found 10.00 per cent and 12.00 per cent in case of respondents of Sonitpur and Jorhat respectively. In case of Sonitpur district, 12.00 per cent respondents were illiterate whereas in Jorhat district, 9.00 per cent were illiterate. Both in Sonitpur and Jorhat district, 9.00 per cent respondents had higher secondary level education. The respondents possessing graduate level of education were found to be 8.00 per cent and 5.00 per cent in Sonitpur and Jorhat respectively. Post graduate level of education was found to be possessed by 5.00 per cent and 6.00 per cent respondents in Sonitpur and Jorhat district respectively. Both in Sonitpur and Jorhat district, 6.00 per cent respondent can not read and write.

Lalitha K. and Prasad G. (2011) found out in their study that 66.7 per cent of the SHG members were illiterate, 11.2 per cent of them had primary school education, 11.2 per cent had high school education, and 5.5 per cent had upper primary school education, 5.4 per cent had intermediate school education.

Kale G.M. (2012) in her study reported that majority 66.67 per cent of beneficiaries and 55 per cent non- beneficiaries were educated upto high school level and 21.67 per cent of beneficiaries and 25 per cent non-beneficiaries were educated up to primary school level, 8.33 per cent beneficiaries and 16.67 per cent non-beneficiaries were illiterate. Also she reported negligible (3.33per cent) beneficiaries and non-beneficiaries were educated up to higher secondary school respectively.

Reddy K.R. *et.al* (2012) found that the majority of the members were illiterate (62 per cent). Of the literates (38 per cent), many have studied up to 8th-10th class (14 per cent) followed by 5th class (11 per cent), 6th-7th (8 per cent) and college (5 per cent) .

Dash M.K. (2013) In his study reported that the illiterate group constituted 9.33 per cent, the primary educated group constituted 49.34 per cent, the secondary educated group constituted 33.33 per cent, and the college educated group constitutes 8.00 per cent of the total sample. Thus, the sample is greatly dominated by the primary educated group.

Verma N.K. *et al.* (2013) in their study stated that among the members of SHGs, majority (91.1 per cent) was literate and most of them were educated up to High school.

Rewani S.K. *et al.* (2014) in their studies revealed that 75.7 per cent members were illiterate.

Nikulsinh, M, Chauhan *et al.* (2015) reported the education level of members as Illiterate 11.67 per cent, Primary education (1-4) 20.83%, Secondary education (5-12) 31.67 per cent and College 35.83 per cent.

Sarania R. (2015) in his study found that 49.00 per cent of the respondents had completed just primary level, followed by 28.00 per cent had no formal education. 20.00 per cent had completed HSLC and only 3.00 per cent had completed their higher secondary level.

Sharma N. and Kumar S (2015) in their study observed 70.83 per cent of the respondents were educated upto senior secondary level, exactly 10 per cent undertook primary education ,7.5 per cent were literate having no formal education followed by 5.83 per cent who were having diploma also, a meager 4.17 per cent were illiterate whereas 1.67 per cent were having a degree.

Leena and Ahuja (2016) in their study revealed that the majority of the respondents (56 per cent) in the selected location in Uttar Pradesh were illiterate and the similar trend was observed in Uttarakhand too where 58 per cent were illiterate. None of the women in either location was a graduate.

Lakshmi R. and Vadivalagan G. (N.D) in their study revealed that 8.7 per cent of the members were illiterate, 6.50 per cent of the members were have no formal education, but know how to read and write. 14.3 per cent of the respondents had education from class 1 to 5. 19.3 per cent are in the category of class 5 to 9. 18.3 per cent of them were educated till Secondary School Leaving Certificate (SSLC) level. 23.3 per cent had their education upto plus two. 8.7 per cent of the respondents are undergraduates. 1 per cent of the respondents have other type of education like teacher training ITI and the like.

2.1.3 Marital status

Lalitha K. and Prasad G. (2011) in their study of marital status of women showed that 83.3% of them lived with their husbands, 5.5 per cent of them were widowed and remaining 11.2 per cent were unmarried.

Reddy K.R. *et al.* (2012) studied that the majority of SHG members are married (87 per cent) followed by widowed/separated (9 per cent) and unmarried (5 per cent).

Nikulsinh, M, Chauhan *et al.* (2015) in their study indicated that 72.50 per cent of the members were married and about 8.33 per cent of members were widows.

Sarania R. (2015) in his study reported that majority (89 per cent) of the respondents was married and 10 per cent are either widowed or divorced and only 1 per cent is unmarried.

Sharma N. and Kumar S. (2015) in their study found that majority of the members (93.33 per cent) were married while 5 per cent were widow.

Lakshmi R. and Vadivalagan G. (N.D) revealed that 5.3 per cent of the respondents were unmarried , 85.3 per cent of them are married, 8.3 per cent of them are widow and 1 per cent divorced.

2.1.4 Size of Family

Boruah (2009) in her study revealed that majority (44.44 per cent) of the SHG members had a medium sized family followed by large sized family (29.63 per cent) Only few members (25.93 per cent) had a small sized family.

Rewani S.K. *et al.* (2014) in their studies revealed that 51.4 percent members were having small families.

2.1.5 Type of family

Boruah (2009) revealed in her study conducted in Assam that a majority of the SHG members (62.96 per cent) had nuclear type of family and those having joint type of family constituted 37.04 per cent.

Lalitha K. and Prasad G. (2011) reported that the percentage distribution of the women by the type of family they lived was found that most of the respondents live in nuclear type (73.9 per cent) and 26.3 per cent of them live in joint family.

Ansuman S. (2013) in his studies found that 54.67 per cent of sample respondents had individual family system and 45.33 per cent of them had joint family system.

Chauhan N.M. *et al.* (2015) reported that percentage of joint family 85.00 per cent while Nuclear family 15.00 per cent.

Sarania R. (2015) reported that majority of the respondents (64 per cent) had family size of 2-4 members but 18 per cent and 10 per cent had 5-6 and 7-8 members respectively and only 8 per cent respondents had more than 8 members in the family. Thus majority of the respondents had a nuclear family.

Sharma, N. and Kumar , S. (2015) in their study found that most of the respondents (73.33 per cent) belonged to joint families while remaining 32 respondents (26.6 per cent) were having nuclear families.

2.1.6 Category

Boruah (2009) revealed that in her study conducted in Assam that 44.44 per cent SHG members were from SC/ST category followed by 33.33 per cent

who belonged to OBC/MOBC category and 22.22 per cent of them belonged to general category.

Amutha D. (2011) found that majority of the respondents were from the SC/ST community with 55.1 per cent per cent followed by backward class community with 35.7 per cent.

Lalitha, K and Prasad, G. (2011) revealed that 33.3 per cent of them belong to scheduled caste and 5.5 per cent belong to scheduled tribe and 27.8 per cent belong to backward community.

Chauhan N. (2012) reported that majority of the members belonged to the SEBC caste category (48.33 per cent) followed by scheduled tribe category (26.67 per cent) who are the economically suppressed class.

Reddy K.R. *et al.* (2012) found that many SHG members are BCs (35 per cent) followed by SCs (21 per cent) and OCs (19 per cent).

Dash M.K. (2013) In his study reported that the general caste, Scheduled Castes (SC) and Scheduled Tribes (ST) constituted 54.67 per cent, 21.33 per cent and 24.00 per cent respectively.

Rewani S.K. *et al.* (2014) in their studies revealed that about 61.4 per cent were belonging to schedule tribe category.

Das E.K. and Bhaishya D. (2015) in their study indicated that a majority of the respondents were from tribal background.

2.1.7 Occupation

Amutha D. (2011) reported that more of the SHG members were engaged in agriculture (92.9 per cent) for their livelihood.

Reddy K.R. (2012) studied that Primary occupation (Labour & Agriculture) was 87.00 per cent.

Verma N.K. *et al.* (2013) reported that agriculture including fisheries was recorded main occupation of 53.33 per cent respondents.

Dash M.K. (2013) in his study reported that the group agriculturists constituted 17.33 per cent, the group of business women constituted 56.00 per cent, the group of social service women constitutes 06.67 per cent and the group of housewives constitutes 20.00 per cent. Thus, the group has been predominantly been dominated by business women.

Rewani S.K. *et al.* (2014) in their studies revealed that majority (57.1 per cent) were having agriculture as the primary occupation.

2.1.8 Social Participation

Ashokan *et al.* (2008) in their studies reported that a majority (85.67 per cent) of the respondents had medium to high level of social motivation and less than one-fifth (14.33 per cent) of them had low level of soial participation.

Kantilal .T.S. *et al.* (2008) studied that majority (65 per cent) of the respondents were found in medium level, while 20 per cent in high level and remaining in 15 per cent were grouped in low level social participation.

Thorat .S.K. (2008) in his studies observed that majority (65 per cent) had medium social participation, followed by 20 per cent had high social participation and 15 per cent had low social participation

Rewani .S.K. *et al.* (2014) revealed that there was a positive and significant increase in social participation after joining SHGs.

2.1.9 Annual Income

Nakhate S.N. (2006) in his study observed that 53.33 per cent of the respondents had lower family income (Rs. 18001 to 40,000) while 28 per cent of respondents had medium family income (Rs 40001 to 65000) whereas 26.67 per cent of them had higher family income (above Rs 65001)

Kadam *et al.* (2010) conducted study in Parbhani District and reported that majority of the SHG members (83.33 per cent) belonged to medium income category.

Lalitha, K AND Prasad, G (2011) in their study reported the mean income of the respondents per month was Rs. 381.47.

Kale G.M. (2012) in her study reported that 60.00 percent and 65.00 per cent of the non-beneficiaries were having medium annual income, 20.00 per cent beneficiaries were equally distributed among low and high annual income while 20.00 per cent non-beneficiaries had low annual income and 25.00 per cent non-beneficiaries had high annual income.

Dash M.K. (2013) He reported that the high income group constitute 13.33 per cent, the middle income group constitute 57.33 per cent, the low income group constitute 29.34 per cent. Thus the respondents were greatly dominated by the middle income groups.

Rewani S.K *et al.* (2014) in their studies found that majority of the members (62.1 per cent) had annual household income upto Rs. 25,000.

2.1.10 Training

Ashokan *et al.* (2008) in their study concluded that 100 per cent of the respondents had attended trainings to get skills imparted for the betterment and also utilize the skills learnt to start their own enterprise.

Thakur A. (2010) in her study revealed that in both the district, majority of respondents were not exposed to any training (54.00 per cent in Sonitpur and 58.00 per cent in Jorhat). In case of Sonitpur district 20.00 per cent respondents had undergone one training, 13.00 per cent respondents were exposed to two trainings, 7.00 per cent respondents had taken three trainings and only 6.00 per cent respondents had taken four or more than four trainings. She also revealed that in case of Jorhat district 13.00 per cent respondents had undergone one training, 22.00 per cent respondents were exposed to two trainings, 4.00 per cent respondents were exposed to three trainings and only 3.00 per cent respondents were exposed to four or more than four trainings.

Lalitha, K and Prasad, G (2011) reported in their study that most of the SHG members (82.33 per cent) did not get any training. Only a few members attended training programmes like packaging of groceries (7.00 per cent), preparation of food items (4.7 per cent), preparation of facilities (3.3 per cent) and all other works (0.3 per cent).

Khobung V. (2012) in her study reported that participation in the training programmes is high among 72.12 per cent of the total members of SHG.

Leena and Ahuja (2016) in total 64 and 42 per cent of the respondents in Uttar Pradesh and Uttarakhand locales respectively had received training in an area of their interest.

2.2.10 Source of Motivation

Ashokan *et al.* (2008) reported that the main reason for joining the SHGs is the development of savings habit, followed by loan benefit, intensive exposure and self-employment.

Amutha D. (2011) in her study conducted in Tamil Nadu found that the most important motivating factor for the women to join SHGs was to supplement their Family income (85.3 per cent).

Nikulsinh, M, Chauhan. *et al.* (2012) Found that that the majority of the members (81.66 percent) opined NGO intervention as the major motivating factor followed by the members' intention to start income generating activities which needs investment. About 56.66 per cent of the members opined that they joined SHG as it is a good means to save money and it might be because their money can be saved in smaller amount/thrifts on weekly basis. Emulation of other SHG and to gain social status was also opined as factors, which motivated 40.00 per cent and 45.00 per cent of the members respectively.

Chinmayi V. *et al.* (2015) reported that with respect to motivational factors, men were formed to self-help groups to reduce financial problems (54.67 per cent).

Leena and Ahuja (2016) in their study it was found that 35 per cent of the respondents joined the SHGs to save money and earn interest followed by 22 per cent who merely joined due to the reason that their friends and other women had done so. In Uttar Pradesh majority (40 per cent) also joined seeing their friends and other women whereas in Uttarakhand 36 per cent each joined the SHG out of their interest or to save money and interest.

2.2.11 Extension Contact

Thakur A. (2010) in her study revealed that the percentage of respondents reading newspaper regularly was 74.00 per cent in Sonitpur and 78.00 per cent in Jorhat district. It can be observed from the table that very few respondents were regular in reading magazine, hoarding, notice and poster in both the district. Not even a single respondent used charts as a mean of communication channel in both the districts. Only 15.00 per cent respondents in Sonitpur and 10.00 per cent respondents in Jorhat district listened to radio regularly while 65.00 per cent in Sonitpur and 73.00 per cent in Jorhat never listened to radio. In both the districts, not even a single respondent used computer as well as internet facility to improve their knowledge on various schemes for SHG and entrepreneurship development.

Rewani S.K. *et al.* (2014) in their studies found that significantly higher percentage of members had low level of extension contact (80.7 per cent).

2.2.12 Mass media exposure

Rewani S.K. *et al.* (2014) in their studies found that significantly higher percentage of members had low level of mass media exposure (89.3 per cent)

2.2.13 Information seeking behaviour

Ashokan M. *et al.* (2008) in their study showed that more than three fourth (80 per cent) had medium to high level of information seeking behaviour, whereas only one- fifth (20 per cent) had sort for information attuned to low level.

Thakur A. (2010) in her study observed that the majority of the respondents of both the districts regularly communicated with their neighbour to improve their knowledge on SHG and entrepreneurship (98.00 per cent in Sonitpur and 95.00 per cent in Jorhat). In case of Sonitpur district, 65.00 per cent respondents communicated the Village Level Extension Worker (VLEW) regularly, 20.00 per cent communicated sometimes and 15.00 per cent of them never communicated while in case of Jorhat district, only 30.00 per cent of the respondents regularly communicated with the VLEW, 35.00 per cent of them communicated sometimes and 35.00 per cent of the respondents never communicated. In Sonitpur, 73.00 per cent of the respondents regularly communicated with the relatives and 27.00 per cent of them communicated sometimes while in case of Jorhat, 82.00 per cent respondents communicated with the relatives regularly and only 18.00 per cent respondents

communicated sometimes. In case of Sonitpur district, 68.00 per cent respondents regularly communicated with their friends, 32.00 per cent respondents communicated sometimes while in case of Jorhat district, 55.00 per cent respondents regularly communicated with their friends and 45.00 per cent of them communicated with them sometimes.

2.2 Impact of Self Help Groups on their beneficiaries.

2.2.1 Decision making

Thakur A. (2010) observed that majority of respondents in both the district have a medium level of decision making ability (37.00 per cent in case of Sonitpur and 44.00 per cent in case of Jorhat district). In case of Sonitpur district 33.00 per cent and in case of Jorhat district 43.00 per cent respondents had low level of decision making ability

Amutha D. (2011) reported that 66 per cent beneficiaries reported that decisions are being taken by their husbands, yet, more than 34% respondents accepted that they do participate in decision making process.

Amutha D. (2011) conducted a study on socio-economic impact through self-help groups and revealed that there is significant difference between participation in decision making in family and SHG women members in Tuticorin District.

Lalitha K. and Prasad G. (2011) reported in their study that though the women have formed groups, they have poor decision making capacity for their self development.

Khobung V. (2012) in her study found that 78.18 per cent of members of SHG reported that there is free exchange of opinion among members and decisions are taken on the basis of consensus among the members ad res (21.81) reveals that decision making powers lies with the few members of SHG.

Reddy R.K. (2012) Majority of the SHGs have mentioned that the women have played 'equal' role while taking decisions on purchase of /sale of assets (75 per cent), promotion of family savings (71 per cent), children's marriage/education (75 per cent) followed by decide solely in women headed households.

Acharya S. and Samantray, P (2013) almost all members opined that their involvement in decision making in the family had been improved.

Islam, M. and Sarmah, J. K (2014) in his study revealed that a large number of the women believed that there is significant changes in control over domestic financial decisions making process (54.6 per cent) because of their involvement with SHG activities.

Rewani S.K. *et al.* (2014) in their studies revealed that there was a positive and significant increase in the participation in decision making process within family after joining SHGs

Das, E.K and Bhaishya, D. (2015) in their study revealed that 90 per cent of the respondents accept that they play an important role in decision making.

2.2.2 Self confidence

Sharma P. and Verma S.K. (2008) in their study reported an increase in self-confidence, self-reliance, decision making ability and independence of rural women due to involvement in the entrepreneurial and other activities of SHGs.

Thakur A. (2010) observed that majority of the respondents in both the districts had a medium level of self-confidence (64.00% in case of Sonitpur and 62.00% in case of Jorhat district). In case of Sonitpur district 13.00 per cent and in case of Jorhat district 19.00 per cent respondents had low level of self-confidence. In case of Sonitpur district 25.00 per cent and in case of Jorhat district 15.00 per cent respondents had high level of self-confidence.

Mehta S.K. *et al.* (2011) concluded that SHG bank linkage programme has empowered women members and contributed to increased self-confidence and positive behavioral changes in the post-SHG period compared to pre- SHG period.

Asghari F. *et al.* (2013) in their study revealed that there is a huge difference in the rate of self-confidence between the self-headed members who are members of cooperative groups and who are not.

Reddy R.K. (2012) in the study showed that women in a majority of the SHGs reported that the percentage of women members who can sign has increased when compared to the beginning of the group. Most of the SHGs have reported that, at present, they are able to speak to visitors from an office. Before joining SHGs the participation of women in Gram Sabhas was very minimal. A majority of the SHGs

have reported that, now, women are freely participating in Gram Sabhas (71 per cent) and attending meetings within or outside the village (87 per cent).

Sangeetha V. *et al.* (2012) revealed that SHGs promoted by NGO brought high self-reliance, self-esteem, credit orientation, among members and they were better empowered in economic aspects than the rest of the society.

Dash M.K. (2013) in his studies found that increased self-reliance and self-confidence have improved the ability of the women to mobilize various public services for their benefit. They have become bold to speak in front of a big crowd.

Islam, M and Sarmah, J. K (2014) in their study indicated that a large section of women perceive high level of changes in their confidence level in respect to involvement in decisions of children's education and health and to move outside of their homes.

Mha Chio Mozhui and Papiya Dutta (2014) reported that members have become more self-reliant and self-sufficient through SHGs.

Rewani S.K. *et al.* (2014) in their study revealed that majority of the members belonged to moderately confident category, while a considerable of members belonged to not confident category even after joining groups.

Sharma N. and Kumar, S. (2015) in their study revealed that association with SHGs pervaded large number of members with self-confidence but 20.00 per cent respondents still reported no change regarding this component.

2.2.3 Risk taking ability

Ashokan M. (2008) revealed in their study that 84.34 per cent of respondents had possessed high had medium to high degree of risk bearing ability and only 15.66 per cent of them had low risk bearing ability.

De *et al.* (2010) conceptualized risk taking ability as the degree to which an individual orients towards risk and uncertainty and has a course to face the problems in running an enterprise.

Thakur A. (2010) observed that both the district had highest number of respondents possessing a medium level of risk bearing ability (in case of Sonitpur 66.00 per cent and in case of Jorhat district 65.00 per cent). In Sonitpur district 14.00 per cent respondents and in Jorhat district 23.00 per cent possessed low level of risk bearing ability. In case of Sonitpur 20.00 per cent and in case of Jorhat only 12.00 per cent respondents had high level of risk bearing ability.

2.2.4 Achievement motivation

Ashokan M. (2008) found that cent percent of the SHG members have medium to high level of achievement motivation.

Thakur A. (2010) observed that in both the district majority of respondents had a medium level of achievement motivation (68.00 per cent) in case of Sonitpur and 70.00 per cent in Jorhat). In case of Sonitpur district 12.00 per cent and in case of Jorhat district 20.00 per cent respondents had low level of achievement motivation. In case of Sonitpur 20.00 per cent respondents and in case of Jorhat only 10.00 per cent respondents had high level of achievement motivation.

Sangeetha V. *et al.* (2013) in their study revealed that 48 per cent of the SHG members revealed high achievement motivation in their responses, whereas 69.00 per cent of the non-SHG members demonstrated low achievement motivation.

2.2.5 Economic motivation

Ashokan *et al.* (2008) revealed in their study that 81.33% of the respondents had possessed high level of economic motivation, whereas low level of economic motivation was observed in less than 18.76 per cent of the respondents.

Thakur A. (2010) observed that 63.00 per cent respondents in case of Sonitpur district and 68.00 per cent in case of Jorhat district had middle level of economic motivation. It is observed that only 8.00 per cent in case of Sonitpur district and 14.00 per cent in case of Jorhat district had low level of economic motivation and 29.00 per cent in case of Sonitpur ditrict and 18.00 per cent in case of Jorhat district had high level of economic motivation.

Shambharkar Y.B. *et al.* (2012) in the study concluded that, 78.57 per cent respondents were observed increased freedom to start business, 77.86 per cent in opportunity for economic development, 56.43 per cent in participation in purchase of input for the family enterprise, 42.86 per cent for spending on entertainment of guests.

2.2.6 Leadership

Thakur A. (2010) observed that in case of both the districts majority of the respondents possessed a medium level of leadership ability (74.00per cent) in case of Sonitpur and 56.00 per in case of Jorhat district). In case of Sonitpur district 14.00 percent and in case of Jorhat district 19.00 per cent respondents had low level

of leadership ability. In case of Sonitpur district Only 12.00 per cent while in case of Jorhat district 25.00 per cent respondents had high level of leadership ability.

2.2.7 Overall impact

Kale M.G. (2012) in her study found that medium overall impact was on the majority of the beneficiaries of SGSY (61.67 per cent) followed by high and low impact on the 23.33 per cent and 15.00 per cent beneficiaries, respectively. Whereas, medium impact was observed on the majority of the non-beneficiaries of (60.00 per cent) followed by low and high impact on the 25.00 per cent and 15.00 percent respondents, respectively.

2.3 Relationship analysis

2.3.1 Age and Impact Of Self Help Groups

Kale M.G. (2012) studied the impact of SGSY on socio-economic condition of beneficiaries and found that age was having positive and highly significant relationship impact of SGSY on socio economic impact condition of beneficiaries

Chinmayi V. *et al.* (2015) conducted a profile study on Men Self Help Groups and reported that the variable age had a non-significant relationship with performance of men members in self-help group activities at 5 per cent level of significance.

Nikulsinh, M, Chauhan *et al.* (2015) found that the women of middle age are more efficient and responsible than their younger counter parts.

2.3.2 Education and Impact Of Self Help Groups

Chinmayi V. *et al.* (2015) conducted a profile study on Men Self Help Groups and reported that the variable education had a non-significant relationship with performance of men members in self-help group activities at 5 per cent level of significance.

Verma N.K. *et al.* (2013) conducted a study on performance evaluation of fishery based Self Help Group in West Tripura showed that there was a positive correlation between achievement motivation and education.

2.3.3 Marital Status and Impact of Self Help Groups

Chinmayi V. *et al.* (2015) conducted a profile study on Men Self Help Groups and reported that the variable marital status had a non-significant relationship with performance of men members in self-help group activities at 5 per cent level of significance.

2.3.4 Family Size and Impact of Self Help Groups

Chinmayi V. *et al.* (2015) conducted a profile study on Men Self Help Groups and reported that the variable family size had a non-significant relationship with performance of men members in self-help group activities at 5 per cent level of significance.

2.3.5 Occupation and Impact of Self Help Groups

Dhanyakar (2007) revealed that the perceived effectiveness of the tele viewers and major occupation were positively and significantly related.

Chinmayi V. *et al.* (2015) conducted a profile study on Men Self Help Groups and reported that the variable occupation had positive and significant relationship with performance of men members in Self help group activities at 5 per cent level of significance.

2.3.6 Social Participation and Impact of Self Help Groups

Kale M.G. (2012) studied the impact of SGSY on socio-economic condition of beneficiaries and found that social participation was having positive and highly significant relationship impact of SGSY on socio economic impact condition of beneficiaries

Verma N.K. *et al.* (2013) conducted a study on performance evaluation of fishery based Self Help Group in West Tripura showed that there was a positive correlation between achievement motivation and social participation.

Chinmayi V. *et al.* (2015) conducted a profile study on Men Self Help Groups and reported that the variable social participation had a non-significant relationship with performance of men members in Self help group activities at 5 per cent level of significance.

2.3.6 Annual Income and Impact of Self Help Groups

Nagaraj *et al.* (2009) in his studies confirmed that SHGs have a significant impact on the income of the members.

Kale M.G. (2012) studied the impact of SGSY on socio-economic condition of beneficiaries and found that income was having positive and highly significant relationship impact of SGSY on socio economic impact condition of beneficiaries

Khobung V. (2012) in her study women empowerment and self-help group: a case of tribal women in the hill areas of Manipur showed that SHG movement has no notable impact on tribal women in all aspects economic, social and political.

Nalini M.S. *et al* (2013) in their studies reported that SHGs have more impact on women members than men members , with respect to loan borrowing, repayment, loan utilization, investment, consumption pattern, income and employment generation.

Chinmayi V. *et al.* (2015) conducted a profile study on Men Self Help Groups and reported that the variable Annual Income had a non-significant relationship with performance of men members in self-help group activities at 5 per cent level of significance.

Sarania R. (2015) conducted a study on Impact of Self Help Groups on Economic Empowerment of Women in Assam and concluded that there is significant difference in income before and after joining SHG. He also reported that there is significant impact on savings of the SHG members.

2.3.6 Training and Impact of Self Help Groups

Subramanyaswari *et al.* (2007) conducted a research at Chittoor District of Andhra Pradesh and revealed that training received by small dairy women farmers have significant positive relationship with their entrepreneurial behavior.

Chinmayi V. *et al.* (2015) conducted a profile study on Men Self Help Groups and reported that participation in training programmes exposure had a non-

significant relationship with performance of men members in self-help group activities at 5 per cent level of significance.

2.3.7 Extension Contact and Impact of Self Help Groups

Verma N. K. *et al.* (2013) conducted a study on performance evaluation of fishery based Self Help Group in West Tripura showed that there was a positive correlation between achievement motivation and extension participation.

2.3.8 Mass Media Exposure and Impact of Self Help Groups

Anthwale (2008) found that positive and significant relationship between mass media exposure and impact of cotton farmer field school on adoption of cotton.

Chinmayi V. *et al.* (2015) conducted a profile study on Men Self Help Groups and reported that the variable mass media exposure had a non-significant relationship with performance of men members in self help group activities at 5 per cent level of significance.

2.3.9 Information Seeking Behaviour and Impact of Self Help Groups

Thakur A. (2010) She also concluded that 82 per cent of the respondents were of the view that SHG intensifies desire to earn more and make better living and only 19 per cent of respondents expressed that desire to learn more professional skills and the difference was statistically significant.

2.4 Problems faced by beneficiaries of Self Help Groups and invite their suggestions to overcome it.

Bhaskar D.S. (2008) concluded that majority of rural urban SHG members faced some constraints as mentioned here with respective percentages of rural and urban members in parenthesis as low price of products (93.75 per cent and 75.00 per cent), load shedding (87.50 per cent) and 64.18 per cent), lack of market facility (87.50 per cent and 35.42 per cent), lack of transport facility (75.00 per cent and 12.50 per cent), non-cooperation of male (72.92 per cent and 45.83 percent), less facilities provided by government for enterprise (66.67 per cent and 75.00 per cent),

lack of training (64.58 per cent and 56.25 per cent) and not getting timely supply of loan by bank for starting enterprise (50.00 percent and 35.42 per cent).

Keshava *et al.* (2010) revealed that majority of the respondents (about 65.00per cent) faced financial problem in taking loans from SHG and problem in taking loans from relative. About 45.00 per cent respondents faced problem related to marketing which includes problem in selling produce through own retail shop and local general store, selling produce in nearby town, through different methods like local sale, mobile car, marriage, parties etc. technical problems which includes guidance from Agricultural Universities and KVK Scientist and guidance from knowledgeable person, was faced by 29.00 per cent respondents.

Minimol, M.C. and Makesh, K.G. (2012) in their study reported that family responsibilities (4.73 mean score) followed by low economic status (3.09) and low motivation (2.92) which opined moderate problems. Another very important reason faced as difficulty was low family support (3.44). They also reported that the overall perusal of problems faced by group members were conflicts among the members, absenteeism, family responsibilities and lack of family support.

Sundaram A. (2012) According to BIRD's study in northeastern states, the success rate in terms of whether unit exists or not in case of units financed by group *Swarozgaries* turned out to be worse than that in case of individual *Swarizgaries* as only 17.7 per cent units were found to be existing in case of group *Swarozgaries* as against the 31.11 per cent units intact in case of individual *Swarozgaries*. In case of southern states, 76.6 per cent were found to be existing at the time of field visits which shows the better care by the government department as far as monitoring of units is concerned. Also, the author observed that some groups manipulated acquiring assets/livestock. To avoid any miss use of money, there should be a need of proper regulating authority at each level such as saving, depositing, and money lending. Periodical training programme at regular intervals to group members may be organized by the NGOs and other government officials to aware bank loans, proper accounts keeping, self-management, decision making etc. Attendance at meeting and workshops should be made mandatory so that members can enhance group cohesiveness. Women should be properly educated so that they will enhance the capability to manage communities and community projects. The NGOs and State

Government should monitor at a regular interval the overall performance of the SHGs and the members included in it. There is need for establishing a computerized MIS for SHGs and SHG federations to monitor their performance on a regular basis.

Garai S. *et al.* (2012) conducted a study on and their findings manifests the impact of Self Help Group approach in empowering of Nadia district of West Bengal which showed significant difference between the beneficiaries and non-beneficiaries.

Bortamuly D. and Khuhly B.L. (2013) In their study reported that the major problems faced in resource allocation, mobilization, and utilization should immediately be addressed by extension Staffs of the concerned development departments like DRDA, NGOs, SHPIs and other government offices. The policy makers, planners should try to make strategy to overcome the constraints faced y the SHGs. Besides, Government departments and financial institutions should make provisions to simplify the procedures for accessing various resources by the SHGs. The financial institutions should make provisions for quick disbursements of loan, moderate interest loan and sufficient amount of loan as per the project proposed by the SHGs.

Kadu S.S. *et al.* (2013) in her study revealed that 36.66 per cent respondents and 33.33 per cent respondents lack help in problem solving and lack confidence while taking decisions respectively are also the important constraints. She also found that 35 per cent respondents face problems of higher time consumption for household work. It was also observed that 32 per cent respondents faced difficulty in proper selection of cattle breeds, while 4.17 per cent respondents lack information about milk products and 18.33 per cent respondents faced problems of lack of training. It was also seen that 30 per cent respondents faced difficulty in sale of food processing products .The study also concluded that the training programmes should be arranged to acquire new skills, methods and new technology about the food processing and dairy management practices. For orientation about new technology some method and result demonstrations should be conducted by different extension agencies, for increasing participation of SHG women.

Islam, M and Sarmah, J.K (2014) in their study reported that the government officials do not properly monitor or evaluate the activities of the groups. Indifferent attitudes of the officials come to fore as de-motivation factor in effective functioning of the groups. Some groups are formed only with the expectation for the subsidy provisioned under the SGSY and once the benefits of subsidies are derived, members do not concentrate to plan the sustainability part. It has also appeared that most of the group members lack managerial and operation skills to run the activities. The gap in skill acquisition and outcomes in some forms is reported because of voluntary and non-governmental organizations and other promoting institutions in the study locality also act as limiting factor to motivate the members for effective group activities.

Mha Chio Mozhui and Papiya Dutta (2014) observed that due to illiteracy, many SHG members in the rural areas are unable to apply and receive schemes provided by the government. There are so many families under poverty thus more awareness should be given to the rural women regarding SHG to help themselves through this means of eradicating poverty.

Rukhsana *et al.* (2014) In their finding revealed that the major constraints faced by the women members were lack of formal education, no freedom to take decisions, dominance of group leaders, decisions made at administrative level, less cooperation of officials, less profit, travel expenses for disbursement of loan, poor monitoring and technical guidance, inadequate space for enterprise, high cost of raw materials, lack of storage facilities, non-cooperation between educated and uneducated people and non-cooperation from family members. These constraints may be solved through extension strategies like adult education, vocational training of members, facilitating bank officials and providing proper marketing facilities.



Methodology

CHAPTER-III

METHODOLOGY

Present chapter of methodology deals with the introduction of the universe and the information about different techniques and procedures used for conducting research on the project under study.

The chapter has been presented under the following sub-heads:

- 3.1 Locale of study
- 3.2 Methods of sampling
- 3.3 Tools used for data collection
- 3.4 Research design
- 3.5 Variables and their techniques of measurement
- 3.6 Statistical methods used for analysis of data

3.1 Locale of Study

The present study was conducted in East Khasi Hills district of Meghalaya state. East Khasi Hills is one of the 11 (eleven) districts of the State of Meghalaya. The district occupies an area of 2,748 Sq. Kms. and it lies between 25°07" & 25°41" N Lat. and 91°21" & 92°09" E Long. Bounded by Ri-Bhoi District on the north, Karbi Anglong District on the North East, Jaintia Hills district on the east, Bangladesh on the south and West Khasi Hills district on the west.

3.2 Method of Sampling

The sampling plan adopted for this research study has been delineated in the succeeding paragraphs.

3.2.1 Selection of District

There are 11 districts in Meghalaya out of which East Khasi Hills District was selected purposively because no such study has been carried out in the district and proficiency of language of the area.



3.2.2 Selection of Blocks/Tehsils

The East Khasi Hills district is further divided into eight Blocks/Tehsils. Out of eight Blocks/Tehsils two Blocks/Tehsils Myllem CRD Block and Mawphlang CRD Block were selected randomly by lottery method.

3.2.3 Selection of Villages

Five villages from each Block /Tehsil were selected based on maximum number of SHGs present in the Villages. Thus total of 10 villages were selected for the study.

3.2.4 Selection of SHGs

Two SHGs which were the oldest were selected from each village . Thus a total of 20 SHGs were selected for the study.

3.2.5 Selection of respondents

Six SHG beneficiaries were selected randomly on lottery basis from each village. Hence, total of 60 SHG beneficiaries were selected for the study.

Six non-beneficiaries were selected from each village randomly on lottery basis. Hence, total of 60 non-beneficiaries were selected for the study.

Thus a total of 120 respondents were taken as sample for the study. Table.1 shows the list of villages and selected SHGs and respondents.

Table 2:List of Villages and Selected SHGs and Respondents

Sr. No	Name of block/Tehsil	Name of Villages	No Of SHGs	No. of Respondents	
				Beneficiaries	Non-beneficiaries
1	Mylliem CRD Block	Mylliem	2	6	6
		NongKseh	2	6	6
		Nonglyer	2	6	6
		Upper Shillong	2	6	6
		Mawlai	2	6	6
2	Mawphlang CRD Block	Krang	2	6	6
		Kynroh	2	6	6
		Mawngap	2	6	6
		Mawphlang	2	6	6
		Mawreng	2	6	6
	Total	10	20	60	60

3.3 Research Design

Expost facto design was used for the present study.

3.4 Tools used in Data Collection

3.4.1 Preparation of interview schedule

Keeping the objectives of the study in view, structured interview schedule was prepared. The schedule consisted the information about the independent variable namely age, education, caste, family size, type of family, occupation, annual income, social participation, sources of information, and sources of motivation. Second part of the interview schedule consisted of the questions framed for seeking information about dependent variables viz., impact of SHGs on their beneficiaries.

3.4.2 Pretesting of interview schedule

Pretesting of interview schedule thus developed was done in order to find out mistakes and other pit falls of the schedule for achieving clarity, reliability and validity. For this purpose, the interview schedule was administered to 10 members of SHG and 10 non-members of SHG in non-sample area for its perfectness. They were interviewed personally. As a result of pretesting, the language and units/ doses of some questions in the schedule were modified so as to have clarity in putting question and eliciting response.

3.4.3 Collection of data

The data were collected personally by the researcher with the Help of structured, pretested interview schedule in a face to face situation. During collection of data, necessary help from friends and group leaders of self-help group was sought to establish the rapport with the respondents for expressing free and frank response without hesitation and restriction.

3.5 Variables and their empirical measurements

Based on the objectives of the study and opinion of the experts in the field of extension education and the members of advisory committee the variables were selected for the study and presented in.

Table 3 : Variables and their empirical measurements

SI No	Variables	Measurements
A. Independent Variables		
1.	Age	Chronological age of the respondents
2.	Educational	Scale developed by Supe 2007 was used
3.	Marital status	Scale developed by Pawar 2002 was used
4.	Family size	Schedule was developed
5.	Type of family	Joint / nuclear
6.	Category	Scale developed by Bhairamkar (2010) was used
7.	Occupation	Schedule was developed.
8.	Social participation	Scale developed by Nirban (2004) was used
9.	Annual income	Total income from all sources in rupees.
10.	Training	Schedule was developed.
11.	Source of motivation	Schedule was developed.
12.	Extension contact	Scale developed by Patil 1994 was used
13.	Mass media exposure	Scale developed by Reddy 1976 was used
14.	Information seeking behavior	Scale developed by Bhairamkar 2009 was used
B. Dependent Variable		
1.	Impact	Impact was measured in terms of changes occurring in members of SHGs by considering the difference in decision making, self-confidence, risk taking ability, achievement motivation, economic motivation and leadership of beneficiaries and non-beneficiaries of SHGs.
a.	Decision making	Scale developed by Singha (1991) with slight modification was used.
b.	Self confidence	Scale developed by Adreeta Thakur (2012) was used.
c.	Risk bearing ability	Scale developed by Supe (1969) with modification.
d.	Achievement motivation	Scale developed by Benarjee (1996) was used.
e.	Economic motivation	Scale developed by Singha (1991) with modification.
f.	Leadership	Scale developed by Adreeta Thakur (2010) was used

3.5.1 Operational definitions and categorization of the variables

Operational definition and the procedure adopted for scoring and categorization of both the independent and dependent variables have been discussed in this section.

3.5.2 Independent variables

The operationalization and categorization of independent variables have been presented, as below:

3.5.2.1 Age

The age has been operationally defined as the chronological age of the respondent. One score was designed for each chronological age of the respondents. The categorization of the age of the respondents is given below:

Category	Age (years)	
	Beneficiaries	Non-Beneficiaries
1. Young	≤ 30	≤ 28
2. Middle	31 to 54	29 to 53
3. Old	≥55	≥ 54

Mean = 42.9 S.D =11.62 Mean=41.16 S.D=11.99

3.5.2.2 Education

Education was operationalized as the number of years of formal education attended by the respondent. The scale developed by Supe 2007 was used in present study. The same is given below:

Sr. No	Category	Score
1.	Illiterate	0
2.	Can read only	1
3.	Can read and write	2
4.	Primary	3
5.	Middle	4
6.	High School	5
7.	Graduate	6

3.5.2.3 Marital Status

Marital status refers to the position of an individual with respect to marriage and married life on the day of data collection. This variable is measured with the help of procedure followed by Pawar (2002).

Sr. No	Category	Score
1.	Unmarried	0
2.	Married	1
3.	Divorced	2
4.	Widow	3
5.	Widower	4

3.5.2.4 Family size

Family size has been operationally defined as the total number of members in the family of the respondent. Taking into account the number of family members in individual's family, the respondents were categorized into following categories on the basis of minimum and maximum members. The number of members in respondent's family as such was considered as score.

Category	Total number of family members	
	Beneficiaries	Non Beneficiaries
1. Small	≤ 3	≤ 3
2. Medium	4 to 9	4 to 10
3. Large	≥ 10	≥ 11

Mean =6.50	S.D =2.85	Mean=7.33	S.D=3.87
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3.5.2.5 Type of family

Type of family has been operationally defined as to whether the family members are dwelling in joint or nuclear families. Following categories were framed for classifying the respondents on the basis of their type of family.

Sr. No	Category	Score
1.	Joint	1
2.	Nuclear	2

3.5.2.6 Category

Category is operationally defined as the hereditary group to which to respondent was born to. This variable was measured with the help of procedure following Bhairamkar (2010).

Sr. No	Category	Score
1.	Upper caste(non B.C/Open)	3
2.	Middle caste (OBC)	2
3.	Lower Caste (SC/ST)	1

3.5.2.7 Occupation

Occupation has been operationally defined as the engagement of respondent in a particular enterprise for livelihood. On the basis of their profession, the respondents were categorized and scored. This was measured using scale developed by Supe (2007).

Sr. No	Category	Score
1.	Labour	0
2.	Business	1
3.	Independent profession	2
4.	Cultivation	3
5.	Service	4

3.5.2.8 Social participation

This variable is measured with the help of procedure followed by Nirban (2004) with slight modifications. A score of one is assigned to an individual when he is a member of an organization; a score of 2 for the respondent who is the office bearer of an organization. Further, a score of 2 for 'regular participation', while 1 and 0 score for 'occasional' and 'never/no' participation, respectively. Thus, the cumulative score is obtained for each respondent and finally, they can be grouped in three categories namely 'low', 'medium' and 'high' considering the mean and standard deviation.

Category	Score	
	Beneficiaries	Non Beneficiaries
1. Low	≤ 5	≤ 5
2. Medium	6 to 14	6 to 11
3. High	≥ 15	≥ 12

Mean = 11.61	S.D = 4.33	Mean=8.47	S.D=2.88
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3.5.2.9 Annual Income

It refers to the total earnings from all available sources obtained by family in a year and categorized based on the mean (\bar{X}) and Standard Deviation (σ) as under.

Category	Income In Rupees	
	Beneficiaries	Non Beneficiaries
1. Low	≤ 58956	≤ 27700
2. Medium	58957 to 95176	27700 to 80680
3. High	≥ 95177	≥ 80680

Mean = 77066.67	S.D = 18109.71	Mean=54191.67	S.D=26488
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3.5.2.10 Training

It is the total number of trainings attended by the respondents on SHG related trainings like piggery, poultry, pickle making, embroidery and handicraft, vermicomposting, etc. till date.

Sr. No	Category	Score
1.	No training	0
2.	One training	1
3.	Two training	2
4.	Three training	3
5.	More than four training	4

3.5.2.11 Sources of Motivation

Motivation is the process of initiating a conscious and purposeful action. In the context of the present study, it refers to the reasons that motivated the self-help group beneficiaries to join the SHG. A number of reasons were expressed by the beneficiaries in the pre-testing of the interview schedule. After thorough scrutiny, six different reasons expressed the most for joining SHG were taken to the list. Each response was given a score of 1. Respondents were categorized according to percentage.

1. To improve the standard of living.
2. To avail loan facility
3. To supplement family income.
4. To avail raw materials and inputs like seeds. manure and fertilizers.
5. Exposure to trainings.
6. To gainfully employ personal spare time.

3.5.2.12 Extension Contact

It is operationalized as the frequency of contacts of the respondents with extension personnel of development departments during one year, with a view to seek guidance on the issue related to agriculture in general. For measuring this

variable a procedure followed by Patil (1994) and further followed by Hardhikar (1998). Accordingly, seven possible extension functionaries are enumerated. Scoring procedure used is: thrice or more in week-5, once in a week- 4, once in fortnight-3, once in month-2, and whenever problem occur-1. For no contact '0' score is assigned. For arriving at the total extension contact score, the scores for all the extension persons contacted are summed up. Three categories of extension contact are prepared on basis of the score.

Category	Score		
	Beneficiaries	Non Beneficiaries	
1. Low	≤ 5	≤ 0	
2. Medium	6 to 8	1 to 3	
3. High	≥ 10	≥ 4	
Mean = 7.8	S.D = 1.06	Mean=1.12	S.D=1.47

3.5.2.13 Mass media

Mass media means of communication which reach and influence large people within a short time. Exposure of the respondents to mass media namely, radio, television, internet, newspaper, farm magazine and extension publication are taken into consideration. The quantification of mass media exposure is done according to the procedure followed by Reddy (1976) and further used by Hardikar (1998). The user of each media is assigned with one score except television for which 2 score is given. The regular users got 2 score, while the occasional users got one score for each medium. Accordingly, mass media exposure score for each respondent is computed by summing up the score for media used by them and categorized as under.

Category	Score	
	Beneficiaries	Non Beneficiaries
1. Low	≤ 6	≤ 0
2. Medium	7 to 9	1 to 3
3. High	≥ 10	≥ 4

Mean = 7.8	S.D = 1.06	Mean=1.12	S.D=1.47
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3.5.2.14 Information Seeking Behaviour

It refers to the frequency of contact or exposure of the respondent to different sources for obtaining information on agriculture and occupation related technology. The extent of use of information sources available to the respondent. Each respondent is asked to indicate as to how frequently he / she gets information about the technology from each of the listed sources. The scoring procedure used is 3 for 'regular', 2 for 'occasional' and 1 for 'never' consulting the source. Respondents can be categorized into three categories namely, 'low', 'medium' and 'high' by using mean and standard deviation. This variable is measured using the procedure followed by Bhairamkar (2009).

Category	Score	
	Beneficiaries	Non-Beneficiaries
1. Low	≤ 41	≤ 11
2. Medium	42 to 60	12 to 27
3. High	≥ 61	≥ 28

Mean = 45.37	S.D = 4.33	Mean=19.05	S.D=7.24
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3.6 Measurement of Dependent variable

The dependent variable studied was “Impact of Self Help Groups on their beneficiaries”

Impact was operationally defined as the changes that occurred in conditions of the beneficiaries as a result of Self Help Groups as compared to beneficiaries.

Impact was studied in term of changes occurred in decision making, self-confidence, risk preference, achievement motivation and leadership, which were compared between condition of beneficiary and non-beneficiary. Impact can be considered as the difference in the above six parameters between beneficiaries and non-beneficiaries. Then the difference is tested between the two means by using Z-Test. Considering the importance, the weightage score was assigned to every item studied in each of the these six parameters.

3.6.1 Decision Making

Decision making ability is the degree to which an individual justifies her selection of most efficient means from among the available alternatives, on the basis of information and judgment, for achieving maximum economic profit. Scale developed by Singha (1991) with slight modification.

Category	Score	
	Beneficiaries	Non-Beneficiaries
1. Low	≤ 1	≤ 1
2. Medium	2-4	2-4
3. High	≥ 5	≥ 5

Mean = 3 S.D = 1.58

3.6.2 Self Confidence

Self-confidence is the belief in one’s own abilities. It is the degree to which an individual has belief and confident over himself. Scale developed by Adreeta Thakur (2012) was used.

Category	Score	
	Beneficiaries	Non-Beneficiaries
1. Low	≤ 8	≤ 8
2. Medium	9-32	9-32
3. High	≥ 33	≥ 33

Mean = 20.5 S.D = 11.70

3.6.3 Risk Preference

Risk bearing ability is the degree to which an individual is oriented towards risk and uncertainty in running the income generating activities in her group as well as enterprise. Scale developed by Supe (1969) with modification.

Category	Score	
	Beneficiaries	Non-Beneficiaries
1. Low	≤ 8	≤ 8
2. Medium	9-32	9-32
3. High	≥ 33	≥ 33

Mean = 20.50 S.D = 11.67

3.6.3 Achievement motivation

Achievement motivation in a person refers to the person's concern to excel in her field and direct her behaviour accordingly in order to pursue her goal. The statements below reflect such motivation in a person. Scale developed by Benarjee (1996) with modification.

Category	Score	
	Beneficiaries	Non-Beneficiaries
1. Low	≤ 55	≤ 55
2. Medium	56-79	56-79
3. High	≥ 80	≥ 80

Mean = 68.04 S.D = 11.46

3.6.3 Economic Motivation

Economic motivation is the degree to which an individual attains occupational success in terms of profit maximization and relative value placed on economic need. Scale developed by Singha (1991) with modification.

Category	Score	
	Beneficiaries	Non-Beneficiaries
1. Low	≤ 5	≤ 5
2. Medium	6-24	6-24
3. High	≥ 25	≥ 25

Mean = 15.50 S.D = 8.80

3.6.3 Leadership

Leadership ability is the degree to which an individual initiates or motivates the action of the other followers. Scale developed by Adreeta Thakur (2010) was used.

Category	Score	
	Beneficiaries	Non-Beneficiaries
1. Low	≤ 8	≤ 8
2. Medium	9-32	9-32
3. High	≥ 33	≥ 33

Mean = 20.50 S.D = 11.70

3.6.3 Overall Impact

Total impact was calculated by summation of scores obtained by each respondent in each of the six items. Then the beneficiaries and non-beneficiaries were categorized on the basis of mean \pm SD.

Category	Score	
	Beneficiaries	Non-Beneficiaries
1. Low	≤ 205	≤ 129
2. Medium	206 to 229	130 to 173
3. High	≥ 230	≥ 174

Mean=219.55 SD=11.44 Mean=152.15 SD=21.36

3.7. Statistical analysis

The data were processed and tabulated by using simple frequencies and the parameters like percentage, mean and standard deviation have been used.

3.6.1 Frequency and Percentage

Percentage was used in descriptive analysis of data for making simple comparisons. The frequency of the particular category was multiplied by hundred and divided by total number of respondents to get percentage in that particular category.

3.6.2 Arithmetic Mean

Mean was calculated by summing all the individual score and dividing it by number of cases.

The formula ;

$$\bar{X} = \frac{\Sigma X}{N}$$

Where,

\bar{X} = Mean

ΣX = Sum of respondents score

N = No. of respondents

3.6.3 Standard deviation

Standard deviation is a measure of variability calculated around mean. The usual symbol for standard deviation in Greek letter σ (sigma).

$$S.D.= \sqrt{\frac{\Sigma (X - \bar{X})^2}{n}}$$

Where,

S.D.= Standard deviation

X = Score of individual respondent

\bar{X} = Arithmetic mean

3.6.4 Karl Pearson's coefficient of correlation

This technique was used to find out the relationship between two variables. Following formula was used for calculation of 'r' value

$$(\Sigma X) - (\Sigma Y)$$

$$\frac{\sum XY - \frac{(\sum X)(\sum Y)}{N}}{N}$$

$$r = \frac{\sqrt{[(\sum X^2 - \frac{(\sum X)^2}{N}) \times (\sum Y^2 - \frac{(\sum Y)^2}{N})]}}{N}$$

Where,

N = Number of observations.

r = Coefficient of correlation

X = Score of independent variables

Y = Score of dependent variables.

3.6.5 Multiple linear regression

The multiple linear regression analysis was done to find out the relative contribution of the independent variables to the dependent variables.

The multiple regression equation fitted was.

$$Y = a + b_1x_1 + b_2x_2 + \dots + b_nx_n$$

Where,

Y=Dependent variable

X_i =Independent variables_i= 1, 2, 3....n

B_i = Partial regression coefficient i = 1, 2, 3 ...n

a = Constant

n = Total number of independent variables

The calculated value of 't' was tested against the table value of 't' at n-2 degree of freedom. It was consider to be significant, if the calculated 't' value was greater than table 't'

Value at either 0.01 or 0.05 level of probability.

3.6.6 Fisher's Z Test

Z- Test was used to test the significance of difference in between two means of beneficiaries and non-beneficiaries as the sample is larger than 30.

The Z test equation is as follows;

$$Z = \frac{|\bar{X}_1 - \bar{X}_2|}{\sqrt{\frac{S_1^2}{n_1} + \frac{S_2^2}{n_2}}}$$

Where,

\bar{X}_1 and \bar{X}_2 = means of first and second series respectively,

S_1^2 and S_2^2 = variances of first and second series respectively,

n_1 and n_2 = total number of first and second samples, respectively.



Results

CHAPTER -IV

RESULTS

The broad objective of the study was to appraise the impact of Self Help Groups on their beneficiaries.

The data collected for the study have been classified, tabulated and analyzed in the light of the objectives of the study. The results and interpretation thereof are presented under the following heads.

- 4.1 Profile of Self Help Group beneficiaries.
- 4.2 Impact of Self Help Groups on the beneficiaries.
- 4.3 Relationship between Profile of SHG beneficiaries with the Impact.
- 4.4 Problems faced by Self Help Group beneficiaries and their suggestions to overcome them.

4.2.1 Profile of the Respondents

The data related to the selected personal, socio-economic and psychological characteristics of the respondents are presented and discussed in this part.

It is evident from Table 4 that most of the beneficiaries 68.33 per cent and 71.67 per cent non-beneficiaries were from middle age group followed by 16.67 per cent beneficiaries from old age group and 15.00 per cent from young age group. As far as non-beneficiaries are concerned 16.67 per cent were found from young age group and 11.67 per cent were from old age group. Calculated Z value of difference between the mean of two samples was found to be non- significant at one per cent level of probability.

In regards to education of the respondents, it is clear from Table 4 that majority of the beneficiaries (28.33 percent) and of the non-beneficiaries (25.00 per cent) were educated upto middle School. As for beneficiaries, 23.33 per cent were educated upto high school, followed by 21.67 percent were educated upto primary school, followed by 13.33 per cent graduates, followed by 8.33 percent who were illiterate and 5.00 per cent who could read and write. As for the non-beneficiaries, 16.67 per cent were educated upto primary level, followed by equal 15.00 per cent who were educated upto high school level and who can read and write, followed by 13.33 per cent who can read only, followed by 10.00 per cent illiterates and 5.00 per

cent educated upto a graduate level. Calculated Z value of difference between the mean of two samples was found significant at one percent level of probability.

It is evident from Table 4, that 81.67 per cent of the beneficiaries and 73.33 per cent of non-beneficiaries were married, followed by 10 per cent beneficiaries and 26.67 per cent non-beneficiaries were unmarried. As for the beneficiaries, 3.33 per cent were widowers followed by 5 percent widows. Calculated Z value of difference between the mean of two samples was found highly significant at one per cent level of probability.

It is seen from Table 4 that 78.33per cent of the beneficiary and 85.00 per cent of the non-beneficiary had a medium family size. While, 13.33 per cent of the beneficiary and 11.67 per cent non- beneficiary had a large family size, followed by 8.33 per cent and 3.33 per cent had small family size for beneficiary and non-beneficiary respectively. The calculated Z value of difference between the mean of two samples was found highly significant at one per cent level of probability.

The data in Table 4 shows that 85 per cent of the beneficiaries and 96.67 per cent of non-beneficiaries had a nuclear family type followed by 15 per cent beneficiaries and a negligible 3.33 per cent of the non-beneficiaries had a joint family type. The Z value of difference between the mean of two samples was found to be non-significant at one per cent level of probability.

It is evident from table 4 that 100 per cent of the beneficiaries and the non-beneficiaries are belonging to the lower caste category (ST/SC). The Z value of difference between the mean of two samples was found to be non-significant at one per cent level of probability.

It is noticed from Table 4 that majority 28.33 per cent each of the beneficiaries and non-beneficiaries are engaged in cultivation. As for beneficiaries, each 23.33 per cent are equally engaged in independent profession and Labour, followed by 21.67 per cent engaged in business and a negligible (3.33 per cent) are engaged in service. As far as non-beneficiaries are concerned, 26.67 per cent are engaged in labour, 25 percent in business, 13.33 per cent were engaged in independent profession and 6.67 per cent engaged in service. The Z value of difference between the mean of two samples was found to be non-significant at one per cent level of probability.

It is observed from Table 4 that majority (66.67 per cent) of the beneficiaries and 71.67 per cent of the non-beneficiaries had medium social-participation, while 25 per cent of the beneficiaries had high social participation followed by 8.33 per cent who had low social participation. In regards to non-beneficiaries, 16.67 per cent had low social participation followed by high social participation of 11.67 per cent. The Z value of difference between the mean of two samples was found significant at one per cent level of probability.

It is observed from Table 4 that 60.00 per cent of beneficiaries and 66.67 per cent of the non-beneficiaries fall under medium annual income category, followed by 21.67 per cent of the beneficiaries and 20.00 per cent of non-beneficiaries under low annual income category, and 18.33 per cent of the beneficiaries and 13.33 per cent non-beneficiaries fall under a high annual income category .The Z value of difference between the mean of two samples was found significant at one per cent level of probability.

From the data in Table 4, it can be revealed that majority (98.33 per cent) of the beneficiaries had been exposed to more than four training programs while a negligible 1.67 per cent had three training exposure. While as for non-beneficiaries, a 60.00 per cent, 23 .33 per cent, 10.00 per cent, and 6.67 per cent who were exposed to no training, more than 4 trainings, two trainings and three trainings respectively. The Z value of difference between the mean of two samples was found highly significant at one per cent level of probability.

From the data in Table 4, it is observed that majority of the beneficiaries (90.00 per cent) were motivated by to improve standard of living followed by 86.68 per cent who stated that to avail loan as the source of motivation, followed by 75.00 per cent to supplement family income, followed by 68.47 to avail raw materials and inputs like seeds and fertilizers, etc., followed by 60.00 per cent who stated that exposure to trainings as the source of motivation and 53.34 per cent who stated that the source of motivation was to gainfully employ personal spare time. The Z value of difference between the mean of two samples cannot be found as the data for sources of motivation for joining self-help groups was not applicable to non-beneficiaries.

The data from Table 4 indicates that majority (90.00 per cent) of the beneficiaries and 88.33 per cent of the non-beneficiaries were found in medium level of extension contact and 10.00 per cent of beneficiaries and 6.67 per cent of the non-

beneficiaries had low extension contact. This is followed by 5.00 per cent of the non-beneficiaries found in low level of extension contact and none of the beneficiaries had low extension contact level. The Z value of difference between the mean of two samples was found highly significant at 1.00 per cent level of probability.

Table 4 indicated that majority (75.00 per cent) of the beneficiaries and 50.00 per cent non-beneficiaries had medium level of Mass media exposure. While, 16.67 per cent beneficiaries had high mass media exposure level followed by 8.33 per cent beneficiaries had a low level mass media exposure. As for non-beneficiaries, 36.67 per cent had a low mass media exposure followed by 13.33 per cent who had high mass media exposure level. The Z value of difference between the mean of two samples was found significant at one per cent level of probability.

It is observed that majority from Table 4 that majority 76.67 per cent and 85.00 per cent of the beneficiaries and non-beneficiaries respectively exhibited medium information seeking behaviour, while, 15.00 per cent and 11.67 per cent beneficiaries and non-beneficiaries respectively showed high level of information seeking behavior followed by 8.33 per cent and 3.33 per cent of low level information seeking behavior by beneficiaries and non-beneficiary respectively. The Z value of difference between the mean of two samples was found highly significant at one per cent level of probability.

Table 4: Distribution of respondents according to their socio-economic profile.

(n=120)

Independent Variables	Category	Beneficiaries		Non-beneficiaries		Z Value
		Freq.	%	Freq.	%	
Age	Young	09	15.00	10	16.67	0.804
	Middle	41	68.33	43	71.67	
	Old	10	16.67	07	11.67	
Education	Illiterate	05	8.33	06	10.00	1.884*
	Can Read Only	00	0.00	08	13.33	
	Can Read And Write	03	5.00	09	15.00	
	Primary	13	21.67	10	16.67	
	Middle	17	28.33	15	25.00	
	High School	14	23.33	09	15.00	
	Graduate	08	13.33	03	5.00	
Marital Status	Unmarried	06	10.00	16	26.67	2.585*
	Married	49	81.67	44	73.33	
	Divorce	00	0.00	00	0	
	Widower	02	3.33	00	0	
	Widow	03	5.00	00	0	

Family Size	Small	05	8.33	02	3.33	21.65*
	Medium	47	78.33	51	85.00	
	Large	08	13.33	07	11.67	
Type of Family	Joint	09	15.00	02	3.33	-1.035
	Nuclear	51	85.00	58	96.67	
Category	Upper caste (general)	00	0.00	00	0	0
	Middle Caste (OBC)	00	0.00	00	0	
	Lower Category (SC/ST)	60	100	60	100.00	
Occupation	Labour	14	23.33	16	26.67	-0.071
	Business	13	21.67	15	25.00	
	Independent Profession	14	23.33	08	13.33	
	Cultivation	17	28.33	17	28.33	
	Service	02	3.33	04	6.67	
Social Participation	Low	05	8.33	10	16.67	4.690*
	Medium	40	80.00	43	71.67	
	High	15	25.00	07	11.67	
Annual Income	Low	13	21.67	12	20.00	5.502*
	Medium	36	60.00	40	66.67	
	High	11	18.33	08	13.33	
Training	No Training	00	0.00	36	60.00	13.144*
	One Training	00	0.00	00	0	
	Two Training	00	0.00	06	10.00	
	Three Training	01	1.67	04	6.67	
	More Than Four	59	98.33	14	23.33	
Sources of Motivation	To improve the standard of living	54	90.00	00	0	0
	To avail loans facility	52	86.68	00	0	
	To supplement family income	45	75.00	00	0	
	To avail Raw materials and inputs like seed, fertilizer, etc.	41	68.47	00	0	
	Exposure to trainings	36	60.00	00	0	
	To gainfully employ personal spare time	32	53.34	00	0	
Extension Contact	Low	00	0.00	3	5.00	24.491*
	Medium	54	90.00	53	88.33	
	High	06	10.00	04	6.67	
Mass media exposure	Low	10	8.33	08	36.67	3.535*
	Medium	45	75.00	30	50.00	
	High	05	16.67	22	13.33	
Information Seeking behavior	Low	05	8.33	02	3.33	22.757*
	Medium	46	76.67	51	85.00	
	High	09	15.00	07	11.67	

Fig 2: Distribution of respondents according to their Age

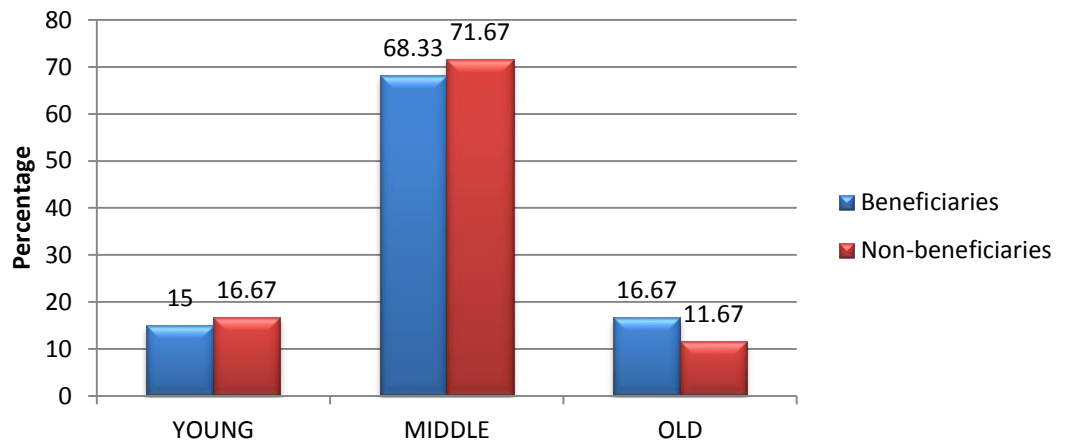


Fig 3: Distribution of respondents according to Education

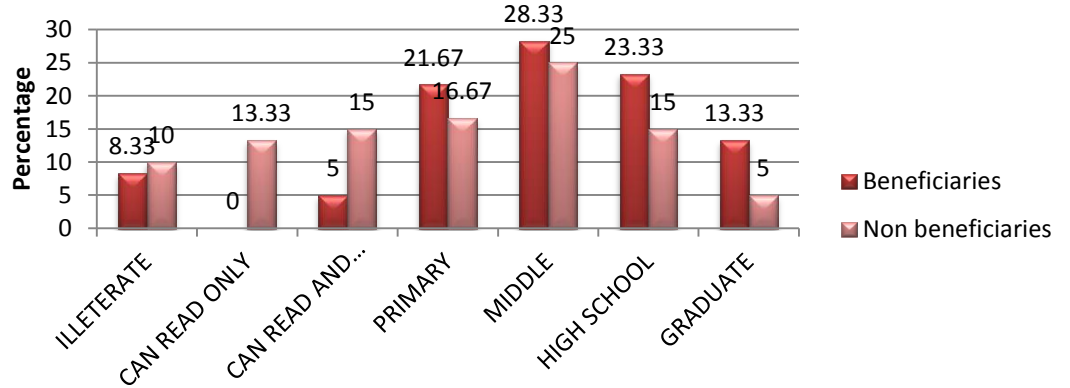


Fig 4: Distribution of respondents according to Marital Status

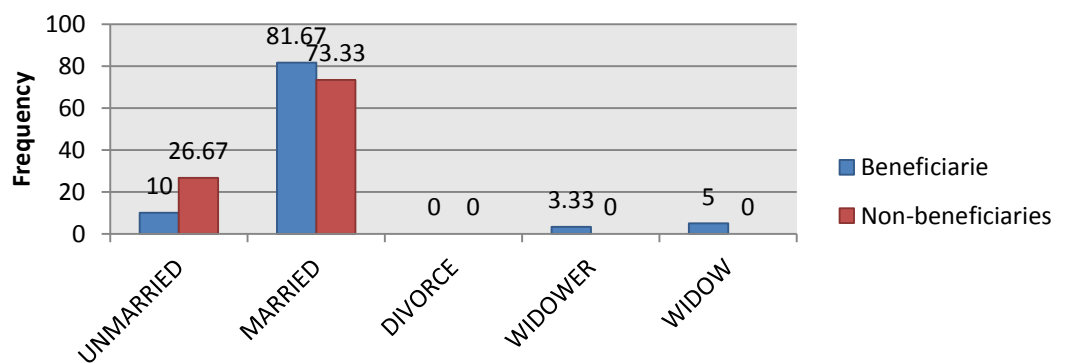


Fig 5: Distribution of respondents according to their Family Size

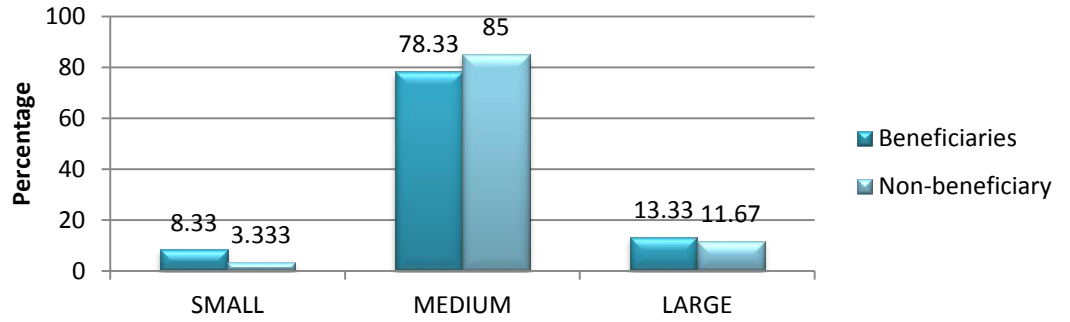


Fig 6: Distribution of respondents according to Type of Family

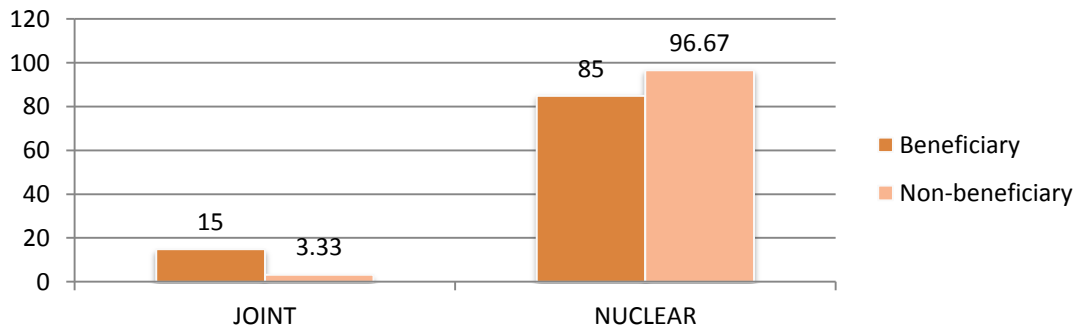


Fig 7: Distribution of respondents according to their Category

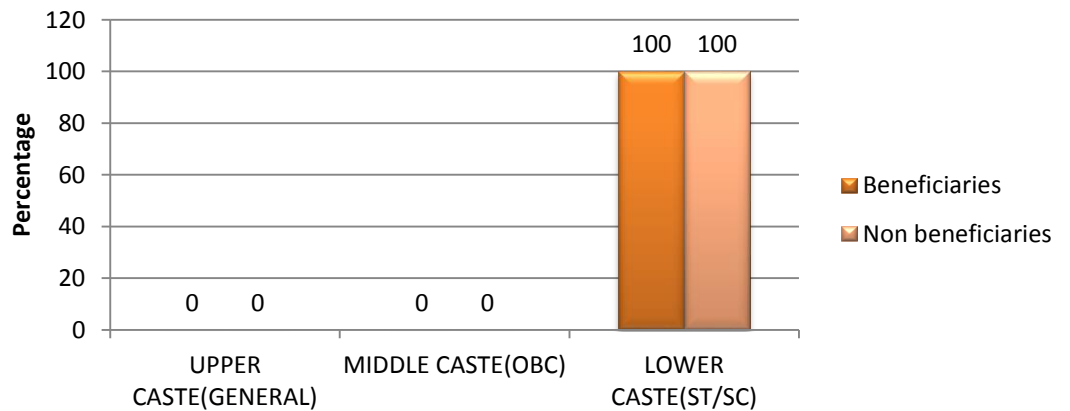


Fig 8: Distribution of respondents according to their Occupation

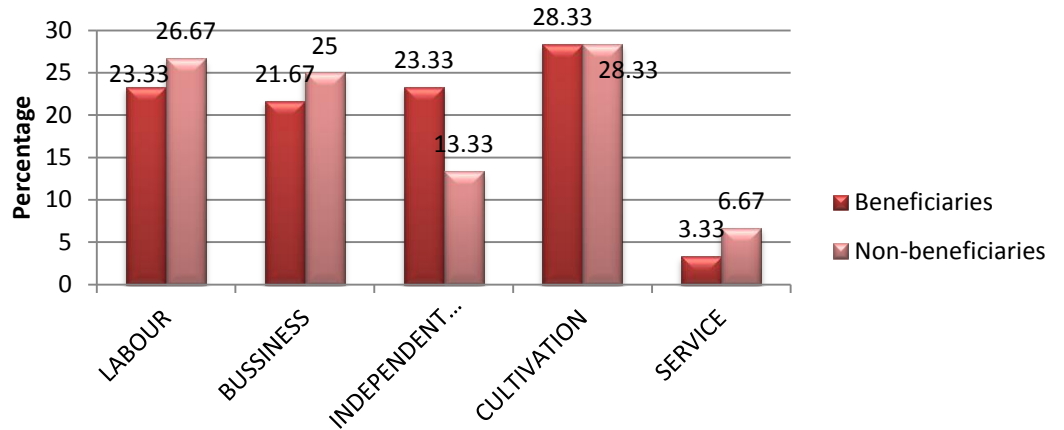


Fig 9: Distribution of respondents according to their social participation

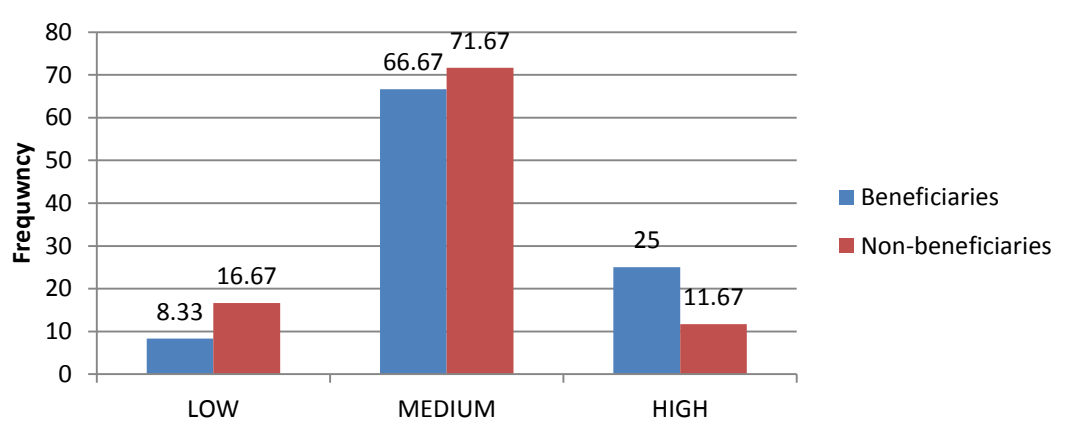


Fig 10: Distribution of respndents according to the Annual Income

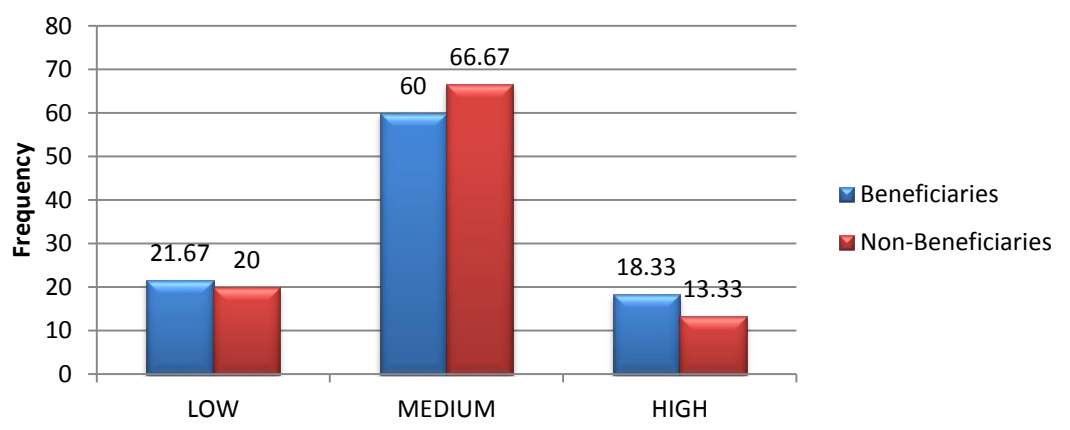


Fig 11: Distribution of respondents according to training

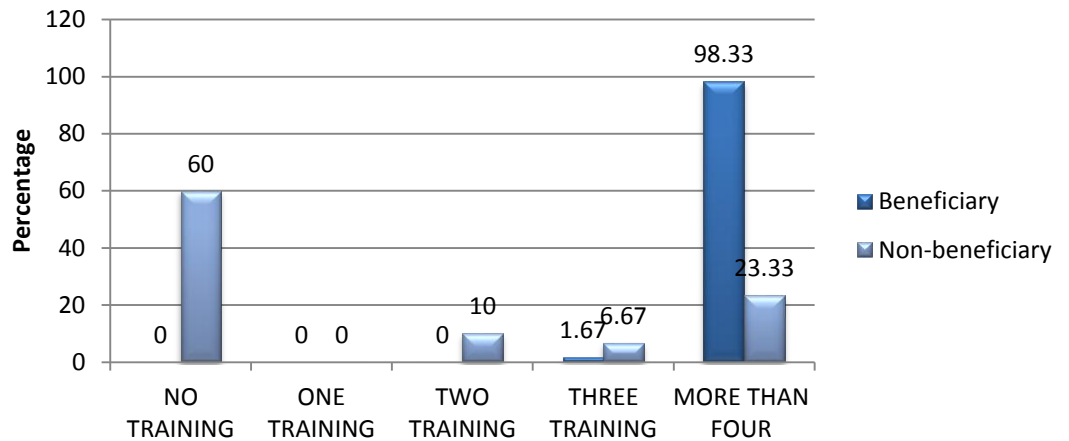


Fig 12: Distribution of respondents according to Sources of Motivation

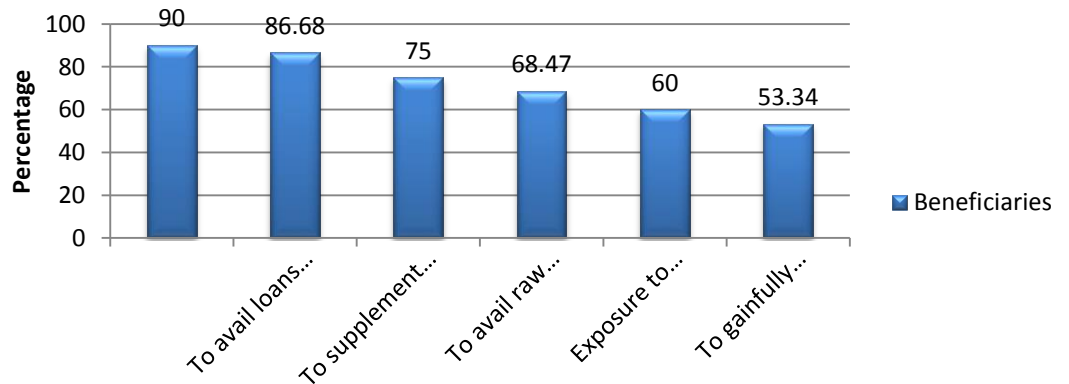
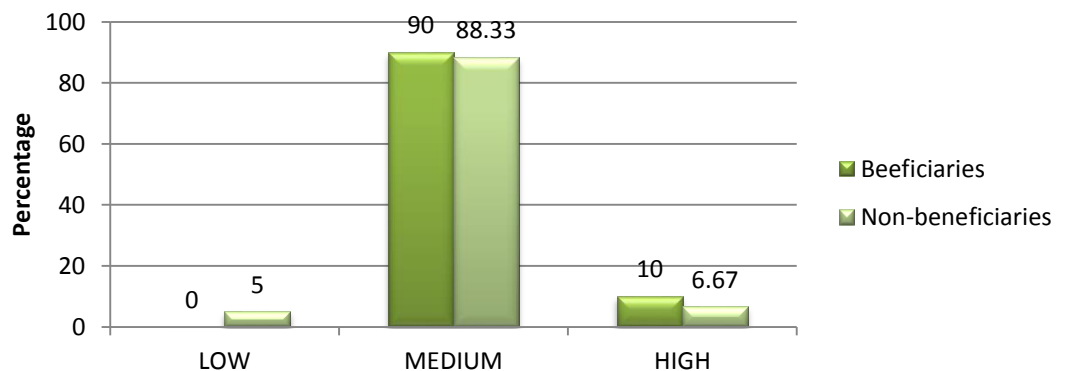
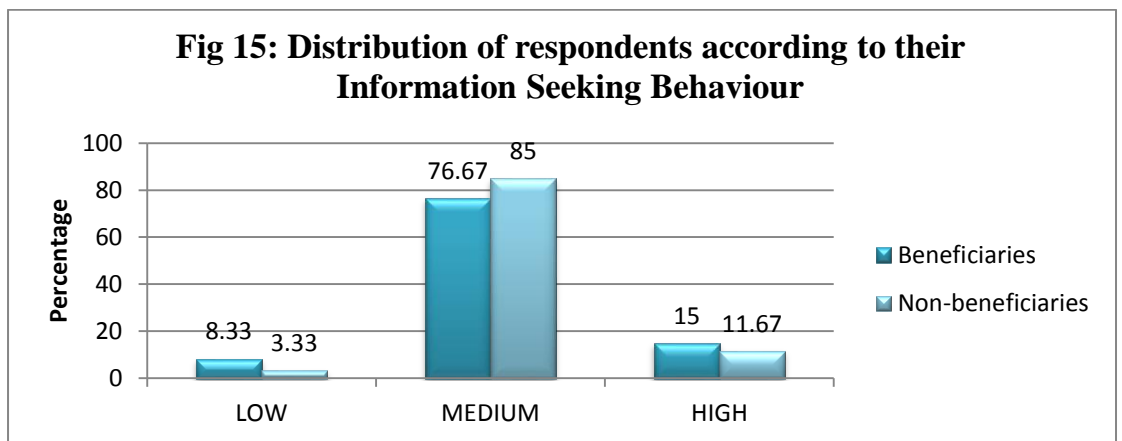
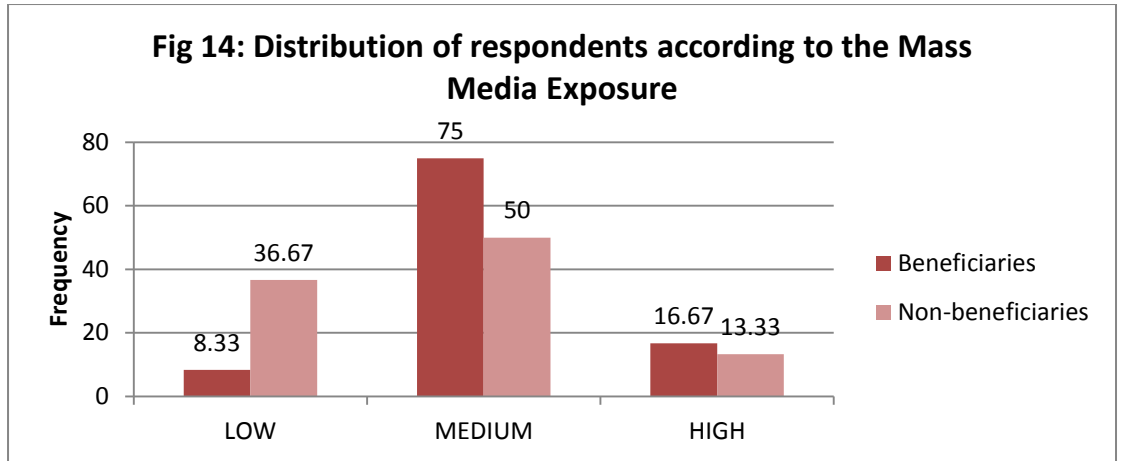


Fig 13: Distribution of respondents according to their Extension Contact





4.2 Dependent Variable

4.2.1 Impact of Self Help Groups

The impact of Self Help Group on beneficiaries was studied by considering six parameters as below:

- I. Change in Decision Making
- II. Change in Self Confidence
- III. Change in Risk Preference
- IV. Change in Achievement Motivation
- V. Change in Economic Motivation
- VI. Change in Leadership

The percentage distribution of the respondents with reference to these characteristics is presented below.

4.2.1.1 Decision Making and Impact of Self Help Groups

The data in Table 5 revealed that there was a majority (55.00 per cent) of the beneficiaries and 60.00 per cent non-beneficiaries had a medium decision making. While 45.00 per cent of beneficiaries had a high decision making and none of the beneficiaries showed low decision making. As for the non-beneficiaries, 25.00 per cent and 15.00 per cent had low decision making and high decision making respectively.

4.2.1.2 Self-Confidence and Impact of Self Help Groups

Table 5 revealed that majority (78.34 per cent) of the beneficiaries had high self-confidence and 76.67 per cent of non-beneficiaries had medium self confidence level, followed by 21.67 per cent of beneficiaries having medium self confidence level and 21.67 per cent non-beneficiaries having high self-confidence, and 1.67 per cent non-beneficiaries who had low level of self confidence level.

The Z value of difference between the mean of two samples was found highly significant at one per cent level of probability.

4.2.1.3 Risk Preference and Impact of Self Help Groups

Table 5, revealed that majority (85.00 per cent) of the beneficiaries exhibited high risk preference, and majority (88.33 per cent) of non-beneficiaries exhibited medium risk preference, followed by 15.00 per cent beneficiaries exhibited medium risk preference and 11.67 per cent non-beneficiaries exhibited high risk

preference. Low risk preference was not observed amongst the beneficiaries and non-beneficiaries.

4.2.1.4 Achievement Motivation and Impact of Self Help Groups

From the data in Table 5, it is observed that majority (70.00 per cent) of the beneficiaries exhibited medium achievement motivation, and cent per cent of non-beneficiaries exhibited medium achievement motivation, followed by 30.00 per cent beneficiaries exhibited high achievement motivation. Neither respondent had low achievement motivation.

4.2.1.5 Economic Motivation and Impact of Self Help Groups

From the data in Table 5, it is observed that majority (90.00 per cent) of the beneficiaries exhibited high economic motivation, while majority (90.00 per cent) of non-beneficiaries exhibited medium economic motivation, followed by 10.00 per cent beneficiaries exhibited medium economic motivation and 10.00 per cent non-beneficiaries exhibited high economic motivation. Low economic motivation was not observed amongst the beneficiaries and non-beneficiaries.

4.2.1.6 Leadership and Impact of Self Help Groups

From the data in Table 5, it is observed that cent per cent (100.00 per cent) of the beneficiaries had high level of leadership ability. As for the non-beneficiaries, majority (96.67 per cent) of non-beneficiaries had medium leadership ability; followed by each 1.67 per cent had low and high level of leadership ability.

The Z value of difference between the mean of two samples was found highly significant at one per cent level of probability. Hence, there was significant difference amongst impact components and mean score of both types of respondents in achievement motivation (17.47), followed by leadership (17.471), followed by economic motivation (16.117), followed by risk preference (11.599), followed by self-confidence (10.909) and decision making (8.206).

Table 5: Distribution of respondents according to their changes in the impact components.

(n=120)

Impact components	Respondents	Low	Medium	High	Z value
Decision making	Beneficiaries	0(0)	33(55)	27(45)	8.206** V
	Non-beneficiaries	15(25)	36(60)	9(15)	
	Difference	15(25)	3(5)	18(30)	
Self confidence	Beneficiaries	0(0)	13(21.67)	47(78.34)	10.909** IV
	Non-beneficiaries	1(1.67)	46(76.67)	13(21.67)	
	Difference	1(1.67)	33(55.00)	1(1.67)	
Risk preference	Beneficiaries	0	9(15)	51(85)	11.599** III
	Non-beneficiaries	0	53(88.33)	7(11.67)	
	Difference	0	44(73.33)	44(73.33)	
Achievement motivation	Beneficiaries	0	42(70)	18(30)	17.471** I
	Non-beneficiaries	0	60(100)	0	
	Difference	0	18(30)	18(30)	
Economic motivation	Beneficiaries	0	6(10)	54(90)	16.117** II
	Non-beneficiaries	0	54(90.00)	6(10.00)	
	Difference	1	48(80)	48(80)	
Leadership	Beneficiaries	0	0	60(100)	17.471**
	Non-beneficiaries	1(1.67)	58(96.67)	1(1.67)	
	Difference	1(1.67)	58(96.67)	59(98.33)	

Figures in parenthesis indicate the percentage.

* = Significant at 0.05 level of probability.

** = Significant at 0.01 level of probability.

NS = Non significant

4.2.1.7 Overall Impact of Self Help Groups on their beneficiaries

The cursory look at Table 9 shows that medium overall impact was on the majority of the beneficiaries (78.33 per cent) followed by high overall impact (23.33 per cent) and low overall impact (21.67 per cent) for beneficiaries. As for non-beneficiaries, medium overall impact (55.00 per cent) was followed by low overall impact (13.33 per cent) and high overall impact of self-help groups (8.33 per cent).

Table 6: Distribution of respondents according to the overall impact of Self-help Groups on the beneficiaries

(n=120)

Category	Beneficiary		Non Beneficiary		Overall Impact	
	Freq.	%	Freq.	%	Freq.	%
Low	13	21.67	8	13.33	9	15
Medium	47	78.335	33	55.00	14	23.33
High	14	23.33	5	8.33	5	8.33

Fig 16: Distribution of respondents according to their Decision Making

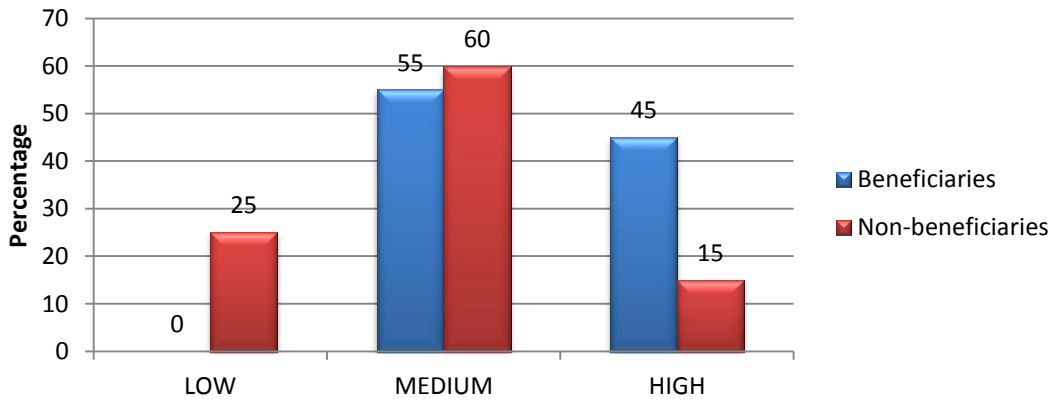


Fig 17: Distribution of respondents according to their Self confidence

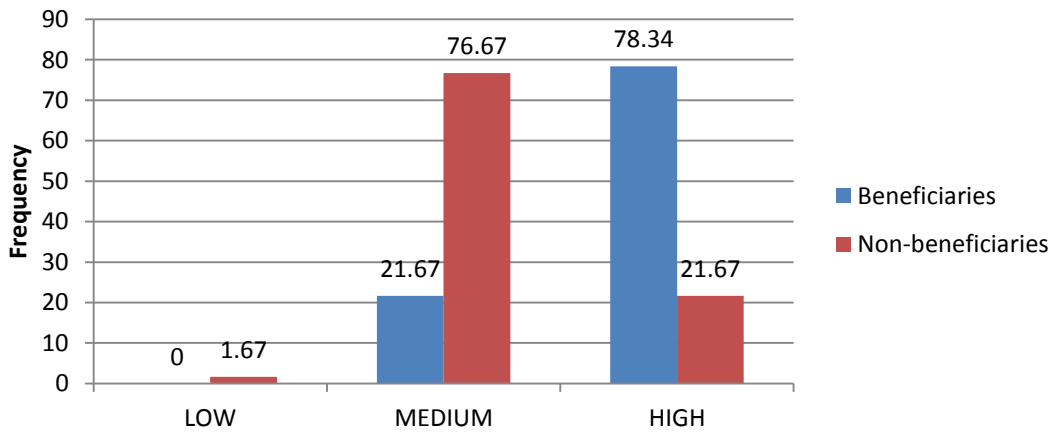


Fig 18: Distribution of Respondents according to their Risk preference

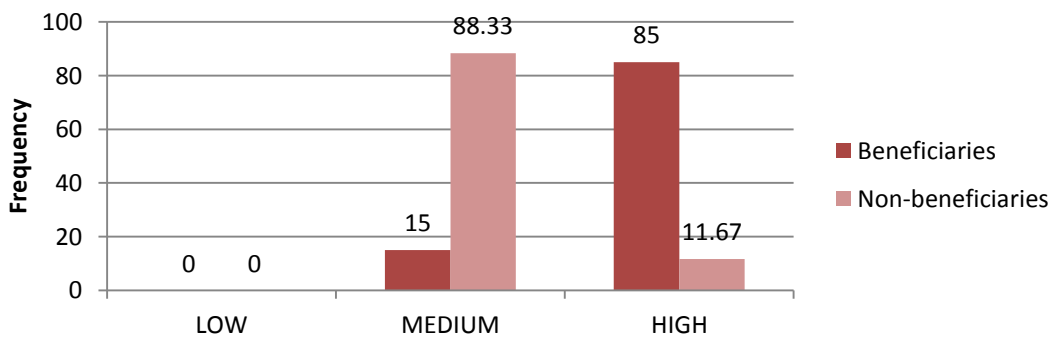


Fig 19: Distribution of respondents according to their Achievement Motivation

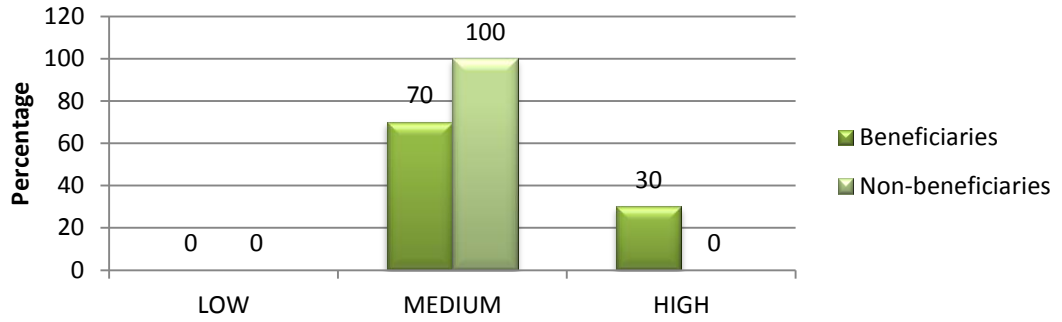


Fig 20: Distribution of respondents according to their Economic Motivation

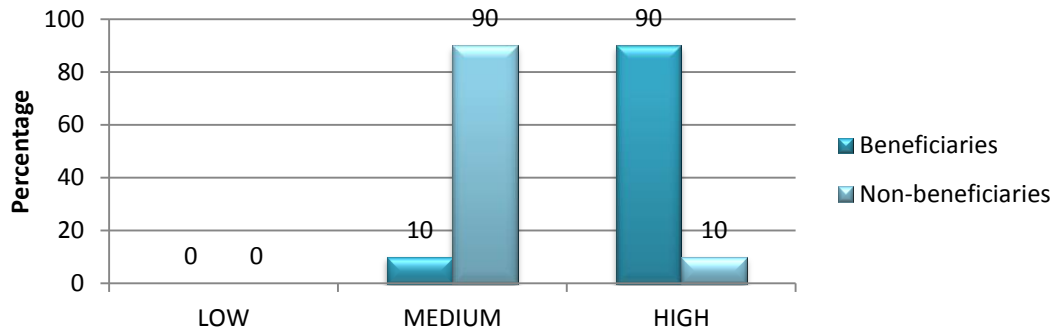


Fig 21: Distribution of respondents according to their Leadership

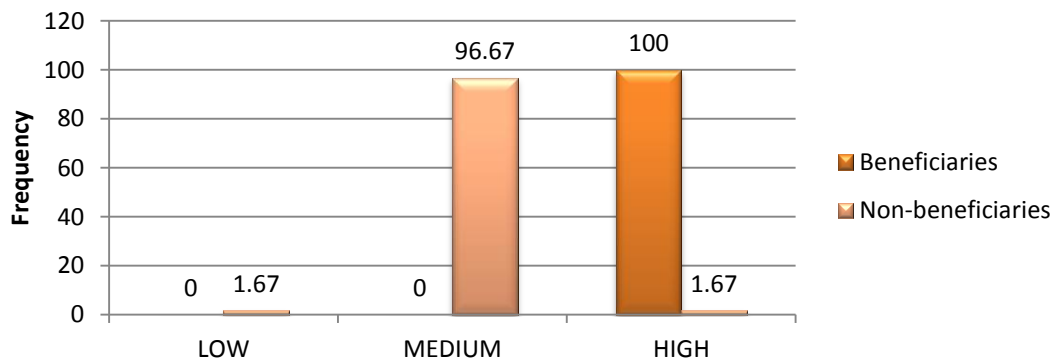
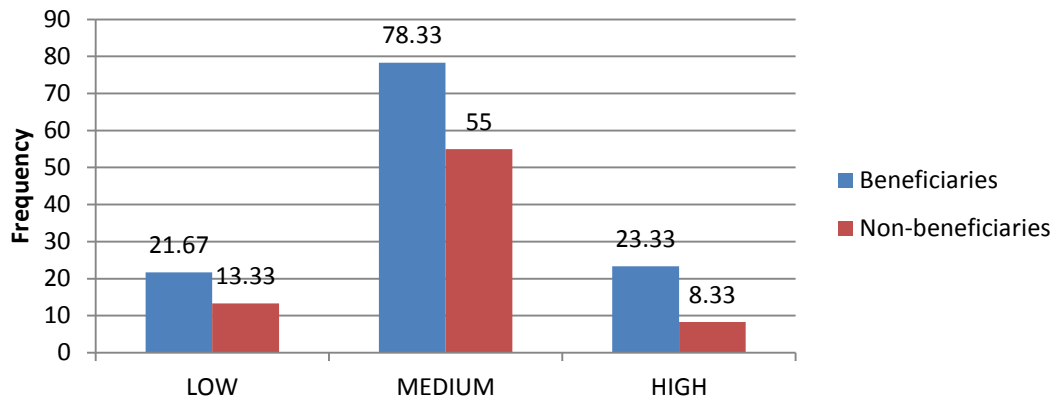


Fig 22: Distribution of the respondents according to the overall impact of the Self Help Groups



4.3 Relation Analysis

4.3.1. Correlation Analysis

The coefficient of correlation was worked out to know the relationship of independent variables with the impact of self-help groups on the beneficiaries. The significance of calculated value of “r” was tested against the table value of “r” at (n-2) degree of freedom. The relationship of the calculated value of r was greater than table r at 0.01 or 0.05 level of probability.

It can be observed from Table 7 that variables like annual income, training, sources of motivation, mass media exposure, extension contact, social participation and information seeking behavior was found to have a positive and significant relationship with impact of self-help groups on their beneficiaries, which means that an increase in variable value results in an increase in the impact of self-help group on their beneficiaries, while variables like age, education, marital status and occupation had a positive and non-significant correlation with impact of self-help groups on their beneficiaries.

Variables like family type and family size had a negative and non-significant correlation with impact of self-help groups on their beneficiaries which means that with increase and decrease in value of the variables results to non-significant change in the impact of self-help groups on their beneficiaries, while variable category showed no correlation with impact of self-help groups on their beneficiaries, which means that neither an increase nor decrease in the value will have an effect on the impact on the beneficiaries.

Table 7: Relationship of independent variables of beneficiaries with Impact of Self Help Groups.

(n=120)

Sl.No	Independent variables	Impact of Self Help Groups
1.	Age	0.089935NS
2.	Education	0.141338NS
3.	Marital Status	0.21661NS
4.	Family Type	-0.18535NS
5.	Family Size	-0.188535NS
6.	Category	0
7.	Occupation	0.034128NS
8.	Annual Income	0.294366**
9.	Training	0.735088**
10.	Sources of Motivation	0.842386**

11.	Mass Media Exposure	0.48441**
12.	Extension Contact	0.841135**
13.	Social Participation	0.390943**
14.	Information Seeking Behaviour	0.842923**

* Significant at 0.05 level of probability ** Significant at 0.01 level of probability.

NS = Non significant

4.3.2. Multiple regression analysis

Multiple regression analysis was carried out for determining the contribution of independent variables with impact of Self Help Groups on their beneficiaries and the data, thus obtained, have been furnished in Table 8.

Multiple regression analysis was carried out for determining the contributions of independent variables with impact of self-help group of beneficiaries and the data, thus obtained, have been furnished in Table 8. The data presented in the table revealed that the variables viz., category, training, source of motivation, extension contact and information seeking behaviour show a positive and significant relationship with impact of Self Help groups on their beneficiaries co-efficient of determination (R²) of the independent variables was 0.9959. It means that 99.59 per cent of total variation in the impact on beneficiaries can be explained by the fourteen selected independent variables and the major contributors were category, training, and sources of motivation, extension contact and information seeking behaviour. The remaining 0.41 per cent of impact remains unexplained and may be identified by other independent variables. The F value was found to be significant. It could be seen from the table that, the variables viz., category, training, sources of motivation, extension contact and information seeking behaviour had a positive significant relationship at 0.05 level of probability with impact of self-help groups on beneficiaries, while age, marital status, occupation and social participation had a positive non-significant relationship with impact of self-help groups on their beneficiaries. Variables like education, family type, family size, annual income and mass media exposure had a negative and non-significant relationship with impact on impact of self-help groups on their beneficiaries.

Table 8: Multiple regression analysis between profile of Self Help Group Beneficiaries and Impact.

Sl. No	Independent variables	Bi	t-stat
1.	Age	0.0827	0.5504
2.	Education	-0.0595	-0.05815
3.	Marital Status	0.065889	0.0238
4.	Family Type	-8.9846	-1.2650
5.	Family Size	-0.54038	-1.0474
6.	Category	151.41	7.5546**
7.	Occupation	0.7781	0.5707
8.	Annual Income	-8.4E-06	-0.12327**
9.	Training	2.379273	2.2970**
10.	Sources of Motivation	3.5871	2.0388**
11.	Mass Media Exposure	-0.26818	-0.4972
12.	Extension Contact	1.0790	2.3818*
13.	Social Participation	0.3436	0.7033**
14.	Information Seeking Behaviour	0.7149	3.1729**

$R^2 = 0.992$ F value = 938.35

*Significant at 0.05 level of probability ** Significant at 0.01 level of probability.

NS= non-significant.

4.3.3 Comparative Analysis

Test of significance of difference between two mean was carried out. Thus, Z test was used due to large sample size to compare the impact of Self Help Groups with regard to socio economic conditions of beneficiaries and non-beneficiaries.

The Z Value of difference between the mean of two samples (21.65014) was found to be highly significant at one percent level of probability. Hence, there was significant difference amongst impact mean score of both types of respondents

Table 9: Difference in impact means score of beneficiaries and non-beneficiaries**(n=120)**

Items	Beneficiaries	Non-beneficiaries
1. Number of respondents	60	60
2. Mean of impact scores	219.55	152.15
3. Variance	125.0653	456.4347
Z value	21.65014**	

4.4 Problems faced by Self Help Group beneficiaries and their suggestions to overcome them.

The nature and extent of problems faced by members of Self Help is enumerated in Table 9. The problems like difficulty in managing time to spare for SHG activities from everyday household activities and daily regular routine, Absence of members in group meetings, irregular payment of monthly contribution and untimely repayment of loan by group members, difficulty in availing loans from bank, delay in supply of raw materials (seeds, manure, etc.) and non-continuance of SGSY scheme were expressed by members

The data in Table 10 vividly presents the distribution regarding suggestions invited by Self Help Group Beneficiaries. It was noticed that cent per cent of beneficiaries suggested that monthly contributions to the group fund should be increased, followed by equal 80.00 percent of beneficiaries suggested increase of fines for absentees and irregular members and Conduct meetings on appropriate day and when every member is free, followed by 75.00 percent of the beneficiaries suggested that raw materials like seeds, manures, fertilizers, and other raw inputs should be supplied timely and 70.00 per cent suggested that the SGSY scheme should continue and also other credit schemes present to be implanted in order to avail loan required.

Table 10: Distribution of the Self Help Group beneficiaries on the basis of their problems faced (n=60)

Sl.No	Problems	Freq.	%	Rank
1	Difficulty in managing time to spare for SHG activities from everyday household activities and daily regular routine.	54	90	I
2	Absence of members in group meetings	48	80	II
3	Irregular payment of monthly contribution and untimely repayment of loan by group members.	48	80	II
4	Difficulty in availing loans from bank	45	75	III
5	Delay in supply of raw materials (seeds, manure, etc.)	42	70	IV
6	Non continuance of SGSY scheme	36	60	V

Table 11: Distribution of Self Help Group beneficiaries based on suggestions to overcome the Problems faced (n=60)

Sl.No	Suggestions	Freq.	%	Rank
1.	Increase monthly contributions	60	100	I
2.	Increase fine for absentees and irregular member	51	80	II
3.	Conduct meetings on appropriate time and day when every member is free.	48	80	III
4.	Timely and regular supply of raw input materials (seeds, manure, fertilizers, etc.)	42	75	IV
5.	SGSY scheme to continue and other credit schemes if present to be implemented.	36	70	V

Fig 23: Distribution of Self Help Group beneficiaries on the basis of problems faced

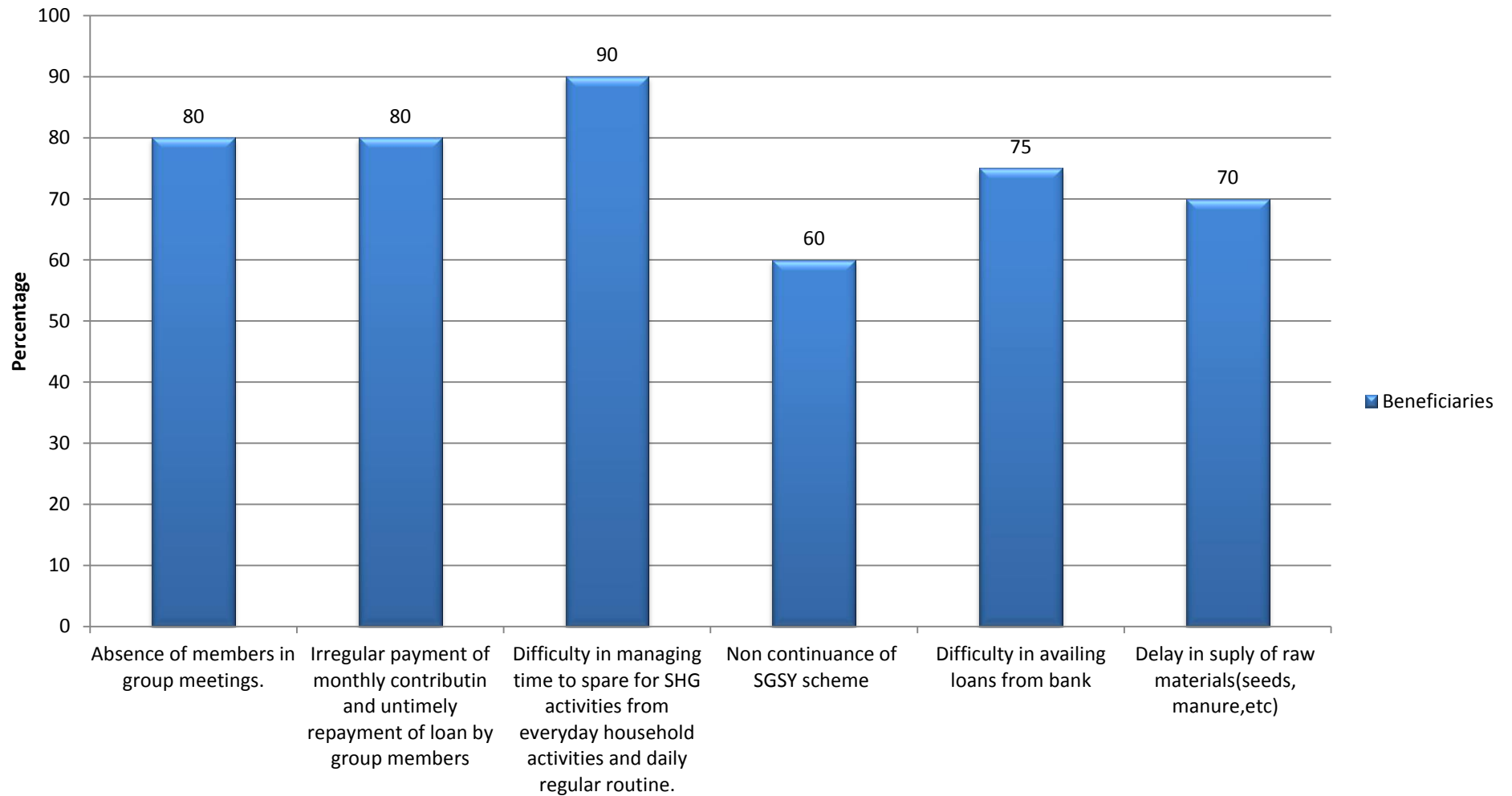
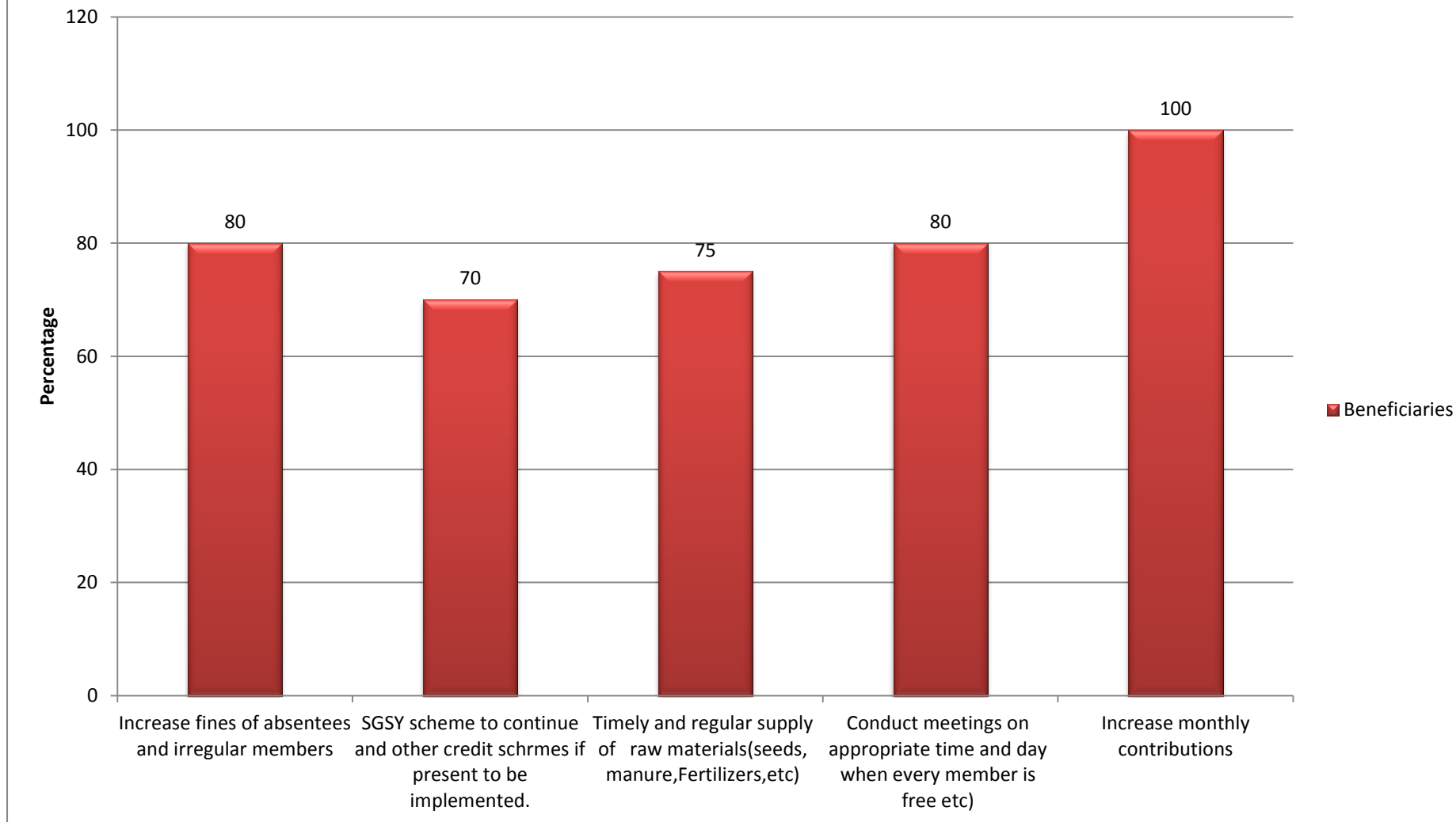


Fig 24: Distribution of Self HELp Group Beneficiaries based on their suggestions to overcome the problems faced.





Discussion

CHAPTER -V

DISCUSSION

The study was conducted with a broad view to study Impact of Self Help Groups On their Beneficiaries. The chapter deals with the discussion of results in the light of investigation presentation under the following heads.

- 5.1 Profile of Self Help Group beneficiaries.
- 5.2 Impact of Self Help Groups on the beneficiaries.
- 5.3 Relationship between profiles of SHG beneficiaries with the Impact.
- 5.4 Problems faced by Self Help Group beneficiaries and their suggestions to overcome them.

5.2.1 Profile

5.1.1 Age

It is evident from Table 4 that most of the beneficiaries (68.33percent) and non-beneficiaries (71.67 percent) were from middle age group followed by 16.67 percent beneficiaries from old age group and 15.00 percent from young age group. As far as non-beneficiaries are concerned 16.67 percent were found from young age group and 11.67 percent were from old age group.

Age of the beneficiaries is an important factor in deciding the impact of Self Help Groups on beneficiaries. Medium age more energetic, dynamic having more risk bearing capacity. This might be the reason that beneficiaries and non-beneficiaries mostly found medium age category.

This finding was more or less in conformity with the findings reported by Kale (2012).

5.1.2 Education

In regards to education of the respondents, it is clear from Table 4 that majority of the beneficiaries (28.33 percent) and of the non-beneficiaries (25.00 per cent) were educated upto middle School. As for beneficiaries, 23.33 per cent were educated upto high school, followed by 21.67 percent were educated upto primary school, followed by 13.33 per cent graduates, followed by 8.33 percent who were illiterate and 5.00 per cent who could read and write. As for the non-beneficiaries, 16.67 per cent were educated upto primary level, followed by equal 15.00 per cent who were educated upto high school level and who can read and write, followed by

13.33 per cent who can read only, followed by 10.00 per cent illiterates and 5.00 per cent educated upto a graduate level.

Generally, the villages are having the educational facility upto primary and high School level and for getting higher studies one has to go to cities which give rise to different problems. This clearly indicates that the large proportion of the Self Help group beneficiaries and non-beneficiaries had education upto middle and high school level category.

5.1.3 Marital Status

It is evident from Table 4, that 81.67 per cent of the beneficiaries and 73.33 per cent of non-beneficiaries were married, followed by 10 per cent beneficiaries and 26.67 per cent non-beneficiaries were unmarried. As for the beneficiaries, 3.33 per cent were widowers followed by 5 percent widows

This could be attributed to the fact low education level and unemployment which leads to early marriages, as a way out for having another bread earner when son-in law joins the family , or/and a member less to feed when the son moves out to join his wife's family.

This finding was more or less in conformity, Lalitha and Prasad (2011) and Sharma and Kumar (2015).

5.1.4 Family Size

It is seen from Table 4 that 78.33per cent of the beneficiary and 85.00 per cent of the non-beneficiary had a medium family size. While, 13.33 per cent of the beneficiary and 11.67 per cent non- beneficiary had a large family size, followed by 8.33 per cent and 3.33 per cent had small family size for beneficiary and non-beneficiary respectively..

The lack of awareness about family planning, population explosion and belief in taboo of larger family more the bread earning members resulted in a medium and large family size in majority of the respondents.

The finding is more or less in conformity with the findings of Daulagupu (2004) and Boruah (2009).

5.1.5 Type of Family

The data in Table 4 shows that 85 per cent of the beneficiaries and 96.67 per cent of non-beneficiaries had a nuclear family type followed by 15 per cent beneficiaries and a negligible 3.33 per cent of the non-beneficiaries had a joint family type.

Meghalaya being a matrilineal society, it is only the youngest daughter or "Ka Khadduh" who is eligible to inherit the ancestral property all siblings except the youngest daughter stays at the mothers home after marriage . This clearly indicates the reason why majority of the of the beneficiaries and non-beneficiaries are having a nuclear family type.

The findings of the study is more or less in conformity with the findings of Lalitha, K and Prasad, G (2011) and Chauhan, N.M *et.al* (2015).

5.1.6 Category

It is evident from table 4 that 100 per cent of the beneficiaries and the non-beneficiaries are belonging to the lower caste category (ST/SC).

This is attributed to the fact that East Khasi Hills district belongs to the Khasi tribal Community. Hence, majority of the beneficiaries and non-beneficiaries belongs to the lower caste, particularly the Scheduled Tribe.

This finding is supported by Rajput, A.M and Saxena, K.K (2002)

5.1.7 Occupation

It is noticed from Table 4 that majority 28.33 per cent each of the beneficiaries and non-beneficiaries are engaged in cultivation. As for beneficiaries, each 23.33 per cent are equally engaged in independent profession and Labour, followed by 21.67 per cent engaged in business and a negligible (3.33 per cent) are engaged in service. As far as non-beneficiaries are concerned, 26.67 per cent are engaged in labour, 25 percent in business, 13.33 per cent were engaged in independent profession and 6.67 per cent engaged in service.

The main occupation of the people in East Khasi Hills is agriculture, although a few small scale and medium industries have recently come up. Hence, it attributes to the result that majority of the beneficiaries and non-beneficiaries are engaged in cultivation.

There was no available research found to support this finding.

5.1.8 Social Participation

It is observed from Table 4 that majority (66.67 per cent) of the beneficiaries and 71.67 per cent of the non-beneficiaries had medium social-participation, while 25 per cent of the beneficiaries had high social participation followed by 8.33 per cent who had low social participation. In regards to non-beneficiaries, 16.67 per cent had low social participation followed by high social participation of 11.67 per cent.

Self Help Group beneficiaries and non-beneficiaries were busy in their home management, child care, and farming activities and have little time for different social organizations. They participate only when it is important on the basis of their interest or when they face problems. Therefore, most of the SHGs beneficiaries and non-beneficiaries were noticed to be from medium social participation category.

This finding was supported by Kantilal, T.S *et.al.* (2008)

5.1.9 Annual income

It is observed from Table 4 that 60.00 per cent of beneficiaries and 66.67 per cent of the non-beneficiaries fall under medium annual income category, followed by 21.67 per cent of the beneficiaries and 20.00 per cent of non-beneficiaries under low annual income category, and 18.33 per cent of the beneficiaries and 13.33 per cent non-beneficiaries fall under a high annual income category.

Such findings are due to the fact that all of the SHG beneficiaries were belonging to Below Poverty Line. The beneficiaries having comparatively more annual income tend to participate actively in income generating activity. This may be probable reason behind most of the beneficiaries belonged to medium category of annual income.

This finding is more or less consistent with the findings of Kale. G.M. (2012), Dash, M.K (2013).

5.1.10 Training

From the data in Table 4, it can be revealed that majority (98.33 per cent) of the beneficiaries had been exposed to more than four training programs while a negligible 1.67 per cent had three training exposure. While as for non-beneficiaries, a 60.00 per cent, 23 .33 per cent, 10.00 per cent, and 6.67 per cent who were exposed to no training, more than 4 trainings, two trainings and three trainings respectively.

This is attributed by the reason that Self Help Groups beneficiaries are more enthusiastic and have more access training programmes in order to develop skills and knowledge regarding the various income generating activities than non-beneficiaries. Hence, majority of the beneficiaries have attended more than 4 trainings.

This finding is supported by Ashokan *et.al* (2008) while the findings of Patil, V.G *et.al* (2002) and Thakur, A (2010) were opposite.

5.1.11 Sources of Motivation

From the data in Table 4, it is observed that majority of the beneficiaries (90.00 per cent) were motivated by to improve standard of living followed by 86.68 per cent who stated that to avail loan as the source of motivation, followed by 75.00 per cent to supplement family income, followed by 68.47 to avail raw materials and inputs like seeds and fertilizers, etc., followed by 60.00 per cent who stated that exposure to trainings as the source of motivation and 53.34 per cent who stated that the source of motivation was to gainfully employ personal spare time. The Z value of difference between the mean of two samples cannot be found as the data for sources of motivation for joining self-help groups was not applicable to non-beneficiaries.

5.1.12 Extension Contact

The data from Table 4 indicates that majority (90.00 percent) of the beneficiaries and 88.33 percent of the non-beneficiaries were found in medium level of extension contact and 10.00 percent per cent of beneficiaries and 6.67 percent of the non-beneficiaries had low extension contact. This is followed by a 0.00 percent and 5.00 percent of the beneficiaries and non-beneficiaries respectively found in low level of extension contact.

More than three fourth of the beneficiaries and non-beneficiaries had medium to low extension contact. The reason may be that for getting information regarding different schemes and agricultural information, they may be contacting the extension workers less frequently and only when problem arises.

Findings are contradictory to the findings of Rewani, S.K (2014).

5.1.13 Mass Media Exposure

Table 4 indicated that majority (75.00 per cent) of the beneficiaries and 50.00 per cent non-beneficiaries had medium of mass media exposure. While, 16.67 per cent beneficiaries had high mass media exposure followed by 8.33 per cent beneficiaries had a low mass media exposure. As for non-beneficiaries, 36.67 per cent had a low mass media exposure followed by 13.33 per cent who had high mass media exposure.

Three fourths of the beneficiaries and two fourths of the non-beneficiaries had medium level of mass-media exposure. This is due to the reason that they use the mass media as a source of information only when needed or when they face problem. Another reason is the lack of enough information on mass media like magazines and newspapers relating to agriculture. Hence, majority had medium Mass media exposure.

Findings are contradictory to the findings of Rewani, S.K (2014).

5.1.14 Information Seeking Behaviour

It is observed that majority from Table 4 that majority 76.67 per cent and 85.00 per cent of the beneficiaries and non-beneficiaries respectively exhibited medium information seeking behaviour, while, 15.00 per cent and 11.67 per cent beneficiaries and non-beneficiaries respectively showed high level of information seeking behavior followed by 8.33 per cent and 3.33 per cent of low level information seeking behavior by beneficiaries and non-beneficiary respectively..

. It may be interpreted that the general nature of self-help groups were reticent and uncommunicative, due to shyness. Later, they started to developing confidence and determination to come out of their shell, liberally could communicate government/private officials to get information, keeping their reserved nature at bay.

Similar findings were also noted by Ashokan, M (2008).

5.2.2 Impact Of Self Help Groups On their Beneficiaries

The cursory look at Table 9 shows that medium overall impact was on the majority of the beneficiaries (78.33 per cent) followed by high overall impact (23.33 per cent) and low overall impact (21.67 per cent) for beneficiaries. As for non-beneficiaries, medium overall impact (55.00 per cent) was followed by low overall impact (13.33 per cent) and high overall impact of self-help groups (8.33 per cent).

The Z value of difference between the mean of two samples was found highly significant at one per cent level of probability.

The findings may be attributed by reasons like the lack of commitment and focus to the group and its activities. Hence there may be a medium impact of Self Help Groups on the majority of the beneficiaries.

The findings of the study are more or less in conformity with the findings of Kale, M.G (2012).

5.2.2.1 Change in Decision Making

The data in Table 5 revealed that there was a majority (55.00 per cent) of the beneficiaries and 60.00 per cent non-beneficiaries had a medium decision making. While 45.00 per cent of beneficiaries had a high decision making and none of the beneficiaries showed low decision making. As for the non-beneficiaries, 25.00 per cent and 15.00 per cent had low decision making and high decision making respectively. The Z value of difference between the mean of two samples was found highly significant (8.21) at one per cent level of probability

Self Help Group beneficiaries are more aware of issues and participate more in decision making process in the group and in the family, thus demonstrating a medium decision making level and a higher percentage in high decision making level

Similar findings quoted by Ritu Jain and Khishwala, R.K. (2004) and Amutha, D (2011)

5.2.2.2 Change in Self-Confidence

Table 5 revealed that majority (78.34 per cent) of the beneficiaries had high self-confidence and 76.67 per cent of non-beneficiaries had medium self-confidence, followed by 21.67 per cent of beneficiaries having medium self-confidence and 21.67 per cent non-beneficiaries having high self-confidence, and 1.67 per cent non-beneficiaries who had low self-confidence The Z value of difference between the mean of two samples was found highly significant (10.91) at one per cent level of probability.

Beneficiaries' involvement in self-help group activities, trainings, communication, better and improved economic and social status, increase knowledge and awareness may have contributed to the majority of the beneficiaries having high self confidence level.

The findings is supported by Asghari, F (2012), Sangeetha, V *et.al* (2012), Islam, M. *et.al* (2014) and Mha Chio Mozhui and Papiya Dutta (2014).

5.2.2.3 Change in Risk Preference

Table 5, revealed that majority (85.00 per cent) of the beneficiaries exhibited high risk preference, and majority (88.33 per cent) of non-beneficiaries exhibited medium risk preference, followed by 15.00 per cent beneficiaries exhibited medium risk preference and 11.67 per cent non-beneficiaries exhibited high risk preference. Low risk preference was not observed amongst the beneficiaries and non-beneficiaries. The Z value of difference between the mean of two samples was found highly significant (11.60) at one per cent level of probability.

Self Help Group beneficiaries are involved with income generating activities that mostly are related to agriculture and having high risk. It is an essentiality that daring and courage are the two qualities one has to possess, while entering into any sort of business. Hence, majority of beneficiaries had high risk preference.

The finding is supported by Ashokan, M (2008).

5.2.2.4 Change in Achievement Motivation

From the data in Table 5, it is observed that majority (70.00 per cent) of the beneficiaries exhibited medium achievement motivation, and cent per cent of non-beneficiaries exhibited medium achievement motivation, followed by 30.00 per cent beneficiaries exhibited high achievement motivation. Neither respondent had low achievement motivation. The Z value of difference between the mean of two samples was found highly significant (17.47) at one per cent level of probability

Based on the inner urge, one will be interested to increase the income and profit from the enterprises they run. Every individual once aware of things in their social milieu, automatically their motivation level would rise, due to increasing interest to fulfill the needs like desire for recognition, security, food, wealth, etc. Hence the achievement motivation of the beneficiaries was medium and high level.

The finding is more or less in conformity with the findings of Ashokan, M (2008).

5.2.2.5 Change in Economic Motivation

From the data in Table 5, it is observed that majority (90.00 per cent) of the beneficiaries exhibited high economic motivation, while majority (90.00 per cent) of non-beneficiaries exhibited medium economic motivation, followed by 10.00 per cent beneficiaries exhibited medium economic motivation and 10.00 per cent non-beneficiaries exhibited high economic motivation. Low economic motivation was not

observed amongst the beneficiaries and non-beneficiaries. The Z value of difference between the mean of two samples was found highly significant (16.12) at one per cent level of probability.

One of the many reasons beneficiaries joined SHGs was supplement family income and to improve standard of living. Hence, majority of the beneficiaries had high economic motivation.

Findings of the study are in conformity with the findings of Ashokan *et.al* (2008).

5.2.2.6 Change in Leadership

From the data in Table 5, it is observed that cent per cent (100.00 per cent) of the beneficiaries had high level of leadership ability. As for the non-beneficiaries, majority (96.67 per cent) of non-beneficiaries had medium leadership ability; followed by each 1.67 per cent had low and high level of leadership ability. The Z value of difference between the mean of two samples was found highly significant (17.47) at one per cent level of probability.

This finding is attributed to the reason that the beneficiaries take turns to take responsibility as president, secretary, treasurer, etc. Due to the trainings and improved communication and decision making they are able to voice opinions and involve in matters of the social issues and often are also tempted to take responsibility to participate in problem solving and conflict resolutions.

5.3 Relational Analysis.

5.4 Relationship between profiles of SHG beneficiaries with the Impact

5.4.1 Correlation Analysis

The coefficient of correlation was worked out to know the relationship of independent variables with the impact of self-help groups on the beneficiaries. The significance of calculated value of “r” was tested against the table value of “r” at (n-2) degree of freedom. The relationship of the calculated value of r was greater than table r at 0.01 or 0.05 level of probability.

It can be observed from Table 7 that variables like annual income, training, sources of motivation, mass media exposure, extension contact, social participation and information seeking behavior was found to have a positive and

significant relationship with impact of self-help groups on their beneficiaries, which means that an increase in variable value results in an increase in the impact of self-help group on their beneficiaries, while variables like age, education, marital status and occupation had a positive and non-significant correlation with impact of self-help groups on their beneficiaries.

Variables like family type and family size had a negative and non-significant correlation with impact of self-help groups on their beneficiaries which means that with increase and decrease in value of the variables results to non-significant change in the impact of self-help groups on their beneficiaries, while variable category showed no correlation with impact of self-help groups on their beneficiaries, which means that neither an increase nor decrease in the value will have an effect on the impact on the beneficiaries.

The findings are supported by Ahire (2000) and Kale, M.G (2012), Chinmayi, V *et.al* (2015).

5.4.2 Multiple Regression analysis

Multiple regression analysis was carried out for determining the contribution of independent variables with impact of Self Help Groups on their beneficiaries and the data, thus obtained, have been furnished in Table 8.

Multiple regression analysis was carries out for determining the contributions of independent variables with impact of self-help group of beneficiaries and the data, thus obtained, have been furnished in Table 8. Multiple regression analysis was carried out for determining the contribution of independent variables with impact of Self Help Groups on their beneficiaries and the data, thus obtained, have been furnished in Table 8.

Multiple regression analysis was carries out for determining the contributions of independent variables with impact of self-help group of beneficiaries and the data, thus obtained, have been furnished in Table 8. The data presented in the table revealed that the variables viz., category, training, source of motivation, extension contact and information seeking behaviour show a positive and significant relationship with impact of Self Help groups on their beneficiaries co-efficient of determination (R^2) of the independent variables was 0.9959. It means that 99.59 per cent of total variation in the impact on beneficiaries can be explained by the fourteen selected independent variables and the major contributors were category, training, and

sources of motivation, extension contact and information seeking behaviour. The remaining 0.41 per cent of impact remains unexplained and may be identified by other independent variables. The F value was found to be significant. It could be seen from the table that, the variables viz., category, training, sources of motivation, extension contact and information seeking behaviour had a positive significant relationship at 0.05 level of probability with impact of self-help groups on beneficiaries, while age, marital status, occupation and social participation had a positive non-significant relationship with impact of self-help groups on their beneficiaries. Variables like education, family type, family size, annual income and mass media exposure had a negative and non-significant relationship with impact on impact of self-help groups on their beneficiaries.

5.4.3 Comparative analysis

Test of significance of difference between two mean was carried out. Thus, Z test was used due to large sample size to compare the impact of Self Help Groups with regard to socio economic conditions of beneficiaries and non-beneficiaries.

The Z Value of difference between the mean of two samples (21.65014) was found to be highly significant at one percent level of probability. Hence, there was significant difference amongst impact means score of both types of respondents

5.5 Problems faced by Self Help group beneficiaries and their suggestions to overcome them

The nature and extent of problems faced by members of Self Help is enumerated in Table 9. The problems like difficulty in managing time to spare for SHG activities from everyday household activities and daily regular routine, Absence of members in group meetings, irregular payment of monthly contribution and untimely repayment of loan by group members, difficulty in availing loans from bank, delay in supply of raw materials (seeds, manure, etc.) and non-continuance of SGSY scheme were expressed by members

The data in Table 10 vividly presents the distribution regarding suggestions invited by Self Help Group Beneficiaries. It was noticed that cent per cent of beneficiaries suggested that monthly contributions to the group fund should be increased, followed by equal 80.00 percent of beneficiaries suggested increase of

fines for absentees and irregular members and Conduct meetings on appropriate day and when every member is free, followed by 75.00 percent of the beneficiaries suggested that raw materials like seeds, manures, fertilizers, and other raw inputs should be supplied timely and 70.00 per cent suggested that the SGSY scheme should continue and also other credit schemes present to be implanted in order to avail loan required.



Summary and Conclusion



CHAPTER -VI

SUMMARY AND CONCLUSIONS

Self-help groups have emerged as popular method of working with the people. In recent years it is a viable alternative to achieve the objective of rural development and get the rural poor in participation in all rural development programmes. The present investigation on impact analysis of self-help groups on their beneficiaries in Meghalaya has been undertaken with following objectives:-

- 6.1 Profile of Self Help Group beneficiaries
- 6.2 impact of Self Help Groups on its beneficiaries.
- 6.4 Training needs of the pomegranate growers about plant protection measures.
- 6.4 Relationship between profile of the Self Help Group beneficiaries with impact of Self Help Groups.
- 6.5 Problems faced by Self Help Group beneficiaries and invite their suggestions to overcome it.

On the basis of the review of literature having direct and indirect bearing on the problem, conceptual framework was developed for the study and various concepts were operationalized suitably. The methodological procedure consisted of measurement of dependent variable and selected characteristics of the respondents as independent variables, sampling techniques, selection and measurement of variables, tools and techniques of data collection and analysis of data and various statistical measures used to test the hypotheses.

Statistical measures such as frequency, percentage, arithmetic mean, standard deviation, coefficient of correlation and multiple regressions were used. For measuring the selected dependent variable scale was developed and for other independent variables, scales developed by researchers were used.

An interview schedule was developed in accordance with the objectives laid down in the study. The developed schedule was pretested before using it for collecting the data. A purposive and proportionate random sampling technique was used for the study. Meghalaya has eleven districts out of which East Khasi Hills district was purposively selected as similar research has not been carried out in the region and proficiency of the language. This district comprises eight tehsils. Out of these, two tehsil were selected randomly by lottery basis were considered for the study, five villages from each tehsil were purposively selected on the basis of

maximum number of SHGs present. In all total ten villages were selected for the present investigation. Two SHGs that were oldest were selected purposively from each village, thus a total of twenty SHGs were selected purposively for the study. Six SHG beneficiaries from each village i.e., three from each SHG were selected randomly by lottery basis making it a total of sixty beneficiaries, and six non-beneficiaries per village were selected, making a total of sixty non-beneficiaries. Thus a total of 120 respondents were selected for the present investigation.

Summary

6.1 Profile of Respondents

1. In Age most of the beneficiaries (68.33percent) and non-beneficiaries (71.67 percent) were from middle age group followed by 16.67 per cent beneficiaries from old age group and 15.00 per cent from young age group. As far as non-beneficiaries are concerned 16.67 per cent were found from young age group and 11.67 percent were from old age group. Calculated Z value of difference between the mean of two samples was found non-significant at one per cent level of probability
2. In education it was observed that majority of the beneficiaries (28.33 percent) and of the non-beneficiaries (25.00 per cent) were educated upto middle School. As for beneficiaries, 23.33 per cent were educated upto high school, followed by 21.67 percent were educated upto primary school, followed by 13.33 per cent graduates, followed by 8.33 percent who were illiterate and 5.00 per cent who could read and write. As for the non-beneficiaries, 16.67 per cent were educated upto primary level, followed by equal 15.00 per cent who were educated upto high school level and who can read and write, followed by 13.33 per cent who can read only, followed by 10.00 per cent illiterates and 5.00 per cent educated upto a graduate level. Calculated Z value of difference between the mean of two samples was found significant (1.884) at one per cent level of probability.
3. In marital status it was observed that majority 81.67 per cent of the beneficiaries and 73.33 per cent of non-beneficiaries were married, followed by 10 per cent beneficiaries and 26.67 per cent non-beneficiaries were unmarried. As for the beneficiaries, 3.33 per cent were widowers followed by 5 per cent widows. The calculated Z value of difference between the mean of two samples was found highly significant (2.585) at one per cent level of probability.

4. In Family size, it was observed that, a majority 78.33 per cent of the beneficiary and 85.00 per cent of the non-beneficiary had a medium family size. While, 13.33 per cent of the beneficiary and 11.67 per cent non- beneficiary had a large family size, followed by 8.33 per cent and 3.33 per cent had small family size for beneficiary and non-beneficiary respectively. The calculated Z value of difference between the mean of two samples was found highly significant (21.65) at one per cent level of probability
5. In type of family, it was observed that majority (85.00 per cent of the beneficiaries and 96.67 per cent of non-beneficiaries had a nuclear family type followed by 15 per cent beneficiaries and a negligible 3.33 per cent of the non-beneficiaries had a joint family type. The Z value of difference between the mean of two samples was found to be non-significant (-1.035) at one per cent level of probability.
6. In Category, it was founded that cent percent (100%) of the beneficiaries and the non-beneficiaries are belonging to the lower caste category (ST/SC).The Z value of difference between the mean of two samples was found to be non-significant (0) at one per cent level of probability.
7. In occupation, majority 28.33 per cent each of the beneficiaries and non-beneficiaries are engaged in cultivation. As for beneficiaries, each 23.33 per cent are equally engaged in independent profession and Labour, followed by 21.67 per cent engaged in business and a negligible (3.33 per cent) are engaged in service. As far as non-beneficiaries are concerned, 26.67 per cent are engaged in labour, 25.00 per cent in business, 13.33 per cent were engaged in independent profession and 6.67 per cent engaged in service. The Z value of difference between the mean of two samples was found to be non-significant (-0.071) at one per cent level of probability
8. In social participation, majority (66.67 per cent) of the beneficiaries and 71.67 per cent of the non-beneficiaries had medium social-participation, while 25 per cent of the beneficiaries had high social participation followed by 8.33 per cent who had low social participation. In regards to non-beneficiaries, 16.67 per cent had low social participation followed by high social participation of 11.67 per cent. The Z value of difference between the mean of two samples was found significant (4.690) at one per cent level of probability.

9. In annual income, 60.00 per cent of beneficiaries and 66.67 per cent of the non-beneficiaries fall under medium annual income category, followed by 21.67 per cent of the beneficiaries and 20.00 per cent of non-beneficiaries under low annual income category, and 18.33 per cent of the beneficiaries and 13.33 per cent non-beneficiaries fall under a high annual income category. The Z value of difference between the mean of two samples was found significant (5.502) at one per cent level of probability.
10. In regards to training, it was evident that majority 98.33 per cent) of the beneficiaries had been exposed to more than four training programs while a negligible 1.67 per cent had three training exposure. While as for non-beneficiaries, a 60.00 per cent, 23.33 per cent, 10.00 per cent, and 6.67 per cent who were exposed to no training, more than 4 trainings, two trainings and three trainings respectively. The Z value of difference between the mean of two samples was found highly significant (13.144) at one per cent level of probability.
11. In sources of motivation. it was revealed that majority of the beneficiaries (90.00 per cent) were motivated by to improve standard of living followed by 86.68 per cent who stated that to avail loan as the source of motivation, followed by 75.00 per cent to supplement family income, followed by 68.47 to avail raw materials and inputs like seeds and fertilizers, etc., followed by 60.00 per cent who stated that exposure to trainings as the source of motivation and 53.34 per cent who stated that the source of motivation was to gainfully employ personal spare time. The Z value of difference between the mean of two samples cannot be found as the data for sources of motivation for joining self-help groups was not applicable to non-beneficiaries.
12. In extension contact, majority (90.00 per cent) of the beneficiaries and 88.33 per cent of the non-beneficiaries were found in medium of extension contact and 10.00 per cent per cent of beneficiaries and 6.67 per cent of the non-beneficiaries had low extension contact. This is followed by a 0.00 per cent and 5.00 per cent of the beneficiaries and non-beneficiaries respectively found in low extension contact. The Z value of difference between the mean of two samples was found highly significant (24.491) at one per cent level of probability.
13. In mass media exposure, it was observed that majority 75.00 per cent) of the beneficiaries and 50.00 per cent non-beneficiaries had medium of mass media

exposure. While, 16.67 per cent beneficiaries had high mass media exposure followed by 8.33 per cent beneficiaries had a low mass media exposure. As for non-beneficiaries, 36.67 per cent had a low mass media exposure followed by 13.33 per cent who had high mass media exposure. The Z value of difference between the mean of two samples was found significant (3.535) at one per cent level of probability.

14. In information seeking behavior, majority 76.67 per cent and 85.00 per cent of the beneficiaries and non-beneficiaries respectively exhibited medium information seeking behaviour, while, 15.00 per cent and 11.67 per cent beneficiaries and non-beneficiaries respectively showed high information seeking behavior followed by 8.33 per cent and 3.33 per cent of low information seeking behavior by beneficiaries and non-beneficiary respectively. The Z value of difference between the mean of two samples was found highly significant (22.757) at one per cent level of probability.

6.2 Impact of Self Help Groupson their beneficiaries.

1. In regards to decision making and impact of SHGs on beneficiaries, the study revealed that there was a (55.00 per cent) of the beneficiaries and 60.00 per cent non-beneficiaries had a medium decision making. While 45.00 per cent of beneficiaries had a high decision making and none of the beneficiaries showed low decision making. As for the non-beneficiaries, 25.00 per cent and 15.00 per cent had low decision making and high decision making respectively. The Z value of difference between the mean of two samples was found highly significant (8.21) at one per cent level of probability
2. In regards to self-confidence and impact of self-help group, revealed that majority (78.34 per cent) of the beneficiaries had high self-confidence and 76.67 per cent of non-beneficiaries had medium self-confidence, followed by 21.67 per cent of beneficiaries having medium self-confidence and 21.67 per cent non-beneficiaries having high self-confidence, and 1.67 per cent non-beneficiaries who had low self-confidence The Z value of difference between the mean of two samples was found highly significant (10.91) at one per cent level of probability.
3. In regards to risk preference and impact of SHG, revealed that majority (85.00 per cent) of the beneficiaries exhibited high risk preference, and majority (88.33 per cent) of non-beneficiaries exhibited medium risk preference, followed by 15.00 per cent beneficiaries exhibited medium risk preference and 11.67 per cent

non-beneficiaries exhibited high risk preference. Low risk preference was not observed amongst the beneficiaries and non-beneficiaries. The Z value of difference between the mean of two samples was found highly significant (11.60) at one per cent level of probability.

4. Regarding achievement motivation and impact of SHG, it is observed that majority (70.00 per cent) of the beneficiaries exhibited medium achievement motivation, and cent per cent of non-beneficiaries exhibited medium achievement motivation, followed by 30.00 per cent beneficiaries exhibited high achievement motivation. Neither respondent had low achievement motivation. The Z value of difference between the mean of two samples was found highly significant (17.47) at one per cent level of probability
5. Economic motivation and impact of SHG, revealed that majority (90.00 per cent) of the beneficiaries exhibited high economic motivation, while majority (90.00 per cent) of non-beneficiaries exhibited medium economic motivation, followed by 10.00 per cent beneficiaries exhibited medium economic motivation and 10.00 per cent non-beneficiaries exhibited high economic motivation. Low economic motivation was not observed amongst the beneficiaries and non-beneficiaries. The Z value of difference between the mean of two samples was found highly significant (16.12) at one per cent level of probability.
6. In regards to leadership and impact of SHG it is observed that cent per cent (100.00 per cent) of the beneficiaries had high level of leadership ability. As for the non-beneficiaries, majority (96.67 per cent) of non-beneficiaries had medium leadership ability; followed by each 1.67 per cent had low and high level of leadership ability. The Z value of difference between the mean of two sample was found highly significant (17.47) at one per cent level of probability.
7. The Z value of difference between the mean of two samples was found highly significant at one per cent level of probability. Hence, there was significant difference amongst impact components and mean score of both types of respondents in achievement motivation (17.71), followed by leadership (17.471), followed by economic motivation (16.117), followed by risk preference (11.599), followed by self-confidence (10.909) and decision making (8.206).
8. The overall impact of SHG on their beneficiaries revealed that medium overall impact was on the majority of the beneficiaries (78.33 per cent) followed by high overall impact (23.33 per cent) and low overall impact (21.67 per cent) for

beneficiaries. As for non-beneficiaries, medium overall impact (55.00 per cent) was followed by low overall impact (13.33 per cent) and high overall impact of self-help groups (8.33 per cent).

6.3 The relationship of independent variables with the impact of Self Help Groups

1. Age and Impact of Self Help Groups on their beneficiaries had positive and non- significant correlation.
2. Education and Impact of Self Help Groups on their beneficiaries had positive and non- significant correlation.
3. Marital status and Impact of Self Help Groups on their beneficiaries had positive and non- significant correlation.
4. Family type and Impact of Self Help Groups on their beneficiaries had negative and non- significant correlation.
5. Family size and Impact of Self Help Groups on their beneficiaries had negative and non- significant correlation.
6. Category and Impact of Self Help Groups on their beneficiaries had no correlation.
7. Occupation Impact of Self Help Groups on their beneficiaries had positive and non- significant correlation.
8. Annual income and Impact of Self Help Groups on their beneficiaries had positive and significant correlation.
9. Training and Impact of Self Help Groups on their beneficiaries had positive and significant correlation.
10. Sources of motivation Impact of Self Help Groups on their beneficiaries had positive and significant correlation.
11. Mass media Exposure and Impact of Self Help Groups on their beneficiaries had positive and significant correlation.
12. Extension Contact and Impact of Self Help Groups on their beneficiaries had positive and significant correlation.
13. Social participation and Impact of Self Help Groups on their beneficiaries had positive and significant correlation.
14. Information seeking behaviour and Impact of Self Help Groups on their beneficiaries had positive and significant correlation.

It can be observed that variables like annual income , training, sources of motivation , mass media exposure , extension contact, social participation and information seeking behaviour was found to have a positive and significant relationship with impact of self-help groups on their beneficiaries.

Variables like age , education, marital status and occupation had a positive and non-significant with impact of self-help groups on their beneficiaries. While, variables family type and family size had a negative and non-significant correlation with pmpact of self-help groups on their beneficiaries while

6.4 Multiple regression analysis

Multiple regression analysis was carries out for determining the contributions of independent variables with impact of Self Help Group of beneficiaries. The study revealed that the variables viz., category, training, source of motivation, extension contact and information seeking behaviour show a positive and significant relationship with impact of self-help groups on their beneficiaries, while the variables viz., category, training, sources of motivation, extension contact and information seeking behaviour had a positive significant relationship at 0.05 level of probability with impact of self-help groups on beneficiaries, while age, marital status, occupation and social participation had a positive non-significant relationship with impact of self-help groups on their beneficiaries. Variables like education, family type, family size, annual income and mass media exposure had a negative and non-significant relationship with impact on impact of self-help groups on their beneficiaries.

6.2 Comparative analysis

The Z Value of difference between the mean of two samples (21.65014) was found to be highly significant at one per cent level of probability. Hence, there was significant difference amongst impact means score of both types of respondents

6.3 Problems faced by the beneficiaries and their suggestion to overcome them.

The problems like difficulty in managing time to spare for SHG activities from everyday household activities and daily regular routine, absence of members in group meetings, irregular payment of monthly contribution and untimely repayment of loan by group members, difficulty in availing loans from bank, delay in supply of raw materials (seeds, manure, etc.) and non-continuance of SGSY scheme

were expressed by members. It was noticed that cent per cent of beneficiaries suggested that monthly contributions to the group fund should be increased, followed by equal 80.00 per cent of beneficiaries suggested increased of fines for absentees and irregular members and Conduct meetings on appropriate day and when every member is free, followed by 75.00 per cent of the beneficiaries suggested that raw materials like seeds, manures, fertilizers, and other raw inputs should be supplied timely and 70.00 per cent suggested that the SGSY scheme should continue and also other credit schemes present to be implanted in order to avail loan required.

Conclusions

This study provides us profile of beneficiaries of Self-help groups. They were from middle age category, majority of the beneficiaries were educated upto middle school, majority were in the married category, family size of the majority of the beneficiaries was found to be medium, while family type was nuclear by the majority, cent percent beneficiaries are belonging to lower caste (scheduled tribe) category majority of the beneficiaries were engaged in cultivation.

Majority of the beneficiaries belonged to medium category of social participation, annual income, extension contact, mass media exposure, and information seeking behaviour. Almost all of the beneficiaries attended more than four trainings, and the majority of the beneficiaries expressed that the reason to improve the standard of living was the main source of motivation for joining Self-help groups. Majority of the beneficiaries belonged to medium overall impact category.

Independent variables viz., category, annual income, extension contact, social participation, and information seeking behavior show a significant relationship with impact of Self Help groups on their beneficiaries, while annual income and extension contact had a negative and significant impact on impact of Self Help Groups on their beneficiaries and there was a highly significant difference between the impact means amongst both types of respondents..



Implications

IMPLICATIONS

The result of present investigation will help the planners, trainers of Government and non-government developmental organizations, organizations, extension organizations. Though, the present study was confined to two tehsils of East Khasi Hills District, its findings will be applicable to the areas where similar situations are prevailing. The results of the present investigation will help to organize and implement effective strategies based on suitable approach like participatory approach for emancipation of the rural people. The implication emerged out from present investigation “Impact analysis of self-help groups on their beneficiaries in Meghalaya” are listed below.

1. The findings of the study revealed that impact of self-help groups on their beneficiaries was to the extent of medium. It is therefore suggested to organize group discussions, tours, trainings of income generating activities that have market ,workshops, etc., to motivate the beneficiaries actively in SHG so that there will be an increase in the impact of SHG on the beneficiaries.
2. The study revealed majority had medium social participation, extension contact, mass media exposure and information seeking behaviour. Hence suggestions to organize meetings, trainings, workshops, tours, field visits, publish newspapers and magazines having success stories and agriculture technology related information and make such publications easily available to them in order to increase their social participation, extension contact, mass media exposure and information seeking behaviour.
3. As regards to the relationship between dependent and independent variables, annual income, mass media exposure, extension contact, social participation, information seeking behaviour were found to have significant relationship with impact of self-help groups on their beneficiaries. Hence, suggestions to create a suitable social environment to motivate the beneficiaries to participate actively in the different SHG activities.
4. The value of regression indicated that 99.59 percent variation in impact of SHG was explained by the selected fourteen independent variables. This implies that future researchers should try and identify the other factors

responsible for deciding the impact of self-help groups on their beneficiaries.

5. The open ended questions to problems faced by the self-help group beneficiaries revealed that one of the problems faced was the non-continuance of the SGSY scheme. Hence, it is suggested that extension workers, organize workshops, lectures, trainings regarding how to utilize the initial loan given to the groups, and how to get increment from it, auditing, record keeping, etc. Also, it is recommended that regular group supervision should be carried out by the government and extension workers to make sure groups are functioning well, and motivate them to participate in the income generating activities.

Suggestions for future research:

In the light of the findings of the study, the following suggestions are made for future research:

1. The study was carried out under certain limitations of time and resources available with researcher, covering only two tehsils in one district of Meghalaya. It is true that a finding of single study is not adequate to make any generalized conclusion. Therefore, it is necessary to replicate the same study in other districts of the State.
2. Similar type of studies may be conducted with the variables that have not been included in this study.
3. Also, at the end of the survey, it was observed that, a number of the self-help groups were dissolved and others were on the verge of getting dissolved. Hence, future research to find out why the SHGs are dissolving should be carried out in the district so that improvements can be made to increase the number of SHGs and keep the existing ones from getting dissolved.
6. The value of regression indicated that 99.59 percent variation in impact of SHG was explained by the selected fourteen independent variables. This implies that future researchers should try and identify the other factors responsible for deciding the impact of self-help groups on their beneficiaries.

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Appendix

DEPARTMENT OF EXTENSION EDUCATION
VASANTRAO NAIK MARATHWADA KRISHI VIDYAPEETH, PARBHANI

INTERVIEW SCHEDULE

Research Topic : **IMPACT OF SELF-HELP GROUPS ON THEIR BENEFICIAIRIES IN MEGHALAYA**

Name of Researcher : **MissLadeiphiKharsati**

Name of Research Guide : **Dr. P.R.Deshmukh**
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PART-A

(General Information)

1. **Name of beneficiary/non-beneficiary** :-----
2. **Name of Self help group** :-----
Village: -----**Block:** -----**District:** -----

PART –B

(Independent Variables)

3. **Age** : ----- years
4. **Education** :
 - a) Illiterate
 - b) Can read only
 - c) Can read and write
 - d) Primary education
 - e) Middle
 - f) High School
 - g) Graduate
5. **Marital status** :
 - a) Unmarried
 - b) Married
 - c) Divorce
 - d) Widower
 - e) Widow

- 6. Size of Family** : a) Men :----- Nos
b) Women : ----- Nos
c) Boys : -----Nos
d)Girls :-----Nos
Total members : -----Nos
- 7. Type of family** : a) Joint
b) Nuclear
- 8. Category** : a) Upper caste(general)
b) Middle caste (OBC)
c)Lower caste (SC/ST)
- 9. Occupation** : a) Labour
b)Business
c)Independent Profession
d)Cultivation
e)Service

10. Social participation :

Sl no	Organisation	Member	Office bearer	Nature of participation		
				Regular	Occasional	Never
1	Dorbarshnong					
2	Co-operative Society					
3	School Committee					
4	Famers' Club					
5	BhanjaniMandal					
6	Womens' Club					
7	Dorbar Dong					
8	DorbarPyllun					
9	Sales Purchase Society					
10	Any other					

- 11. Annual income** :a)from main occupation: Rs-----
b) from secondary occupation: Rs.-----
c)others(specify): Rs-----
Total :Rs-----

12. Training:

Till now have you attended any training programmes? YES/NO

If Yes, then how many ? Please give tick (√) mark wherever necessary.

One training	Two trainings	Three trainings	Four trainings	More than four trainings

What are the contents of those training programmes? Please mention below.

1.
2.
3.
4.
5.
6.
7.

13. Sources Of Motivation: Motives behind joining in self-help group.

1. To improve the standard of living
2. To avail loans facility
3. To supplement family income
4. To avail raw materials and inputs like seed, fertilizer, etc.
5. Exposure to trainings
6. To gainfully employ personal spare time.

14. Extension contact :

Did you meet any of the following extension staff of various development programmes for seeking advice regarding the enterprise? YES/NO

If Yes, kindly give the details about the frequency of such contact.

	Extension staff	Thrice/ More In a week	Once In a week	Once in a fortnight	Once in a month	Whenever problem occur
1.	Gramsevak					
2.	VEW					
3.	Agril. officer					
4.	Extension Officer					
5.	Bank Officer					
6.	DRDA staff					
7.	Others(if any)					

15. Mass media exposure :

Kindly indicate as to what extent you have used the following mass media for acquiring information about the various development programme.

Sl No.	Medium	Owner		Listening/viewing/reading Behaviour		
		Yes	No	Regular	Occasional	Never
1.	Radio					
2.	Television					
3.	Newspaper					
4.	Magazine/Journals					

16. Information seeking behaviour :

Who do you contact for getting information pertaining to agriculture ?

Sl no	Information source	Seeking behaviour		
		Regular	Occasional	Never
A	Personal localite			
	1.Friends			
	2.Neighbours			
	3.Relatives			
	4.Progressive Farmers			
	5.Local Leaders			
	6.Others (specify)			
B	Personal cosmopolite			
1.	Single window scheme			
	1. Agril.assistant			
	2. Agril. Supervisor			
	3. Agril. Officer			
	4. Block Agril.officer			
2.	Panchayatsamity			
	1.Gramsevak			
	2.Agril.extn.officer			
	3.Agril.officer			
	4.Block dev. officer			
	5.rural dev. officer			
3	Agricultural University			
	1.Agril. Assisitant			
	2.SMS			
	3.Scientists			
4.	Bank			
	1.Agril. officer			
	2.Branch Manager			
	3.Bank Manager			
C	Mass media			

	1. News paper			
	2.Ext.publication			
	3.Farm Magazines			
	4.Agril. Films			
	5.Radio			
	6.Television			
	7.Kisan Call Center			
	8.Internet			
D	Extension education methods			
	1.Meetings			
	2.Group Discussion			
	3.Demonstration			
	4.Trial			
	5.Field Day			
	6.Field Visit			
	7.Famrmers Rally			
	8.Agril.Ca,pagn			
	9.Farmers Tour			
	10.Workshop			

PART-C

IMPACT OF SELF HELP GROUPS ON

Impact of Self-Help Groups on the psychological conditions of the members/non-members:

1. Decision making :

Can you recall a situation when you were unable to make a decision at the right time for which you had to face quite many problems in your entrepreneurial activity within the group later on? Yes / No

If yes, how many times? Please give tick (√) mark wherever necessary.

Never	Once	Twice	Thrice	More than thrice

2. Self Confidence

Sl no	Statements	SA	A	UD	DA	SDA
1	I am always confident that whatever I do, it is right					
2	If I fail in performing a task, I never try again on the next time even if I get a chance					
3	I have the belief that one day I will become a successful person					
4	I do not like to face failure in my work situation					
5	I can understand the problems of the members of the group and I like to help them in solving them.					
6	I do not like to take new challenges in my life					
7	I hesitate to speak in front of a mass of people					
8	I am satisfied with whatever I have achieved in my life till now					

SA- Strongly Agree, A-Agree, UD-Uncertain, DA-Don not Agree, SDA-Strongly Disagree

3. Risk Preference:

Sl No	STATEMENTS	Response				
		SA	A	UD	DA	SDA
1	I try to take more chance in making big profit than to be content with smaller but with less risky project					
2	In order to get a better financial status, I am ready to take greater risk in my life					
3	I never take risk even though the chance of success is high					
4	I have a good foresight and so I have the ability to withstand the risk and uncertainty that comes on my way in my work					
5	I never take up a new activity in my group unless another entrepreneur gets success from it					
6	I never calculate the pros and cons before doing anything new					
7	Even though there is full scope for getting success, still I do not try to start up a completely new practice in my group					
8	I readily accept any new idea that might be useful in my business					

SA- Strongly Agree, A-Agree, UD-Undecided, DNA-Don not Agree, SDA-Strongly Disagree

4. Achievement Motivation :

Sl No.	Statements	SA	A	UD	DA	SDA
1	I am the happiest when I am successful in my works.					
2	I hate to think of unsuccessful missions in my life.					
3	I will be very happy if I can do something of great significance in my life.					
4	I do not like to do things which even others cannot do.					
5	It is my nature to accept a task which is difficult but can be achieved.					
6	I never calculate the pros and cons before doing anything new.					
7	I do not like to take full responsibility of the works that I undertake.					
8	I have the habit to answer for the success or failure of a task I undertake.					
9	I never analyze others judgments on my performance.					
10	I have the habit of keeping things unfinished.					
11	I feel upset when I fail on some project/ work.					
12	I like to take risks within my abilities and capacities.					
13	I am never willing to know my defects from others.					
14	I try to do my best in whatever work I undertake.					
15	I would not like to repeat the same achievements as, today, after ten years.					
16	I am often tempted to undertake a task I will be able to do, even if it is a difficult one.					
17	I never accept tasks which require more complex skills.					
18	I believe that if I do something, its I who is liable for the result.					
19	I do not wish to be told about how I am performing.					
20	If I fail to do some work, I do not get nervous, but I try it again.					

SA- Strongly Agree, A-Agree, UD-Undecided, DNA-Don not Agree, SDA-Strongly Disagree.

5. Economic motivation :

Statements	S.A	A	U.D	D.A	S.D.A
I don't look into economic viability of an activity before joining in the group.					
I always try to upgrade my knowledge of a new activity and new technology in order to perform group and activities smoothly.					
Motivation towards economy does not help me to improve my performance within the group.					
Giving importance to market demand will improve the production for the group.					
I don't try to take up new activity which helps me to earn money.					
Selling product in the market in right time and in right place is must for profit maximisation.					

SA- Strongly Agree, A-Agree, UD-Uncecided, DNA-Don not Agree, SDA-Strongly Disagree.

6. Leadership :

Sl No	Statements	Response				
		SA	A	UD	DA	SDA
1	If I get chance, I would like to become the President or					

	Secretary of the group					
2	I like to take active part in solving the problems faced by group members					
3	In the meetings held by our group, I like to give my views and comments and I want others to listen to what I say					
4	I never take active part in decision making process within our group					
5	When there is any conflict among the group members, I never try to solve it.					
6	I seek new opportunities to improve the status of my group					
7	I do not like to take many responsibilities within my group					
8	I do not like to share my knowledge and skills with other members of my group					

SA- Strongly Agree, A-Agree, UD-Undecided,DNA-Don not Agree, SDA-Strongly Disagree.

PART-VI
(Problems and Suggestions)

1. Problems faced by the members

Problems faced by the members	Very serious	Serious	Not serious
1.			
2.			
3.			
4.			
5.			
6.			

2. Suggestions to solve

Suggestions	Very importance	Importance	Not importance
1.			
2.			
3.			
4.			

5.			
6.			



VITA

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of

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