

**Role of Self Help Groups (SHGs) in Rural
Development with special reference to Jorhat
district of Assam**

A Thesis
Submitted to the
Assam Agricultural University

In partial fulfillment of the requirements for the degree of
DOCTOR OF PHILOSOPHY (*Community Science*)



By

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CERTIFICATE – I

This is to certify that the thesis entitled **“Role of Self Help Groups (SHGs) in Rural Development with special reference to Jorhat district of Assam”** submitted to the College of Community Science, Assam Agricultural University in partial fulfillment for the degree of **Doctor of Philosophy (Community Science)** in **Extension and Communication Management** is a record of research work carried out by **Sadala Rajasri** under my personal supervision and guidance.

All helps received by her have been duly acknowledged.

No part of this thesis has been reproduced elsewhere for any degree.

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This is to certify that the thesis entitled “**Role of Self Help Groups (SHGs) in Rural Development with special reference to Jorhat district of Assam**” submitted by **Sadala Rajasri, Roll No. 2017-HDJ-10** to the Assam Agricultural University in partial fulfillment of the requirement for the degree of **Doctor of Philosophy (Community Science)** in the discipline of **Extension and Communication Management** has been examined and approved by the Student’s Advisory Committee and External Examiner after viva-voce.

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ABSTRACT

Women empowerment has become a meme in the global governance network. In this context, SHGs have emerged as the tools that wield power to create a socio-economic revolution in the rural areas of our country. SHGs set as the building blocks of organizing poor and disadvantaged households in the community. SHGs have not only produced tangible assets and improved living condition of members but also help in changing much of their outlook, world view and attitude.

The present study entitled Role of Self Help Groups (SHGs) in Rural Development with special reference to Jorhat district of Assam with the objectives: i) To study the organizational structure and functioning of the selected SHGs, ii) To find out the various sources of fund and their pattern of expenditure, iii) To study the impact of selected SHGs on socio-economic empowerment of rural women and iv) To explore suggestions for the effective functioning of SHGs in improving the socio-economic status of rural women.

A sample of 60 SHGs consisting of 300 members have taken to study the various aspects of the SHGs. A multistage purposive cum simple random sampling method was adopted.

It was found that most of the SHGs (76.67 per cent) were promoted by Government organizations, established during the year 2000-2005 (50.00 per cent), had constitution for conducting their regular activities (93.33 per cent) and members belonged to residents of the same village where SHGs were located. Majority of the SHG groups (66.66 per cent) had 10-15 members. Nearly 50.00 per cent of the SHGs did not have any fixed tenure of service of office bearers. Higher percentage of respondents from SHGs were motivated for avail the loan (90.00 per cent). It was found that meetings were conducted on monthly basis. Majority of the SHGs (83.34 per cent) expressed of holding the meetings in the afternoon. 66.67 per cent SHGs reported that there is no fixed time of the duration of SHGs meetings. 93.34 per cent were conducting meetings at their office bearers residence. 58.33 per cent of SHGs were reported to impose no fine for absenteeism followed by 33.33 per cent SHGs imposed penalty of Rs. 5 and 8.33 per cent of Rs.10 for absenteeism . 88.33 per cent of the SHGs were found to be regular in their contribution towards savings. Monthly interest rate was 2 % for 75 per cent of selected SHGs. 58.33 per cent charged 5% from outside group

members. 90 per cent SHGs had kept records with respect to internal loan and interest (95.00 per cent). Majority of the SHGs (55.00 per cent) did not to have provision of verification of accounts for which misunderstanding among the members were seemed to be developed gradually. 50.00 per cent of SHGs received training on maintenance of records. Majority of the SHGs did not received any kind of training for proper function of SHGs. 73.33 per cent SHGs were found to raise their income mainly from government fund to implement some socio-economic activities, while, 70.00 per cent relied on its membership subscription. 73.33 per cent had spent their funds in traveling to collect important information, attending meetings, visiting banks etc. from different related organization/institutions. 54.66 per cent of the respondents belonged to middle aged (between 36-55 years). 50.33 per cent of rural women in SHGs were holding 1.0 acre-4 acres of land, educated upto HSLC (40.33%) followed by primary school(41.00 %) Independent profession was the major occupation (47 per cent) of the members of SHGs. Majority (82.00 %) of the SHGs members belonged to nuclear family. Rural women moved from their house for social visit, attending bank, and block which were ranked as I, II, and III. After joining SHGs, all the respondents were empowered to take decision on marketing of prepared products (100%) and 49.33 per cent of members had medium level of risk bearing abilities. Job reservation for women and punishing wicked husband, compulsory family planning and inter caste marriage were ranked as I, and II and III which were strongly approved social issues by all rural women. Lack of awareness regarding functioning of SHG ranked (I) with mean score 1.98 followed by lack of adequate training provided by the linked agencies, and lack of vocational/skill development training ranked (II) with a mean score 1.96 are the major problems faced by members. Majority of the respondents increased decision making power within their household (66.00%). medium (62.00 per cent) level of self confidence, not interacting with officials (53.33%) whereas after joining in SHGs, 13.33 per cent and 33.33 per cent sometimes had interacted with outsiders followed by not faced any family violence in their respective household (50%). It was also revealed that the status of access to amenities were increased (37.05%) after joining SHGs. 68.67% respondents were encouraged to take loans from SHGs / Govt. fund after joining SHGs. 70.00 per cent SHG members have increased their asset value after joining SHGs. The awareness of members about selection of micro enterprises (rank 1), and organize need based intervention programmes were (rank II) suggested by Government, NGOs officials and knowledgeable persons

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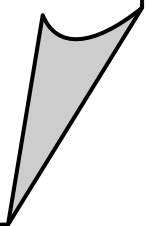
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Introduction... 



CHAPTER I

INTRODUCTION

Development of a state is very much dependent on the growth of rural people. Education, entrepreneurship, physical infrastructure and social structure, all play an important role in developing rural region. The concept of rural development is very important for a country like India, where majority of population is under rural areas. For such a country, development in the true sense can be achieved only when the rural areas are developed. Rural development is a strategy to enable a specific group of people, poor rural women and men, to gain for themselves, and their children more of what they want and need. It involves helping the poorest among those who seek a livelihood in the rural areas to demand and control more of the benefits of rural development.

The rural development consists of various factors like physical, technological, socio-economic and economic factors. It is the process of improving the socio-cultural, political, environmental and economic well being of the poor people living in rural areas.

It has to be recognised that the development is not only dependent on the availability of physical resources but also upon the abilities and skills of men and women. This provides a great challenge to change agents to provide efficient participation of rural women in the developmental efforts without which problems relating to food and nutrition, health and sanitation, child-care and family welfare and morals of the family-members, including functional literacy and gainful employment, cannot be put into a comprehensive programme of rural development.

Development of women was basically welfare oriented. During the seventies there was a shift in the approach from welfare to development where women were recognised as participants in development programmes. During the eighties, a multi- dimensional approach was adopted including health, education and employment. In the nineties, it was the beginning of trying to empower women economically through training cum income generating programmes. Women, in all the rural areas of the world, have tremendous impact on the future social and economic development of their countries. Women, as mother, home-maker and community citizen holds the key to human development.

Women have a strong potential role in many aspects of economic development, in relation to their family responsibilities as well as their agricultural production activities. In addition to taking care of the family and home, she works shoulder to shoulder with their men folks in the fields. And the tragedy is that they donot get much appreciation or even realization for the immense efforts put in by them. Reinforcing women's economic position is only one constituent along with education, literacy, the stipulation of basic needs and services, and productiveness control. Financial institutions and banks offer credit and saving services to the self-employed and allow them to begin or expand small income generating actions.

According to Chakravarti (1975), the work done by the women in home and in the farm contributes as much as half the economic development of the country. In the farm families, the closest associate of a farmer is his wife and she playes a significant role in decision- making not only of the home but also of farms. Women, although have got the main responsibility for providing goods and services for direct satisfaction of basic family needs, such as food, housing, clothing, health, have little or no training to meet these needs. Then again, women's contribution to agriculture is less recognised than their work in the home. Women in general are the most disadvantaged people in the rural regions of India. Even though the women largely participate in economic activities, mainly agriculture, their work is not considered economic. Primarily poverty has lot of disadvantages on this group.

Educational and other welfare programmes are sometimes developed in rural communities without adequate recognition of the family as the focal point. These often failed because it is difficult to achieve a satisfactory standard of rural life without the development of the family as a whole. Just as a bird cannot fly with its one wing only, a nation would not march further if women are left behind. No nation can develop without the development of its home. The home has been the instrument for a country's moral and material progress ever since civilization began. By catering to physical, emotional and moral needs of the members, the home gives meaning to life, provides a suitable environment for the growth of personality and refines the life of citizens. The housewife being the mistress of the home, all this depends upon her ability and knowledge. The role of women as a wife, mother and household keeper are generally understood, but the complexities of these roles are not always fully appreciated in our country.

There are few ways to eradicate rural poverty in India. Providing economic support or loans to the rural people particularly to the rural women, helps them to empower, not only economically but also socially. Further this strengthens the whole society in general. The discrimination of women on gender basis is evidently found almost everywhere in every stream particularly in rural India not only by ordinary men but also governmental policies (such as credit schemes) had neglected the capacity of holding. Empowerment of women is the outcome of several feminists' movements, critiques and debates raised by the feminists in developing societies. It is argued by the feminists that empowerment should be one of the basic aims in life for those who are undergoing through gender inequality and gender oppression. Women get less of economic material resources, social status, power and opportunities for self actualization than men. As women are the oppressed class of the society therefore they should have to gain empowerment in the so called male dominated society.

Empowering women is just not for meeting their economic need but also for more holistic towards socially and economically. They encourage women to participate in decision-making in the household, community and local democratic sector and prepare women to take up leadership position. The term empowerment is directly related to power. But this power does not refer to domination over others; instead it indicates the increasing strength in spiritual, political, social or economic aspects of life to free from oppression and inequality. Kabeer (1994) focuses on three dimensions of women empowerment and these three dimensions are resource, agency and achievements. The ability to exercise choice can be understood in terms of these three dimensions. As she states, these dimensions are interrelated and interdependent. Here resource implies both material and non material assets. Material resource includes material and financial assets and non material resource includes skills, knowledge, ability to negotiate, participation in organised social associations etc. SHG intermediated by microcredit had shown to have positive effect on women. The access to credit placed an important role in reducing the vulnerability of poor women smoothing and empowering women by giving them control over assets and increased self-esteem and knowledge.

There is a common perception in development literature that increased participation of women in savings and credit activities or economic attainment will empower women and it is an effective tool to alleviate poverty and empower women has garnered considerable interest worldwide. There is also the perception that

economic attainment will empower women's status in family and in the community, giving them more power to participate in decision-making process.

In the context of women's empowerment, it is assumed that when women come together, they find strength and move towards further knowledge and awareness. Thus, collective action through Self-Help Groups introduces an element of leadership, reduces risk and external threat, and enables women to overcome the oppression of patriarchy, and to realise their own true potential and achieve total wellbeing. Statistically speaking, women constitute 48.46% of the country's population and about 66% of the total agricultural workforce. About 48% of self-employed farmers are women. However, they have been humiliated, suppressed and exploited due to patriarchal norms in the society. Women lag behind man in many social indicators like health, education and economic opportunities. Hence, they need special attention due to their vulnerability and lack of access to resources. Thus, the issue of women empowerment assumes added significance in the above context and is the need of the hour in order to shift the women into the mainstream discourse of development in particular and national development in general. Empowerment is to be truly effective answer to oppression, exploitation, injustice and all kinds of maladies of society against women and making a woman self-reliant.

Self-Help Group or in-short SHGs is now a well-known concept. It is now almost two decade old. SHGs play today a major role in poverty alleviation in rural area. It is reported that the SHGs have a role in hastening country's economic Development. SHGs have now evolved as a movement. Mainly, members of the SHGs are women. Consequently, participation of women in the country's economic development is increasing. They also play an important role in elevating the economic status of their families. Women constitute around 50% of the total human resources in our economy. This has led to boost the process of women's Empowerment. Yet women are subservient to men as they are subject to many socio-economic and cultural constraints. The situation is more severe in the rural and backward areas. Women development activities must be given importance to eradicate poverty, increase the economic growth and for better standard of living. The SHG promotes small savings among its members. SHG is a small voluntary association of poor people, preferably from the same socio-economic background.

The origin of Self Help Groups (SHGs) is the brainchild of Grameen Bank of Bangladesh, founded by Prof. Mohammed Yunus in 1975, who tried out a

new approach to rural credit in Bangladesh. Grameen gave loans without asking borrowers either to provide collateral or engage in paper work. In India NABARD initiated SHGs in the year 1986-87 but the real effort was taken after 1991-92 from the linkage of SHGs with the banks. A SHG is a small economically homogeneous affinity group of the rural poor voluntarily coming forward to save a small amount of money regularly, which is deposited in a common fund to meet the member's emergency needs and to provide collateral free loans decided by the group. It now addresses the issues of poverty alleviation and empowerment of poor, health, nutrition and other support services especially women, in the rural areas of the country. Economist, Professor Muhammad Yunus came up with the idea of microfinance which is now known as "the grameen model" in 1976. During a field trip to a relatively poor village in Bangladesh with his students, he lent a small amount of money to a group of women who were rural basket- weavers. The loan did not only to help the poor women to survive but also to create the spark of personal initiative and enterprise in the people, necessary to pull themselves out of poverty. Just two years after his field trip, he established the grameen bank, and introduced "grameen model", which is now being considered as one of the most successful models in the microfinance industry. This presupposes that microfinance originally emanated with the view to empowering women, no wonder it is sometimes called 'women finance'.

The concept of Self Help Groups is proving to be a helpful instrument for the women empowerment. SHG is an organization of rural poor, particularly of women that deliver micro credit to undertake the entrepreneurial activity. Entrepreneurship development and income generating activities are a feasible solution for empowering women. It generates income and also provides flexible working hours according to the needs of homemakers. Economic independence is the need of the hour. Participation in income generating activities helps in the overall empowerment of women. The SHGs had major impact on social and economic life of rural women. It helps women increase in social recognition of self, status of family in the society, improvement of standard of living. SHGs could be linked to literacy programmes run by government and it could be made an integral part of SHG activities. Raised literacy level could be helpful for the SHG members to overcome cognitive constraints and to understand government policies, technical understanding and gaining required skills.

A SHG is defined as a "self governed, peer controlled information group of people with similar socio-economic background and having a desire to collectively

perform common purpose". This concept derives its roots from Bangladesh and India has adopted the model in a modified form. Microfinance is a dynamic field and itself implies informal and flexible approach to meet the credit needs of the poor. There is clearly not a definite approach or model that fits in all nations to deliver services and therefore many delivery models have been developed all over the world according to the circumstances and the local needs (Barman and Bhattacharjya, 2015).

A Self Help Group is a village based committee usually composed of 10-20 members mainly poor people having homogeneous socio economic background. Members are voluntarily coming together to save the regular sums of money and they mutually agreed to contribute the common fund for meeting their emergency needs. A monthly meeting is organized, where apart from disbursal & repayment of loan, formal and informal discussions are held. Women share their experiences in these groups. The minutes of these meetings are documented and the accounts are written. If the SHGs are connected with some NGOs, they take part in other social activities of those NGOs. Of late, the organizational structure of various micro-financial groups is undergoing significant changes. There are thrift groups, credit management groups, income generating groups, self-help groups and mutual help groups. Sometimes the institute that promotes the SHG, itself provides loan facilities. It is called as Micro-finance Institute. All households are living under 'below poverty line' category and their income is less than Rs. 40,000 per year.

The SHG approach helps the poor to build their self- confidence through community action. Interactions in group meeting and collective decision making enable them in identification and prioritizing their needs and resources. This process would ultimately lead to the strengthening and socioeconomic empowerment of the rural poor as well as to improve their collective bargaining power. The SGSY strategy includes identifying a cluster of activities at the block level and funding SHGs to perform their activities. The programme is implemented countrywide through a hierarchy of SGSY committees, at the central, state, district and block levels.

India has adopted the Bangladesh's model in a modified form. To alleviate the poverty and to empower the women, the micro-finance has emerged as a 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. Table 1.1 shows.

Table 1.1. State-wise spread of the SHG-Bank Linkage programme

States	SHGs	Savings (in lakhs)	% of SHGs	% of savings
Andhra Pradesh	1418676	349962.18	19.09	35.36
Arunachal Pradesh	2588	153.01	0.034	0.02
Assam	285327	11289.51	3.84	1.14
Bihar	268721	16466.57	3.62	1.66
Chhattisgarh	11184	18283.52	1.51	1.85
Goa	8170	1313.37	0.11	0.13
Gujarat	196510	16872.00	2.64	1.70
Haryana	43029	4539.47	0.58	0.46
Himachal Pradesh	37634	2732.43	0.51	0.28
Jammu& Kashmir	873	40.74	0.01	0.004
Jharkhand	86386	8932.95	1.16	0.90
Karnataka	709171	108757.29	9.55	10.98
Kerala	601325	56942.49	8.09	5.75
Madhya Pradesh	157481	13010.41	2.12	1.31
Maharashtra	692274	74805.53	9.32	7.56
Manipur	9039	94.92	0.12	0.009
Meghalaya	7230	536.65	0.10	0.04
Mizoram	187	4.46	0.002	0.00
Nagaland	2437	210.08	0.03	0.021
New Delhi	2901	660.57	0.04	0.06
Odisha	517391	45733.95	6.96	4.62
Punjab	23041	2283.98	0.31	0.23
Rajasthan	257262	17906.61	3.46	1.80
Sikkim	343	35.49	0.004	0.00
Tamil Nadu	942469	105145.21	12.69	10.62
Tripura	9148	558.00	0.12	0.06
Uttar Pradesh	379270	43858.84	5.10	4.43
Uttarkhand	37294	3903.04	0.50	0.39
West Bengal	591464	81406.51	7.96	8.23
A &N Islands	4824	115.58	0.06	0.01
Puducherry	24454	2406.41	0.33	0.24
Chandigarh	468	13096	0.01	1.32
Lakshadweep	229	648.81	0.003	0.07
Total	7429500	989741.54	100	100

Source: NABARD: Status of Micro Finance in India 2013-14

NABARD creates an Rs.15 billion fund to cater to women's Self-Help Groups in economically weaker districts in the country. After joining the Self-Help Group the women are economically and socially empowered. They have been able to effectively recycle the resources generated among the members for meeting the productive and emergent credit needs of members of the group.

In India, aim of the SHGs is to give social empowerment to women. In 1991-92 NABARD started promoting Self-Help Groups on a large scale. And it was the

real take-off point for the 'SHG movement'. In 1993, the Reserve Bank of India also allowed SHGs to open saving accounts in banks.

Self-help groups participate today a major position in poverty mitigation in rural India. A growing number of poor people (mostly women) in various parts of India are members of SHGs and actively engage in savings and credit, as well as in other activities (income generation, natural resources management, literacy, child care and nutrition, etc.). The S/C focus in the SHG is the most prominent element and offers a chance to create some control over capital. Empowerment of the poor encompasses three basic dimensions-reduction of poverty, creation of employment, and erasing inequality. The self-help group approach in India has taken strong roots as an effective and viable channel to take the poor to a new domain of economic empowerment and social upliftment. India is poised to provide pragmatic solutions by demonstrating the success of micro finance for eliminating total poverty in the coming decade. Now nearly 560 banks and more than 3,024 NGOs are collectively and actively involved in the promotion of SHG movement.

Self Help Group is method of organising the poor people and the marginalized to come together to solve their individual problem. Self Help Group (SHGs) bank Linked programme is emerging as a cost effective mechanism for providing financial services to the "Unreached Poor" which has been successful not only meeting financial needs the rural poor women but also strengthen collective self help capacities of the poor, lending to their empowerment.

The Self Help Group is a viable organization set up to disburse micro-credit to the rural women for the purpose of making them enterprising and encouraging to enter into enterprising and encouraging to enter into entrepreneurial activities. The formation of SHG is not a micro credit project but an empowerment process. Now a days, every individual want to be self- dependent for which the opportunity of engagement is utmost important. Even woman want to do something for earning to them as well as to support their families.

There are reasons to believe that given the necessary financial support and guidance, the Self Help Groups can succeed in facilitating micro-enterprise development and thereby influence the employment environment and socio-economic status of their members. Micro-enterprises can, thus play an important role in improving the quality of life and poverty alleviation. They can help in solving poverty and

inequality, staggering unemployment, regional disparities and other socio-economic problems encountered by the society.

Although SHGs have been working toward poverty alleviation and social and economic improvement for the poor for over three decades, they have shown very limited efficacy in terms of a long-term sustainable impact on poverty and social change.

In order to change the face of socio-economic scenario of the rural areas, SHGs comprising of women working under National Rural Livelihood Mission (NRLM), Ministry of Rural Development, Govt. of India, is playing a vital role.

NRLM is “to reduce poverty by enabling the poor households to access gainful self-employment and skilled wage employment opportunities, resulting in appreciable increase in their incomes, on a sustainable basis through building strong grassroots institutions of the poor. These institutions enable and empower the poor households to build-up their human, social, financial and other resources, solidarity, voice and bargaining power. They, in turn, enable them to access their rights, entitlements and opportunities”.

NRLM would also work towards universal mobilization of poor households into affinity-based thrift and credit groups of women. Organizing all poor households would allow formation of aggregate institutions of the poor that provide them with voice, space and resources. Creating such an institutional platform for social and economic empowerment is a critical pre-requisite for the poor to effectively participate over time in any program addressing their development needs. A Self-Help Group, of 10-20 persons in general (5-20 persons in difficult areas) is the primary building block of the NRLM institutional design. Some of the key elements of a successful SHG strategy include: self-determined/voluntary group membership; promoting homogeneity in group membership (usually comes by default through self-selecting process); exclusive membership to women will be encouraged; group determined savings and intra-lending norms; initial intra-lending from own savings is used for smoothing consumption; developing social capital for providing support services (like training, book keeping, etc.); and emphasis on creating federated higher order structures. Systematic hand holding support and guidance would be provided to SHGs both through the external support structures and their own federated structures.

Assam State Rural Livelihoods Mission Society (ASRLMS) is implementing the DAY-NRLM in the State since November, 2011, with the objective of enhancing the social and economic empowerment of the rural poor in Assam. It has been designed as a multipronged approach to strengthen livelihoods of the rural poor by promoting SHGs, providing skill development and placement for youth for wage based occupations in different private/business organizations and imparting self employment oriented training.

ASRLMS has undergone various phases of learning and has demonstrated significant successes till date in terms of formation of quality Self Help Groups, their financial assistance and sustainability. Attention has been given on the assessment of the status of SHG movement in the state, bringing good SHGs into Village Organization and Cluster Level Federation fold, further support and facilitation required, on bank linkages to SHGs and on how the programme is to be implemented in a mission mode in a phased manner.

There is absolutely no doubt that SHGs have lead to an expansion in the economic spaces of members. However the composition of the members reveals that the coverage of the poorest of-the-poor is low, while the coverage of non-poor is considerable. The financial status of households and savings capacities have improved due to improvement in access to formal credit institutions, since SHGs are linked with banks. Access to credit has enabled women to undertake economic activities, which tend to be an expansion or strengthening of existing traditional activities. A smaller proportion of women have taken up new occupations. The diversification of occupation to non agricultural activities has enhanced the quality of income of the household's by reducing the dependency on risk-based agriculture. Increases in income have been spent on better nutrition for the children and on health care for the family.

Justification of the study

Though several parameters exist to empower women, their active role in formation and deriving economic benefit from SHGs by providing self-employment is adopted as a main tool for empowerment and rural development. Individually rural poor women below poverty line fail to overcome the problem but participating collectively, group effort will definitely lead to empowerment. Today SHGs have become a vehicle for changing the poor and marginalised group of our society for the better by assisting women in adapting to entrepreneurial activities. The successful functioning of SHGs

will definitely lead to economic independence of women, increase their bargaining power in the society and will empower women both socially & economically which will ultimately strengthen the society & economy. Further there is clearly not a definite approach or model that fits in all nations to deliver services and therefore many delivery models have been developed all over the world according to the circumstances and the local needs. From the review of literature it is evident that SHGs are playing a vital role in the process of development. But due to lack of proper understanding and limited functioning, the scope of SHGs in most cases has remained restricted to financial savings. The real potential of SHGs is still unknown to many members. As a result, the members are not confident about obtaining enhanced social and economic performance after joining an SHG.

In this research study, an attempt is made to examine different factors that affect the proper function the SHGs.

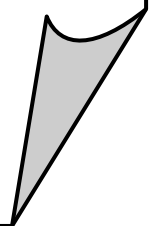
Objectives of the study

- To study the organizational structure and functioning of the selected SHGs.
- To find out the various sources of fund and their pattern of expenditure.
- To study the impact of selected SHGs on socio-economic empowerment of rural women.
- To explore suggestions for the effective functioning of SHGs in improving the socio-economic status of rural women.

Limitation of the study

- i) Limited to both primary and secondary sources of data
- ii) Limited to time fixed for the study
- iii) Limited to members of SHGs of Jorhat district

Review of Literature... 



CHAPTER II

REVIEW OF LITERATURE

In his chapter, an attempt was made to critically discuss the review in order to highlight the research gaps. A set of related studies conducted in India and abroad, having much relevant to the stated objectives of present study have been discussed under this chapter.

Archana and Gnanaprakasam (2018) found that most of the SHGs members were belonged to age group are 26-35 years. 38.67% of women members of SHGs view that to increase family income is the main reason for joining SHGs then by to be self governing (27.33%), cultivating saving habit (13.67%), to enhance socio-economic conditions of family (11.33%) and to avail loans for business activities (9.00%). Further, 34.33% of women members view that they are participating in cultural functions then by participation in religious functions (32.00%), cultivating cultural values (26.00%) and attending religious meeting (7.67%). 47.67% of women members view that their overall empowerment is at medium.

Alemu *et al.* (2018) conducted a study on women empowerment through self-help groups the bittersweet fruits of collective apple cultivation in highland Ethiopia found out that the impact of self-help groups (SHGs) in apple production on empowering women in the Chenchu district of Southern Ethiopia. Impact is traced on the basis of a cross-sectional survey among SHG members and nonmembers, using propensity score matching. Apart from the attitudinal changes among SHG and non-SHG women, they also scrutinize differences in male attitudes concerning the status of women. The results point towards positive and significant impacts of SHG participation on empowerment at the community level.

Nagesha *et al.* (2018) found out that after joining SHGs, 12.85% monthly saved 200 rupees, followed by 200-350 rupees (24.28%), 350-500 rupees (47.14%), above 500 rupees. Main occupation of the members were belonged to Agriculture Labour (32.41%) Agriculture (32.85%), Small business activities (17.14%), service (4.82%). All Molakalmuru taluk SHGs have imparted training skill on 7.14% agarbathi making, 02.28% candle making, 47.14% tailoring, 18.57% minor irrigation, 17.14% animal husbandry, 05.71% apple jam and pickle.

Pathak (2018) found out that the SHG members of 4 districts in Uttarakhand had a close link with the local NGOs who introduced them to banks and inculcating banking habits, financial literacy regarding credit facilities. Most of the members were aware about the financing schemes launched by the Government through Bank, NGOs and government officials. However, they were not confident of dealing independently with banks for credit facility. Badrinath *et al.* (2017) conducted a study on “Empowerment of Rural Women through Self-Help Group of Tanjore District and found out that the factors that determine the reasons to join SHG were namely to take independent decisions without depending on their family or husband and to get psychological empowerment. These were the strong significant variables which predict the overall empowerment of women SHG members.

Sangtam (2017) reported that the Tuensang district is one of the most backward districts in Nagaland where poverty, illiteracy, lack of skills and health care, basic infrastructure etc., are prevalent in all the villages. After the inception of Self Help Groups (SHGs) approach by the North East Rural Livelihood Project (NERLP), the SHGs have been playing a vital role to eliminate these problems through the way of group efforts, especially the women folks. The self help group SHGs approach is a new instance into the field of rural development which aims at improving the living condition of the rural poor by creating sustainable community based institutions.

Das *et al.* (2017) found that many SHG group members were from below poverty group. 65% and 31% SHGs got the first and second time loans with subsidy. 42% SHGs had attended training on awareness and capacity building, account keeping (45.00%), management (10%) and entrepreneurship development training (51%), respectively. Piggery, weaving, poultry, goatery, fishery etc. were very common activities and were practiced by 60%, 16%, 16%, 13% and 14% SHGs. 80% SHGs reported that their social status has upgraded after joining the Self Help Group. About 93% SHG members remarked that they were also benefitted economically.

Huma and Abid Hasan (2017) concluded that the economic condition of the household and women improved over the period of their membership in SHGs, but that coming out of poverty would take substantially longer. In a study of the building resources across Communities program.

Badrinath *et al.* (2017) conducted a study on Empowerment of Rural Women through Self-Help Group of Tanjore District and found out that the factors that determine the reasons to join SHG were namely to take independent decisions without

depending on their family or husband and to get psychological empowerment. These were the strong significant variables which predict the overall empowerment of women SHG members.

Subhadip (2016) revealed that majority of respondents (59%) of SHGs of West Bengal were young women in the age group between 20 to 35 years, belonged to nuclear type of families. And 98.5% respondents were from Hindu Scheduled caste and tribe. Mostly literate women sampled in this study engaged in various activities such as agriculture farming and farm labour. Among the sampled women, levels of empowerment such as social status, greater participation in democratic institution, greater participation and power of decision making in community and village, monthly savings, performing bank transaction, speaking during public meetings etc. increased after joining the SHGs.

Konch (2016) revealed that the overall achievement of SHGs movement towards economic empowerment of women in Assam was encouraging. Achievement in the districts accounted 42.38% and 52.45% role of SHGs in economic empowerment of women was insignificant in selected districts of Assam. The formation of women SHGs was higher in the district of Sonitpur 81.85% followed by Hailakandi 62.37%, Dhubri 47.18% and Tinsukia 24.21%. SHGs taken up economic activities was highest 38.80% in Sonitpur district, followed by Tinsukia 29.84%, Dhubri 28.43% and Hailakandi 2.93%. Performances of the districts like Sonitpur 59.84% and Tinsukia 61.02% were better in comparison to districts like Dhubri 45.11% and Hailakandi 21.06%.

Varghese (2016) found that cent percent of the SHG members maintain and update the minute books, attendance register, cash book, Bank Pass books, individual pass book and internal auditing. On the other hand 66.7% out of the total maintain admission books as per the table. 50% maintain General ledger, 66.7% maintain bank pass book and 83.3% loan ledger, and 50% maintain receipt Voucher. 100% maintain Stock Book and internal auditing. 83.3% of the group members have regular savings on monthly basis. 83% of the groups had the practice of inter-lending. 83.3% are happy with the sum of money they get from SHGs. 80% of their own incomes were used for the sources of finance in order to repay loans on time. 91.7% revealed that they had started repayment of loan taken from the lender and follow the repayment schedule.

Kashyap (2016) found that majority of the selected respondents were found to be engaged themselves in mid day meal, Ready to eat food, brick's and dona pattal as economic activities. the gross income of the members of mid day meal (Rs. 462000/SHG) was found more as compared to ready to eat (Rs. 360000/SHG), bricks making (Rs.300000/SHG) and dona pattal making (Rs.100800/SHG). The total expenditure incurred in an average SHGs related to ready to eat food found to be Rs. 39015.40/SHG, related to bricks making was found to be Rs. 111700/SHG., and dona pattal making was found to be Rs.32000 /SHG. The annual expenditure slab of Rs. Above 40000 of number of members of different economic activities were found to increased by 109.00% (mid day meal), 120.00% (ready to eat food), 300.00% bricks making and 300.00% dona pattal making in post SHGs period as compared to pre SHGs period.

Narasimha *et al.* (2016) found that Majority of the respondents gained economic help through SHG 62.65%, 28.4% had saved money followed by which 6.3% had economic independence, 26.3% got importance in family as well as community, 48.4% had employment opportunity partially, 81% majority of the respondents had better relations and more friends. The impact of self-help group on health knowledge and awareness, 69.5% had increase awareness regarding health and hygiene, 50.5% had increased knowledge and awareness regarding care during pregnancy, followed by care of self-post child birth (51.6%) and 59% had increased knowledge towards infant care. 68.4% take self-decision on going to doctor, 24.2% of women discuss with their husband about reproductive health issues.

Singla and Goel (2016) in their study on impact of mushroom cultivation on socio-economic conditions of rural women of Patiala, Punjab revealed that 64.00% respondents improved in standard of living, 60.00% started better saving and 24.00% improved in social status.

Saikia (2016) results revealed that 66.67% illiterate women have been found raised their income level by their engagement in the group. 92.13% literate women have been found highly participated regarding family decisions. 65% women have been found take their own decisions. Only 35% women have social and neighborhood involvement. 75% women have reported not victimized by domestic violence by their engagement in the group. 72.5% women of the self-help groups have been found enjoying full freedom in regard of their working outside home.

Sarania (2015) from his research study on “Impact of Self-Help Groups on economic empowerment of women in Assam” found out that the majority of the respondents were belonged to the age group of 25 to 45, had primary education, married and had 4 to 6 dependents. The result showed positive change in indicators of economic empowerment, *viz.*, income, employment and savings after joining the SHG. The calculated value of Wilcoxon signed ranks test for the economic indicators were significant.

Debnath *et al.* (2015) revealed that most of the members SHGs of Darrang District of Assam were highly illiterate for which they did not have minimum managerial capabilities and knowledge. They were not in a position to put any opinion and views for the overall development of their respective group. Consequently President and Secretary contributed a managerial power and play autocratic role. They could not hold the meetings under the democratic principles. Generally Secretary and Presidents were seemed to attend the training organised by Development block, Gaon panchayat, NGO office. As a result members were deprived of training facilities which lead to stay them unawareness about minimum knowledge and skills.

Gautama (2015) found out that the SHGs of Biswanath Chariali of Sonitpur district, Assam had different functioning model. It is observed that all the twelve Self Help Groups in Biswanath Chariali take similar type of activities like weaving, embroidery works, rearing of animals, selling pickles, handicrafts, etc for their livelihood. They work as a high speed vehicle to empower poor illiterate women by linking them to banking system and involving members to entrepreneurship activities through micro finance. Almost all the Self Help Groups opined that they are being facilitated through various opportunities. Members even added Self Help Group helps them to change their attitudes towards life which as a result help them to develop all round personality.

Sarania (2015) found that SHGs have been playing a vital role in the empowerment of rural women in the study area percentage of SHG members had increased in post-SHG scenario in higher bracket of employments days per annum. This implies that SHG approach is able to create larger employment opportunities with the uses of microloans. 31% respondent’s number of employment days after Joining SHG is higher than the number of employment before Joining SHG.

Tripathy (2015) found that SHG concept provides financial services to the rural poor and also acts as a launching pad for livelihood intervention. Improvement of standard of living is more after joining SHG; it also implied that SHGs improved the living of women micro entrepreneurs. success of women SHGs micro enterprises depends on identification of enterprises with local talents and native capabilities of poor rural, extending training to develop in them self confidence, self-esteem, self-reliance and motivation promotion of small savings through micro finance, supply of raw materials, facilities of marketing, technology up gradation and evaluation and assessment.

Chutia (2015) Found that most of the group depend upon the family member 80% of SHG member before joining the group they depend upon the family member. But after joining SHG they become self dependent. They engage in some work to earn their living hoot. In the year, 2014 in Dhemaji District 80% out of 587 SHGs getting loan through giving bribe. 70% of SHGs member not getting proper skill development opportunity. 80% members were dependence others members of family. They become economically and mentally independent. 25% family violence happens due to financial hard shift. After Joining the SHGs family violence is reducing in house of the beneficiary.

Kapila (2015) in her study on impact assessment of skill development programme for rural women found pre and post training mean scores 1.8 and 3.6 which reflects considerable increase in confidence level of the women. Remarkable changes in motivation towards kadali cultivation was observed as the mean scores increased from 1.8 to 4.0 in pre and post training test. The risk taking ability, decision making ability, feeling of self- esteem also increased significantly among the rural women.

Mishra (2014) reported that micro enterprises programme have had greater impact on both social and economical aspects of the rural women in Odisha. The successful functioning of micro enterprises provides economic independence to women leading to their empowerments. The changes that have occurred between before and after stages of the microenterprise training are encouraging. A successful intervention for empowering women necessitates several elements. An important one is imparting of new skills.

Ajmeera (2014) found that role of SHGs focused on the women empowerment, social solidarity and socio-economic betterment of the poor. SHG is a

small economically homogeneous and affinity group of rural poor which is voluntarily ready to contribute to a common fund to be lent to its members as per group decision, which works for group's solidarity, self-group, awareness, social and economic empowerment in the way of democratic functioning. Women joined SHGs for raise status in society and to promote income generating activities. In addition for promote savings, repayment of old debts, and to maintain house expenditure respectively.

Mukherjee and Chaturvedi (2014) found that reasons for the constraints in selected area of the SHGs is because of their structural inequalities. 85% of the respondents are engaged in trading, agriculture and animal husbandry. Majority of the respondents started their business activity with a start-up capital of Rs.1000 to Rs.5000/-. 39% of the respondents availed the credit facility offered by local money lenders. 44% of the respondents started their business activities out of family and personal savings. 90% of the women members had negative opinion on the question of empowerment for decision making within the family. 30 respondents admitted that they had changed the SHG because the group stopped functioning. 50 respondents declared that they changed their SHG because of lack of faith on the group members or group leaders. 30 respondents claimed that they had changed their SHG because of the absence of bank linkage programme.

Chetry (2014) found that the target groups rural women are considered as the most vulnerable sections of the society easily prone to exploitation and oppression both in the hands of family and community. After joining SHG, Besides the monthly savings in banks, all the respondents got themselves engaged in the undertaken schemes be it piggery (rearing of pigs), goattery (rearing of goats), handicrafts, poultry, dairy etc. Before joining SHG, only 12 women out of the total considered women folk were earning a monthly income below Rs. 500/-, but in the post-SHG period, a total of 122 members (65%) are earning more than that petty amount. 54% of the total surveyed members of the SHG have availed loan from it within the time period 2012-2013. 83% of the respondent approved of the fact that SHGhas empowered in increased income 93.62%, better status in family and society 77.13%, skill development 64.36%, improved standard of living 78.19%, better communication skill and leadership quality 71.28%, more awareness in health, education and other associated issues 96.28%, understand the banking operations 98.41%, economic independence 80.85% and increased in self-confidence 84.04%.

Nandini and Sudha (2014) examined status and strengths of women through SHG 86 respondents say that they joined SHGs to develop saving habit, 77 have joined to get access to credit facilities, 15 to achieve economic self reliance and 19 for socio political empowerment and sustenance. 45 out of 100 meet in every 15 days 59.21% (45 out of 76) respondent's have 24/.0 availed the loan of more than Rs. 10000. 53.94% (41 out of 76) respondents take their own decision for utilizing the loan amount 40% of the respondents had experienced a rise in their income.

Tehra (2014) found that many SHG group members were from the lower to middle income group. Only 20% groups had more than 10 members in its SHG. Many SHG had started group business and personal work and more than 65% SHGs had group capital was more than Rs.50,000. All SHG members were having saving account in the banks. They further received grant from the Government. Most of the members drew more than Rs.10,000 as a loan from the group. 55% SHG group opined that they had started SSI Unit. 40% SHG groups had started social activity. Many SHG group loan interest was below 6%.

Mishra (2014) reported that micro enterprises programme have had greater impact on both social and economical aspects of the rural women in Odisha. The successful functioning of micro enterprises provides economic independence to women leading to their empowerments. The changes that have occurred between before and after stages of the microenterprise training are encouraging. A successful intervention for empowering women necessitates several elements. An important one is imparting of new skills.

Sarma (2013) concluded that there is a significant relationship between the age and level of satisfaction of the respondents with the activities of SHGs. Most of the women of the SHG have Secondary and Higher- Secondary level of education. The level of income of the respondents of the Self Help Groups increased from 25.22% to 43.33%. 51.67% of the members are highly satisfied by joining SHGs.

Jain and Nai (2013) found that joining after SHGs has helped in the significant reduction of poverty, have made the women members feel more independent. SHG increased their standard of living. The women had found it easier to repay the principal amount along with the interest and further more the women members were also satisfied with interest-rates charged on the loans taken from SHGs.

It was clear that greater the time of association with SHGs, greater were the benefits derived.

Zoynul (2013) Study observed the socio-economic development of women through microfinance with help of parameters like self-esteem, business skills, confidence level, decision making power and role in community. Microfinance enhances the socio-economic conditions of the women and helps them in developing business skills.

Onwurafor and Enwelu (2013) study conducted in Nigeria found that 74.40 per cent rural women used personal savings in agro food processing, 40.00 per cent used thrifts, 18.80 per cent took assistance from family and friends, 3.85 per cent from money lenders, 1.90 per cent from bank and 1.20 per cent from cooperatives.

Jadhav *et al.* (2013) found out that in Maharashtra the family employment generated in goat keeping was comparatively less than employment in buffalo keeping activity. It indicated clearly that there was positive impact on the income of respondents. The proportion expenditure on traveling and recreation, education and housing etc. also increased due to participation in SHG.

Shekilango (2012) found that SHG microfinance had positive and significant impact on women empowerment that micro-credit facilitate in changing economic and noneconomic conditions of women in Tanzania. Accessibility of loans is low for the majority of women. A similar study was conducted by (Nessa, 2012) in Bangladesh which observed the effectiveness of microfinance in women empowerment. The empowerment evaluated on the basis of five dimensions i.e., (1) economic decision making, (2) household decision making, (3) freedom of movement, (4) ownership of property, and (5) political and social awareness. Women engaged in income generating activities are informally trained and take their own decision in every field of their lives; also become confident and self-dependent.

Bhatti (2012) conducted a study on socio-economic improvement of women of Sohan, district Islamabad, Pakistan and found that 75.00 percent married respondents made household decision at their personal level. Such decisions were related to education of their children, spending money, their mobility, attending social and family gatherings, but in case of unmarried respondents, they had to follow the choice of their parents in such areas. Eleven married and six unmarried respondents informed that they could develop their decision making capacity at household level. It

was informed that there had been significant change in decision making capacity after attendend training programme in the community development project.

Sheheli (2012) in her study improving livelihood of rural women through income generating activities in Bangladesh reported that the women who were associated with NGO had more access to institutional credit and took significantly larger amounts of loans than who were not. The study also revealed that 65.00 per cent women had medium freedom in cash expenditure, while 21.00 per cent had and the rest of 14.00 per cent had low freedom in cash expenditure. It was reported that due to participation in income generating activities, only 3.00 per cent of rural women observed significant increase in their income, 33.00 of them found that their income increased slightly where as 54.00 per cent reported their income remained unchanged and 10.00 per cent had declines in their income in the last three years. 60.00 per cent rural women expressed that their livelihoods improved due to participation in income generating activities. Their position in the family, participation in social activities, water facilities and sanitation also increased considerably. 30.00 per cent women reported that involvement in income generating activity did not change their livelihood status while 10.00 per cent mentioned that their livelihood status decreased.

Feroze *et al.* (2011) found that the members of Self Help Groups (SHGs) increased their income after joining. Among 120 SHG members and 60 non-members randomly selected from two district of Haryana during 2007-2008. Average milk production per day per households found higher for members i.e., 6.13 and 2.85 litter then non-members 5.85 and 2.68 litter in case of both, buffalo and cow. Investment on dairy was Rs. 36,136 and Rs. 34,674 in case of per member and non-member households, respectively. Per households average annual gross income from dairy was worked out to be higher in case of member household Rs. 28,256 than non-member household Rs. 26,443.

Amutha (2011) found that SHGs were functioning in a very successful manner (68.1%) followed by the age group of 31-40. 85.3% of women stated that the most important motivating factor to join the SHG was to supplement their family income. 8.8 and 5.9% of them stated that they joined the SHG due to feeling bored at home and to provide good life for their children. More than 34% respondents accepted that they do participate in decision-making process. Thus, the socio-economic

conditions of women have demonstrated that their status has improved since the joining of SHG's and availing microfinance.

Desai (2011) revealed that the SHGs have developed the entrepreneurship skills among the SHGs members which may be a vital step towards economical and social women empowerment. The homeward-bound training and skilled development programmes, enhancing the leadership skills within SHGs with the constant steering and support from the state and central government are the suggestion of this study for the development of women.

Lakshmi and Vadivalagan (2011) revealed that women empowerment is a process in which women challenge the existing norms and culture, to effectively promote their well being. The main reason for joining SHG is not merely to get just credit, it is an empowerment process, after joining the SHG the women economically and socially empowered. This empowerment cannot be transformed or delivered it must be self generated. It was clear that to raise status in society, to promote income generating activities, to get loan, to promote savings and to repay old debts are the main reason motivating to join SHGs. SHGs had greater impact on both economic and social aspects of the SHGs members.

Ravi *et al.* (2011) revealed that the micro-finance has given women in India an opportunity to become 'agents of change'. The movement has made them more confident than that ever, helping them to explore new possibilities in the generation of income leading to self-sustenance. It has also helped them to explore new dreams innovative ideas and new hopes.

Arora and Meenu (2011) their study on women empowerment through microfinance intervention in the commercial banks found that good saving habit among females as maximum number of the respondents was having saving bank accounts (46.9%) and post office savings (18.4%).

Aruna and Jyothirmayi (2011) found that self help group participation improved that income level of the respondents 40 per cent opined that they experienced positive change in their income and out of 158 unemployed respondents; half of them were able to find a new source of income a major chunk of gross domestic savings (68.39%) run up from household sector. The study finds that microfinance through self help group bank linkage model helped to mobilize, the savings of these large and scattered household sector.cent per cent of respondents opined that their savings habit is

significantly improved and further data shows a 4.98 per cent increase in average savings after joining the programme. Thus microfinance found to be a more effective channel for savings mobilization.

Lalitha and Prasad (2011) found in their study on 'impact of women empowerment and role of SHGs in value based emancipation' was that majority (72%) of the women availed microfinance but only 16.2 per cent women are engaged in economic activities like weaving, preparing snacks, and other were not utilized their loan for economic activity because they were not encouraged for training on economic activity.

Manimekalai and Rajeswari (2011) observed that the provision of micro-finance by the NGOs to women SHGs has helped the groups to achieve a measure of economic and social empowerment and it has developed a sense of leadership, organizational skill, management of various activities of a business, right from acquiring finance, identifying raw material, market and suitable diversification and modernization.

Mehta *et al.* (2011) revealed that most of the members of SHGs are economically weak. SHG members had an increase of 40.53% in terms of their status of access to amenities factors like health, sanitation, education, market, water supply, that affect the economic and overall development of the SHG members. 48% of SHG members can talk freely in the meetings, 45.6 per cent in SHG members showed positive responses to confidence building factors. 70% had increased their asset value in the post SHG period. 25% reduced family violence cases especially due to reduction in economic difficulties. 74% had good impact on the savings more than Rs. 2000 per month.

Samuel *et al.* (2011) revealed that majority of SHG members were middle aged, married and belonging to nuclear families from backward castes. The total percentage change in income was 45.59, employment was 112.48, the asset position of members after joining the SHG was 53.43 and the consumption change in member household was 25.8%. The study on the investment and saving category was 20% and 264%, respectively. The regression analysis revealed that the income of members increased by 0.50% from one rupee investment, saving increased to Rs. 4.92 and one day employment increased the income by Rs. 40.37. The major constraints faced by members were conflicts among group members, improper saving or procedure involved

and lack of training skill up gradation as moderate problems. The SHGs women were socially and economically empowered.

Varghese (2011) found that 56.00 percent respondents have an independent bank account. It shows that 63.40 per cent of the respondents reacted 'Yes' to the question that their husband shares household work and 36.70 per cent responded 'No' to the above question.

Vekatesh (2010) observed that women employment was a process in which women got a greater share of control over resources – material human and intellectual like knowledge, information ideas and financial resources like money and access to money and control over decision-making in the home, community, society and nation – and gain empowerment.

Dhanya and Sivakumar (2010) mentioned that micro-finance is considered as significant and emerging trend in the present scenario for the empowerment of women. Micro finance programmes are promoted as an important strategy for women's empowerment. Micro finance builds mutual trust and confidence between bankers and rural poor to encourage banking in a segment of population where formal financial institutions usually find difficult to reach.

Ahirro (2009) found that SHG as a suitable means for women empowerment. The impact of SHGs on socio-economic status of women was found significant. Micro finance program promoted as a key strategy for simultaneously redressing both poverty alleviation and women's empowerment. Micro credit makes innovative and hard working micro entrepreneurs to start small business such as, making handicraft items. From the income of this small business the borrowers of micro credit can enjoy better life, food shelter health care and education for the families and above all these small earnings will provide a hope for better future.

Kumar (2009) found that many SHG group members were from the lower to middle income group. Analysis of pattern of consumption expenditure of the rural households revealed that per month per household consumption expenditure is worked out to Rs.2569.17 and Rs.2094.56 for the member and control households with a difference of 22.65% of the total consumption expenditure the food items account for 56.58% and 43.42% for non-food items in member households, where as for the non-member households it is 55.61% and 44.39% respectively for food and non-food items.

Expenditure on education, medical seems to be higher among the member households when compared to control households.

Krishnan (2008) analyzed the formation and functioning of SHGs and the impact on socioeconomic status of underprivileged women. A pre-tested structured schedule was administered to collect the primary data from 350 SHG members and 30 animators. Women come together as SHGs as they were able to get hassle-free and timely loan to meet emergence needs with thrift. Team spirit was acting as a binding factor to bring unity and cohesiveness among the group members. The SHGs approach, apart from generating incremental income, helped them to the process of empowerment.

Singh and Kumari (2007) stated that empowerment of women involves economic opportunity, property rights, political representation, social equality, personal rights. But women in many countries still lack right to inherit property, own land, get education, obtain credit, earn income or work outside home, control their fertility. They are still widely unrepresented in involvement in decision making at household or at social level.

Kamaraj and Muralidaran (2004) defined SHGs as supportive, educational and usually change oriented mutual aid group that addresses life problems or condition commonly shared by all members.

Gariyali and Vettivel (2004) examined and found that regular increase in saving is the importance of SHGs for rural women. Members were influenced to develop the habit of saving, out of this saving they could borrow as per their need which resulted not to borrow from money lenders who charges exorbitant rate of interest i.e. 120%. SHGs linked with banks can borrow money and lend the same on credit to its members for taking up the economic activities. Numbers of government schemes are available for them to utilize it effectively.

Sinha (2004) reported that India's micro-finance scene is dominated by HGs banking linkage programme, which aimed at providing cost-effective mechanism to promote financial services to the 'unreached poor'. Based on the philosophy of peer pressure and group saving as collateral substitute, the SHG programme has been successful not only in meeting the needs of the rural poor, but also in strengthening collective SHG capacities of the poor at the local level, leading to their empowerment.

Sood (2004) reported that government is providing several opportunities to women led SHG and Swarojagaris to market their products without any middle man to urban consumers. The exposure helps to improve their professional skills, promotes marketing technologies and develops entrepreneurship amongst the rural entrepreneurs.

Kamaraj and Muralidaran (2004) reported that self- help groups are self managed groups of poor women which primarily come into existence to mobilise financial resources through their own saving and lend the same amongst themselves to meet the credit needs of their members.

Tripathy (2004) reported that community based micro- enterprises like cotton coir rope making, coconut coir rope making, coconut leaf thatching, pickle preparation, spices production, honey and food processing, agarbati making etc. have proved to be most viable activities in the country to drive the beneficiaries out of the poverty trap in the rural area.

Singh *et al.* (2004) found that the success of economic activities taken by SHGs largely depends on their social influence, role in decision making process and broader financial base through enhanced thrift and credit activities.

Anithakumari and George (2003) done an analysis on the awareness and knowledge of 30 SHGs for women in Kerala state, India regarding coconut product diversification, utilization of women groups in starting the enterprises and prospect, they perceive in adopting them. It is concluded that enterprises on coconut product diversification are women's friendly and suited for group activities for additional income generation.

Narayanaswamy *et al.* (2003) study revealed that SHGs have emerged as an alternative development strategy to promote the common interest of the weak and vulnerable section of the society. SHG not only considered as informal cooperatives as they possess distinct features of grass root level cooperatives but can forge linkages in order to see that the poor are effectively served and empowered

Ramalakshmi (2003) found that women empowerment act as an instrument for eradicating the poverty in Andhra Pradesh. Movements of SHGs have become the mass movement for women upliftment. Basically 60% of women involve into income generating activity related to agriculture. It promotes economic opportunities for SHGs. The method of public-private has been adopted. According to this method, the SHGs members are appointed for selling the products of companies

like Phillips, Hindustan Levers Limited, TVS, etc. 98% of the SHGs members save regularly, 30% were able to access the safe drinking, fuels (LPG), 100% of the children were able to access the services of immunization against 6 diseases.

Sathyasundaram (2003) indicates that SHG- Bank linkage programme has helped the weaker sections, enhanced the saving habit, improved the repayment percentage, increased employment opportunities, enhanced self-confidence of the members and made members more assertive in facing social evils. The growth and progress of SHGs was discussed by SU 2007 and suggested that the provision of productive and consumption credit to the SHG members is an appropriate financing tool for including the poor households in development process.

Rao (2002) mentioned that SHGs encourage saving and promote income generating activities through small loans.

Cheston and Kuhn (2002) observed that though microfinance does not address all the barriers to women empowerment. SHG showed a positive impact on some of the indicators such as increased self-confidence, self-esteem and participation in decision making in girls education, family planning, improved status and gender relations in their houses.

Ojha (2001) quoted that “there should be rotation of group leadership so that all members of the group get an opportunity to play managerial role”. He revealed that group members were lacking training, guidance in selecting and activity, its management, marketing etc.

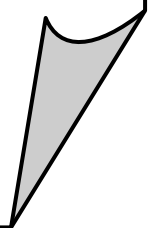
Sundari and Geetha (2000) examined the gender disparity in access to institutional credit. The disparity is gradually narrowing down over a period of time. Hence the empowerment of poor rural women will be possible only if they are trained and imparted skills for a certain employment. According to them, skill training includes enterprise development, increased access to credit, new approach to markets and social, economic and political strategies.

Mitta (1999) reported that with the passage of time and increase in resources, besides providing loan to the members, groups were involved in production activities in the field of dairy, goaterly and silkworm rearing.

Zaman (1999) concluded that micro-credit interventions play an important role in reducing vulnerability by balancing consumption, building assets, providing emergency assistance, and contributing to the empowerment of women. The linkage of SHGs to banks gradually raises income levels by providing credit to small-scale businesses, among other services, and thereby, can help to reduce poverty.

Syandra (1990) found that a group approach not only enables the poor to accumulate capital by way of small savings but also helps them to gain access to formal credit facilities. These groups, however, serve a wider range of objectives than just providing immediate investment opportunities such as developing a saving habit, reducing risk exposure and increasing self confidence and unity. To successfully function SHGs undertake various activities in the form regular meetings, the collection of savings, disbursal of credit via loans income generating activities, record maintenance and monitoring and imposing penalties on members in case of non-compliance. This processes help to build financial discipline and credit history that further encourages bank and other financial institutions to give SHGs a certain amount of credit without asking for mortgage.

Materials and Methods... 



CHAPTER III

MATERIALS AND METHODS

The main purpose of this chapter is to describe the research design followed in conducting the study. According to Kerlinger (1967) “a research design is the plan, structure, strategies of investigation conceived so as to obtain answers to research problem”. Keeping in view the objectives of the study appropriate sampling plan and variables were selected, Research schedules were prepared and data were collected and analysed to draw the conclusions. The methodologies followed in this study are described in this chapter under the following heads:

3.1 Locale of research study

3.2 Sample and sampling procedure

3.2.1 Selection of sub-division

3.2.2 Selection of rural development blocks

3.2.3 Selection of Gaon panchayat

3.2.4 Selection of VOs

3.2.5 Selection of SHGs

3.2.6 Selection of members of SHGs

3.3 Selections of variables and instruments used

3.4 Conceptual background of the terms used in the study

3.5 Operational definitions and measurements of the variables

3.5.1 Measurement of dependent variables

3.5.2 Measurement of independent variables

3.6 Construction of schedules for data collection

3.7 Pre testing of the schedules

3.8 Procedure of data collection

3.9 Statistical analysis

3.1 Locale of the research study

The study was carried out in the state of Assam, which is situated in the North Eastern part of India having 27 districts. Jorhat District was purposively selected for researcher's convenience in carrying out the research study within limited time (Fig. 3.1 & 3.2).

3.2 Sample and sampling procedures

The selection of representative samples for the present study, a multistage purposive cum simple random sampling method was adopted. Sampling procedure is described under the following sub-heads and the plan of the research design is presented in Fig. 3.3.

3.2.1 Selection of sub-division

From the selected Jorhat District, two sub-divisions namely Jorhat and Titabor were purposively selected for the present study.

3.2.2 Selection of rural development blocks

From the selected sub-divisions, out of six blocks, two rural development blocks namely Baghchung and Kaliapani from Jorhat sub-division and Titabor from the Titabor sub-division were selected purposively.

3.2.3 Selection of Gaon panchayat

From selected rural development blocks one registered Gaon panchayat was selected from each selected rural development block. Thus three Gaon panchayats were selected purposively for identifying the village organizations for carrying out this research study.

3.2.4 Selection of VOs (Village Organizations)

From each selected Gaon panchayat, four numbers of VOs were identified by using simple random sampling method. Thus, altogether twelve (12) VOs were finalized for the present study.

3.2.5 Selection of SHGs (Self Help Groups)

From each selected VO, five numbers of SHGs who were participating in the different activities of SHGs were selected randomly from the lists prepared by members of each VO. Thus, all total sixty (60) SHGs were selected for carrying out in the present research study.



Fig. 3.1. Map of Assam



Fig. 3.2. Map of Jorhat district

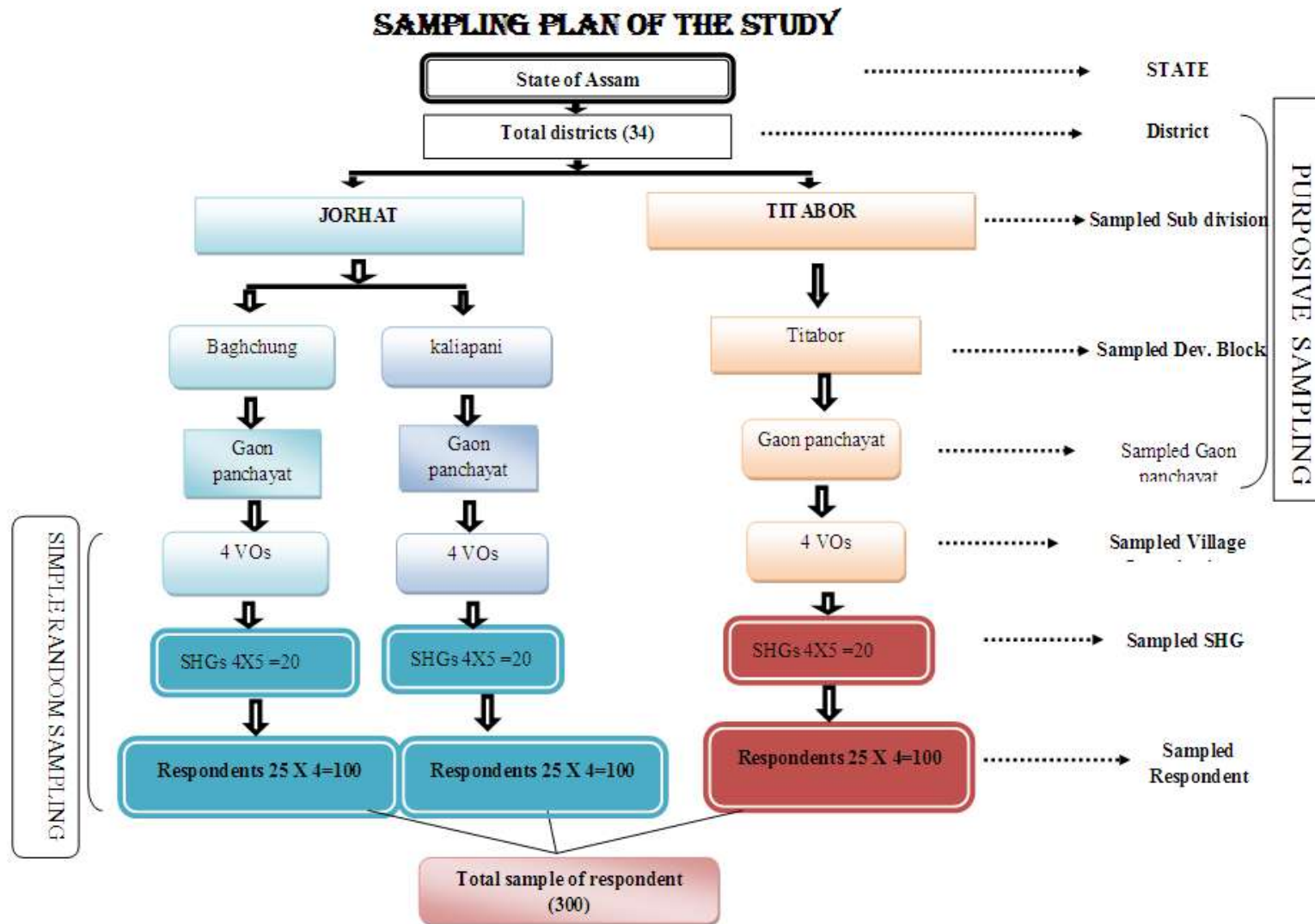


Fig. 3.3. Sampling plan of the study



Plate 1. Group interview



Plate 2. Personal interview

3.2.6 Selection of members of SHGs as respondents

Five members of each SHG, were selected from the prepared lists by using simple random sampling method. Thus, total number of members were three hundred (300) for collection of primary information of the present study.

3.3 Selection of variables and instrument used

3.3.1 Selection of variables

An attempt was made to select the appropriate variables based on the related available literatures in order to highlight the research gaps. A list of variables related to the study and instruments used for their measurement was presented in Table 3.1.

Table 3.1. List of variables and the instrument used

Category	Variables	Instrument used
A. Independent Variables	Personal characteristics	
	i). Age	Structured schedule
	ii) Marital status	-do-
	Socio-economic characteristics	
	i) Caste	Socio-economic status scale, Trivedi (1963) with slight modification
	ii) Land holding	-do-
	iii) Educational level	-do-
	iv) Type of house	-do-
	v) Occupation	-do-
	vi) Family type	-do-
	vii) Family size	
	viii) Materials possession	-do-
	ix) Social participation	-do-
	x) Socio-economic status	-do-

Category	Variables	Instrument used
	xi) Mass media exposure	Structured schedule
	xii) Participation in trainings	-do-
	xiii) Mobility	-do-
	xiv) Decisions making pattern in family expenditure	-do-
	xv) Risk bearing ability	Scale (Supe, 1969) with slight modification
B. Dependent Variables		
	Impact of SHGs on socio-economic empowerment of members of SHGs	Structured schedule
	Social empowerment	
	i) Approval of social issues	Structured schedule
	ii) Change in values	-do-
	iii) Self confidence	Scale (Thakur, 2009) with slight modification
	iv) Communication level	Structured schedule
	v) Interaction with outsiders	-do-
	vi) Change in family violence	-do-
	vii) Access to amenities	-do-
	Economic empowerment	
	i) Change in saving pattern	-do-
	ii) Change in monthly saving pattern	-do-
	iii) Amount of loan taken	-do-
	iv) Total number of loans taken from SHGs	-do-
	v) Change in asset value	-do-

3.4 Conceptual background of the variables used in the study

a) Role

The dictionary meaning of role is a set of connected behaviors, rights, obligations, beliefs, and norms as conceptualized by people in a social situation. It is an expected or free or continuously changing behavior and may have a given individual social status or social position.

In the present study, the word role refers in the present study to how a member of SHG behaves and what function she performs within the group as a whole. Group roles are not necessarily static – people may adopt different roles at different times during the group's life-cycle.

b) Rural development

Rural development is defined as the process of improving the quality of life and economic well-being of people living in relatively isolated areas. The self help group (SHG) approach is a new instance into the field of rural development which aims at improving the living condition of the rural poor by creating sustainable community based institutions.

c) Socio-economic status (SES)

It is defined as a sociological and economic measure of an individual's or family's economic and social position in relation to others. When analyzing a family's SES, the household income, earners' education, and occupation are examined, as well as combined income, whereas for an individual's SES only their own attributes are assessed.

d) Organizational structure

An organization is a structural system of relationship that co-ordinates the effort of a group of people towards the achievement of specific objectives (Koehler, 1976). It is also considered as the mechanism by which work activities are organized and structured in order to achieve mutually agreed upon goals.

Structure is the arrangement of the components and sub-systems within a system. It refers to the patterns of relationships among the units in a social system; relationship which may be expressed in terms of power, status, or other variables. Structure can be understood in terms of its various dimensions, like the degree of

formalization, centralization, delegation of authority, etc. Structure exists in a system to the extent that the units in the system are differentiated from each other. Organizational structure refers to the properties of an organization, not those of its members (Blau and Meyer, 1971).

In the present study organizational structure of SHGs would definitely mean an integrated edifice wherein a selected social group interact, co-operate and take up common activity programme which are well co-ordinated and which aim at the common goal of uplifting the lives of women in general and rural women in particular.

e) Functioning of SHGs

It refers to perception of members about performance of SHGs towards poverty alleviation and social and economic improvement of rural women

f) Social empowerment

The social empowerment is defined as a means of getting an important place by the rural women in their families and societies, and have a right to enable them to make use of available present resources. In the study, social empowerment of rural women is operationally defined as the women's ability to influence to take decision, increased self confidence, better status and role in household as well as in the society

g) Economic empowerment

Economic empowerment is defined as the power of the rural women in access to control over individual financial resources in the form of decision making on making investments in different household materials.

h) Impact of Self Help Groups on socio-economic empowerment of rural women

Dictionary meaning of impact is a forceful consequence or a strong effect. In the present study it is operationally defined as the effect of Self Help Groups on socio-economic empowerment of rural women in terms of ability to control over their resources to realize their full identity and power in all spheres of life. The factors such as, approval of social issues, change in values, self confidence, communication level of members, interaction with outsiders, change in family violence, access to amenities, access to asset value, saving pattern, amount of loan taken, management of finance, involvement in decision making in saving and financial matters etc. were measured in the present study.

i) Rural women: Rural women are defined as those women who were members of SHGs residing in same village.

3.5 Operational definitions and measurements of the independent variables

Every scientific investigation faces the necessity of measuring the variables of relations. An operational definition according to Bhatnagar (1981) is a specification of the activities of the researcher in measuring the selected variables or in manipulating it. The variables used in this study may carry a number of meaningful dimensions of definition and given here under:

3.5.1 Measurement of independent variables

3.5.1.1 Personal characteristics

3.5.1.1.1 Age

Age is operationally defined as the chronological age of the respondent at the time of interview expressed in years rounded off to the nearest years. For analysis, the respondents were categorized as follows:

Category	Range (years)	Code
Young	20-35	1
Middle	36-55	2
Old	Above 55	3

3.5.1.1.2 Marital status

It refers to the marital position of the respondent during the time of investigation. On the basis of marital status respondents were categorized as follows:

Category	Code
Unmarried	1
Married	2
Divorced	3

3.5.1.2 Socio economic characteristic

3.5.1.2.1 Caste

Caste is an endogamous group, where the status of an individual related a group is determined by birth. In the present study it refers to different class in the society. For analysis the following categorization and scoring was made respectively:

Category	Score
ST/SC	1
OBC/MOBC	2
General	3

3.5.1.2.2 Land holding

In the present study, land holding refers to the land area possessed by the respondent expressed in acre. On the basis of operational land holding it was categorized as follows:

Category	Score
Below 1.0 acre	1
1.0-4.0 acres	2
Above 4.0 acres	3

3.5.1.2.3 Educational level

Individual's ability to read and write and the amount of formal education, she possesses will affect the manner in which the individual gather information and relates himself to his environment. In the present study, education is referred to the level of formal education of members of SHGs. The respondents were categorized and scored as follows:

Category	Score
Illiterate	0
Primary	1
HSLC	2
HSSLC	3
Graduate	4
Graduate	4

3.5.1.2.4 Type of house

House is a building for human habitation, especially one where a family or small group of people lived together. In this study, type of house refers to the type of construction of the house used as a residence by the respondents. For the present study, the following categorization was used.

Category	Score
Katcha	1
Semi pucca	2
Pucca	3

3.5.1.2.5 Occupation

It refers to the type of engagement of respondents for their livelihood security or to generate financial support. It was categorized and scored as follows:

Category	Score
Daily wage earner	1
Independent profession (weaving, tailoring, Petty shop etc.)	2
Agricultural labour	3
Service	4

3.5.1.2.6 Family type

Family type was measured in terms of nuclear family, joint family and extended family. Nuclear family is the one which consists of the rural women who after her marriage lives with her husband and children lived apart from her in-laws.

Joint family is the one which consists of the rural women who after her marriage lives with her husband and children lived together with her in-laws.

And Extended family consists of the nuclear family along with some other relatives lived together with them.

For analysis, the following categorization and scoring were made:

Category	Score
Nuclear	1
Joint	2
Extended	3

3.5.1.2.7 Family size

It is total number of family members consisting of husband, wife, children and other dependent of the family. Thus categorization was made as follows:

Category	Score
Small (upto 4 members)	1
Medium (6-8 members)	2
Large (9 & above)	3

3.5.1.2.8 Materials possession

It refers to the possession of transportation, media and household materials of the respondents. It is categorized and scored as:

Category	Score
Tractor	2
Desi plough	1
Sanitary latrine	1
Filter	1
Bike	2
Pressure cooker	2
Gas stove	1
Wooden furniture	1
Fan	1
T.V	2
Radio etc.	2

3.5.1.2.9 Social participation

It is conceptualized as the extent to which a respondent is associated with various organizations of the society in terms of membership or office bearers.

Categorizations and corresponding scores were assigned as suggested by Trivedi (1963).

Category	Score
No membership	0
Membership of one organization	1
Membership of more than one organization	2
Office bearers in organization	3

3.5.1.2.10 Socio-economic status

This refers to the position of the respondent in society and was determined by various social and economic variables such as caste, land holding, education, type of house, occupation, family type, family size, material possession and social participation of the respondent.

Based on the sources obtained the respondents were categorized in to following three groups:

Category	Score range
Low	Below ($\bar{X}-Sd$)
Medium	($\bar{X}-Sd$ to $\bar{X}+Sd$)
High	Above $\bar{X}+Sd$

3.5.1.2.11 Mass media exposure

It is refers to the frequency of using different media viz., radio, TV and newspapers by the respondents to gain or improve knowledge regarding socio-economic upliftment.

The responses were recorded on three point scale and scoring was made as following:

Category	Code	Score
Regular	1	3
Sometimes	2	2
Seldom	3	1

3.5.1.2.12 Participation in training

It refers to the various types of training programme for socio-economic development participated by respondents provided by Government department and financial institution of Assam.

Category	Code
Attended	1
Not attended	2

3.5.1.2.13 Mobility

It is operationalized as the frequency of respondent's mobility in performing various tasks such as depositing money and withdrawal of money from bank, gathering information about development schemes from the government office, participating in training programmes, social visit etc.

They were categorized as always, sometime, never and scored as 3, 2 and 1.

Category	Score
Always	3
Sometimes	2
Never	1

3.5.1.2.14 Decisions making pattern in family expenditure

Decision making is a thinking process. Nevertheless, respondents knowingly or unknowingly participate in decision making process in different family expenditure before and after joining SHGs. In the present study it refers to the

The categorization and scoring was done as follows:

Category	Code
Joint	1
Independent	2

3.5.1.2.15 Risk bearing ability

For the present study, risk bearing ability is operationalized as the degree to which a respondent is oriented towards risk and uncertainty in running the organizational activities.

The scale developed by Supe (1969) was used to measure the risk bearing ability of the respondent with slight modification of statements to bring it in line of the investigator's present study. The scale contains eight statements, each statement was provided with a five point response category as strongly agree, agree, undecided, disagree and strongly disagree and score as 5, 4, 3, 2 and 1.

The risk bearing ability score of SHG women was the sum total of scores for all the statements in the scale. Based on mean and standard deviation of the obtained scores, respondents were classified as:

Category	Range
Low	Below ($\bar{X}-Sd$)
Medium	$\bar{X}-Sd$ to $\bar{X}+Sd$
High	Above $\bar{X}+Sd$

3.5.2 Measurement of dependent variables

3.5.2.1 Social empowerment

3.5.2.1.1 Approval of social issues

It refers to the respondents view regarding some social issues such as job reservation for women, widow marriage, love marriage, child marriage, inter caste marriage, family planning, dowry, divorce, punishing wicked husband. It was categorized as:

Category	Code
Most often	1
Often	2
Sometimes	3
Not at all	0

3.5.2.1.2 Change in values

It refers to the respondents changes in values before and after joining SHGs such as self respect, confidence, decision making power within their household, knowledge after training, enable them to make contribution to household finances, awareness about legal rights, respect in the home.

It was categorized in three point scale as follows:

Category	Code
Decreased	1
No change	2
Increased	3

3.5.2.1.3 Self confidence of members

In the present study, self confidence has been operationalized as the degree to which respondent has belief and confident over herself.

The variable was measured with the help of scale developed by Thakur (2009) with slight modification. The scale has 8 statements, out of which 4 are positive statement and 4 are negative statements. Each statement was provided with a five point

response categories as strongly agree, agree, undecided, disagree and strongly disagree and score as 5, 4, 3, 2 and 1.

The self confidence score of a respondent was the sum total of scores for all the statements in the scale. Based on mean and standard deviation of the obtained scores, respondent were classified as:

Category	Range
Low	Below ($\bar{X}-Sd$)
Medium	$\bar{X}-Sd$ to $\bar{X}+Sd$
High	Above $\bar{X}+Sd$

3.5.2.1.4 Communication level

It refers to the ability to talk in the meetings by the respondents to gain or improve knowledge about socio-economic development programme for alleviation of poverty.

The responses were recorded on three point scale and scoring was made as follows:

Category	Code
Frequently talk	3
Sometimes talk	2
Seldom talk	1

3.5.2.1.5 Interaction with outsiders

It refers to the opportunities to interact with bankers, Government officials, NGOs etc before and after joining SHGs

Category	Code
More than 5 times	1
3 times to 5 times	2
Less than 3 times	3
None	4

3.5.2.1.6 Change in family violence

Family violence being a sensitive topic was difficult to ascertained from the respondents especially women. It may be either verbal abuse or physical or mental harassments by their husbands in the family. It may be categorized as follows:

Category	Code
Increase	1
No change	2
Decrease	3
Not applicable	4

3.5.2.1.7 Access to amenities

It refers to the various amenities like market, water supply, transport, medical etc. that affect the economic and overall development of the members. It has been categorized and measured as follows:

Category	Code
Increased	1
Unchanged	2
Decreased	3
Not applicable	4

3.5.3 Economic empowerment

3.5.3.1 Change in saving pattern SHGs

It refers to the sources of saving respondent's money before and after joining SHGs. The sources of saving are bank, post-office, insurance and cash in hand. It is measured in 15.

3.5.3.2 Change in monthly saving pattern

It refers to the saving pattern of amount of money deposited in different saving places.

Category	Code
Less than 500	1
501 -1000	2
1001 -1500	3
1501 -2000	4
Above 2000	5

3.5.3.3 Amounts of loans taken

It refers to the amount of loans taken in terms of rupees by respondents:
It was measured as follows:

Category	Code
Less than Rs. 5000	1
5001-10000	2
10001-20000	3
20001-35000	4
35001-50000	5
More than 50000	6

3.5.3.4 Amount of loan taken from SHGs

It refers to the amount of loans taken in terms of rupees from SHGs bank.

3.5.3.5 Change in asset value

It refers to the improvement of the personal properties of the respondent such as building, transportation, household appliances, electrical appliances etc. after

joining SHG. It was categorised and measured as increased, no change and decreased giving code as 3, 2 and 1.

3.6 Problem faced by the members of SHGs

Problems are constant source of restrictions responsible for reducing efficiency to utilize the loan for empowerment of the rural women.

It was categorized as always, sometimes and never and measured as follows:

Category	Score
Always	3
Somewhat	2
Not at all	1

3.7 Construction of instruments for data collection

Three instruments were designed and used to collect information for the present study.

The first instrument was designed to gather information from office bearers of SHGs for achieving the first and second objectives of the present study. It was an interview cum-structured questionnaire (Appendix II).

The second instrument was designed for SHG members for measuring the third Objective. It was an interview cum structured schedule (Appendix III).

The third instrument was constructed for the knowledgeable persons such as block officials, members of Gaon panchayat and NGOs to know perceived suggestions for improving the functioning the SHGs for socio-economic empowerment. It was a structured schedule (Appendix IV).

3.8 Pre testing of the instruments

Schedules drafted originally in English, were later on translated into Assamese language and were pre-tested in one non-sampled village organization of Jorhat district purposively with the help of interpreter. On the basis of experience gained and information obtained, necessary modifications were made in the schedules. Thus schedules were finalised for data collection

3.9 Procedure of data collection

After finalising the research schedules, the data were collected in three phases with the help of local interpreters. Organisation level informations were collected by interviewing the distinctive office bearers of SHGs (*Refer Plate 1*).

In the second phase the individual level data were collected through personal interview method with the help of structured schedule (*Refer Plate 2*) and the third phase data were collected from block officials and knowledgeable persons through questionnaire.

3.10 Statistical analysis of data collected

The collected data were coded, tabulated and analyzed in accordance with the objectives of the present study by using appropriate tests and techniques.

The statistical techniques along with their uses were:

1. Percentage: It is a fraction expressed with 100 as its denominator. It is used to any set of data for comparison.

2. Mean: It is the arithmetic average and was used to measure the type of the observation as a whole. The mean for all the readings were worked out as mentioned below:

$$\text{Mean } \bar{X} = \frac{\sum X}{n}$$

Where, $\sum X$ = Summation of item values

n = Number of item

3. Standard deviation: to find out the extent of variability shown by the variables, i.e., the dispersion of the variables around the mean, standard deviation (SD) was used. The formula is mentioned below:

$$SD = \sqrt{\frac{\sum (x_i - \bar{x})^2}{n-1}}$$

Where, SD = Standard deviation

n = Total number of respondent

x_i = Variables of the study

\bar{x} = Mean of the variables

4. Co-efficient of variation (C.V): This index was used to find out the relative variability of dispersion of a given set of scores. The C.V of a given distribution was worked out as follows:

$$r = \frac{\sum xy - \frac{(\sum x)(\sum y)}{n}}{\sqrt{\{\sum x^2 - \frac{(\sum x)^2}{n}\}\{\sum y^2 - \frac{(\sum y)^2}{n}\}}}$$

Where, r = Correlation coefficient

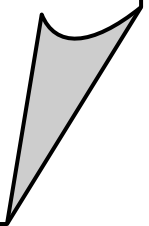
x = Independent variable

y = Dependent variable

$\sum xy$ = Summation of total product of x and y

n = Total number of respondents

Findings and Discussion... 



CHAPTER IV

FINDINGS AND DISCUSSION

The findings of the study and relevant discussions thereon are presented in this chapter. Data were arranged and analysed. Keeping in view the objectives of the study, data were presented and discussed in following sub heads:

- 4.1 Components of organizational structure of SHGs
- 4.2 Functioning of the selected SHGs
- 4.3 Various sources of fund and pattern of utilization of funds
- 4.4 Personal and socio-economic characteristics of members of the SHGs
- 4.5 Impact of selected SHGs on socio-economic empowerment of rural women.
- 4.6 Suggestions for the effective functioning of SHGs.
- 4.7 Discussion

4.1 Components of organizational structure of SHGs

4.1.a Genesis and structure of SHG

It was observed from Table 4.1 that majority of the SHGs i.e. 76.67 per cent were promoted by Government organizations followed by NGOs (16.66 per cent) and only 3.33 per cent by own initiative by rural women respectively. It was also revealed that nearly 50.00 per cent of the SHGs were established during the year 2000-2005 followed by 26.67 per cent and 23.33 per cent during the year 2010-2015 and 2005-2010. 93.33 per cent had constitution for conducting their regular activities which was adopted in the general meeting of the members of SHGs. All the important points such as amount of enrollment and membership fees, timings and venue of the meeting, mode of interest of loans and repayment of loans etc. raised by respective members in the group meetings were considered at the time of finalising the guidelines of constitution. But the systematic procedures of the constitutions were seldom observed. It was probably because of this reason that decision making process was informal and there were some elements of flexibility and informality in their working. 38.33 per cent

Table 4.1. Frequency and percentage of components of organizational structure of SHGs N=60

Sl. No	Component	Categories	Frequency	Percentage
1	Type of promoting agencies	Government	46	76.67
		NGO	10	16.66
		Financial institution	2	3.33
		Own initiative	2	3.33
2	Year of group formation	2000-2005	30	50.00
		2005-2010	14	23.33
		2010-2015	16	26.67
3	Mode of framing of constitution	Discussion among the SHG members	56	93.34
		Guidelines of promoting agencies	2	3.33
		Nil	2	3.33
4	Criteria for SHG formation *	Homogeneity in mindset of the people	23	38.33
		Homogeneity in the standard of living	56	93.33
		Residing in the same village	56	93.33
5.	Restriction in enrollment of members	Age (18-60 years)	45	75.00
		Resident of the same village	52	86.67
		Marital status	1	1.67
6.	Group size	10-15 members	40	66.66
		16-20 members	20	33.34
7.	Change in group size since inception	Increased	3	5.00
		Unchanged	35	58.33
		Decreased	22	36.67
8.	Tenure of office bearers	One year	14	23.33
		Two years	16	26.67
		No fixed time	30	50.00

*Multiple responses

SHGs Table 4.1 also presents the criteria for SHGs formation. 93.33 per cent SHGs expressed that there must be homogeneity in the standard of living of members and residents of the same village where SHGs were located. Further, homogeneity in mindset of the people was also included as one of the criteria of formation of SHGs (38.33 per cent).

The enrollment of members in a SHGs was found to be restricted to same village only (86.67 per cent).

It was also revealed that level of age of members at the time of enrollment in SHGs (75.00 per cent) were in between 18-60 years. Very negligible percentage i.e. 1.67 was reported that marital status as one of the restrictions during the enrollment in SHGs.

The total number of group members in each group varied from 10 to 20. Majority of the SHG groups (66.66 per cent) had 10-15 members followed by 16-20 members (33.34 per cent). It was also seen that change in group size since inception was unchanged (58.33 per cent), decreased (36.67 per cent), and increased (5.00 per cent) accordingly.

Nearly 50.00 per cent of the SHGs did not have any fixed tenure of service of office bearers. 26.67 per cent SHGs had fixed two years for office bearers service followed by 23.33 per cent SHGs for one year. It was noticed during investigation that the functions of the office bearers were not specifically laid down in a majority of the SHGs and they manage their functions on the basis of convenience. Lack of guidance and prevalence of ignorance among the office bearers of the SHGs might have led to such irregularities.

4.1.b Motivational factors for joining the SHG

The information regarding the motivational factors for joining the SHGs varies from person to person.

Table 4.2. Frequency and percentage of SHGs regarding motivational factors for joining the SHG N=300

Sl. No.	Motivational factors*	Frequency	Percentage
1	For availing loan	270	90.00
2	For economic independence	135	45.00
3	For skill development training	95	31.67
4	For social security	200	66.67
5	For promoting saving habit	175	58.33
6	For availing subsidy	205	68.33
7	knowledge of banking procedures	95	31.67

*Multiple responses

Table 4.2 revealed that higher percentage of respondents from SHGs were motivated to avail the loan followed by availing subsidy (90.00 per cent) and (68.33 per cent). This might be due to prevailing opportunities of governmental programmes such as SGSY. Nearly 66.67 and 58.33 per cent respondents of the selected SHGs availed loan for social security and promoting saving habit, respectively. 45.00 per cent had joined the SHGs only for economic independence and 31.67 per cent for and skill development trainings.

4.1.c Leadership pattern of selected SHGs

In all the SHGs, the selection of different office bearers in the form of President Secretary and Treasurer was performed democratically through member consensus as reported during data collection. The same office bearers were found to hold position since inception.

4.2 Functioning of the selected SHGs

Functioning of SHG was studied in respect of four parameter i.e meetings, pattern of savings, interloaning and training of leaders.

4.2.a Conduct and regularity of SHG meetings

A SHG is expected to hold regular meeting to deliberate different matters of SHG members. It is a mandatory requirement to ensure smooth functioning of SHGs. From the findings, Table 4.3 it is revealed that all the SHGs were holding the meetings. The main objective of group meetings as revealed by 50.00 per cent of the respondents was related to discussion of collecting savings followed by distribution of loan among the members and repayment of loan (28.33 per cent) then problem of group members (16.67 per cent).

Regarding the frequency of meetings it was found that meetings were conducted on monthly basis by 68.33 per cent of SHGs followed by weekly meetings (40.00 per cent). This can be attributed to the fact that rural women are over burdened of both farm and household works for which they were getting less time for inviting weekly and attending the SHGs meeting as prescribed by NRLM.

Majority of the SHGs i.e. 83.34 per cent expressed of holding the meetings in the afternoon followed by morning and evening (8.33 per cent).

The most important indicators of the meetings of SHGs was active participation of members of SHGs. 71.00 – 90.00 per cent, less than 70.00 per cent and more than 90 per cent attendance of SHGs in the meeting were reported by 75.00 per cent, 16.67 per cent and 8.33 per cent by the selected SHGs, respectively (Table 4.3). It further reveals that majority of the respondent (66.67 per cent) reported that there is no fixed time of the duration of SHGs meetings followed by 16.66 for two hours and 11.67 for one hour, and more than two hours for 5.00 per cent of SHGs.

Majority of the SHGs i.e. 93.34 per cent were conducting meetings at their office bearers residence followed by common place such as common hall, gaon panchayat offices etc. (3.33 per cent) (*Refer Plate 3 – Plate 5*).

58.33 per cent of SHGs were reported to impose no fine for absenteeism followed by 33.33 per cent SHGs imposed penalty of Rs. 5 and 8.33 per cent of Rs.10 for absenteeism.

Table 4.3. Frequency and percentage of SHG regarding conduct and regularity of meetings

N=60

Sl. No.	Characteristics	Frequency (F)	Percentage (%)
1	Area of discussion in the meeting*		
	Savings	30	50.00
	Distribution of loan and repayment of loan	17	28.33
	Problem of the group members	10	16.67
	Selection of SHGs activities	3	5.00
2	Frequency of meetings		
	Monthly	41	68.33
	Fortnightly	-	-
	Weekly	19	40.00
3	Timings of the group meeting		
	Morning	5	8.33
	Afternoon	50	83.34
	Evening	5	8.33
4	Attendance of members in group meeting		
	less than 70%	10	16.67
	71 to 90%	45	75.00
	More than 90%	5	8.33
5	Duration of the meetings		
	One hour	7	11.67
	Two hours	10	16.66
	More than two hours	3	5.00
	No fixed time	40	66.67
6	Venue of meetings		
	At office bearers house	56	93.34
	At common place of village	2	3.33
	At Panchayat office	2	3.33
7	Penalty/fine for absenteeism		
	No fine	35	58.33
	Rs. 5	20	33.33
	Rs. 10	5	8.33

*Multiple responses



Plate 3. Group meeting in Panchayat Office



Plate 4. Group meeting in office bearers house



Plate 5. Group meeting in community hall

4.2.b Savings and interloaning process

As the basic objective of promoting SHGs among the poor women was to develop the habit of saving and using saving amount towards meeting the emergent and credit needs of the SHG members.

Saving and interloaning activities of different SHGs are presented in Table 4.4. Data revealed that amount of saving contributed by different SHGs was found to range between Rs. 20 to Rs. 100. Most of the members of SHGs (70.00 per cent) took decision about fixation of saving amount per month per member in the group meeting followed by Secretary 16.67 and President 13.33 per cent.

It further reveals from the findings of Table 4.4 that nearly 88.33 per cent of the SHGs were found to be regular in their contribution towards savings. 75.00 per cent of SHGs were using the saving amount for interloaning among group members. 41.67 per cent and 33.33 per cent SHGs used some of their saving amounts for buying raw materials for conducting economic activities such as weaving, preparing snacks etc. and expenditure on transportation for attending various meetings outside the village.

Monthly interest rate was 2.00 per cent for 75.00 per cent of selected SHGs followed by 1% (25.00 per cent).

It was also found that 25.00 per cent SHGs utilized their saving amount for giving loan to the outsiders. Because giving loan to outside the group was considered as important source of income for SHGs. Data also reveals that 58.33 per cent charged 5 per cent from outside group members followed by 4.00 per cent (20.00 per cent) and 3.00 per cent (13.33 per cent). It further shows that 8.33 per cent SHGs were charging interest only 2 per cent from outsiders. It was concluded that non-members preferred obtaining loans from these SHGs because more percentage of interest (10-15 per cent) have to be paid if they take loan from bank and other financial agencies (Table 4.4).

Table 4.4. Frequency and percentage of SHG according to pattern of savings and interloaning activities N=60

Sl. No	Parameters	Frequency (F)	Percentage (%)
1	Amount contributed towards monthly saving		
	Rs.20	5	8.33
	Rs.50	15	25.00
	Rs.100	40	66.67
2	Decision about saving amount		
	President	8	13.33
	Secretary	10	16.67
	All the group members	42	70.00
3	Regularity of depositing the fees		
	Not at all regular	7	11.67
	Regular	53	88.33
4	Purpose of utilising group saving*		
	Interloaning among group members	45	75.00
	Giving loan to outsiders	15	25.00
	Expenditure for transportation	20	33.33
	Buying raw material for economic activities	25	41.67
5	Monthly interest rate for interloaning		
	1%	15	25.00
	2%	45	75.00
6	Monthly interest rate for outsiders		
	2%	5	8.33
	3%	8	13.33
	4%	12	20.00
	5%	35	58.33

*Multiple responses

4.2.c Maintenance of records

Table 4.5 shows that all the SHGs had maintained proper records in respect of enrolment of membership and SHGs pass book. In addition to this, more than 90.00 per cent SHGs had kept records with respect to internal loan and interest (95.00 per cent), cash book (93.33 per cent), attendance register (91.66 per cent). Records of minutes and comments and suggestions of visitors were recorded by 26.66 per cent SHGs whereas, activities record was seen only in 10.00 per cent SHGs. It can be concluded that the office bearers/leaders were not taking specific responsibilities for which records were not maintained properly.

Table 4.5. Frequency and percentage of SHGs regarding the maintenance of records

N=60

Sl. No.	Component*	Frequency (F)	Percentage (%)
1	Enrolment of membership	60	100.00
2	Attendance register	55	91.66
3	Internal loan and interest	57	95.00
4	Cash book	56	93.33
5	SHG pass book	60	100.00
6	Minutes record	16	26.66
6	Visitors book	16	26.66
7	SHGs activities record	6	10.00

*Multiple responses

4.2.d Management of finance

It is evident from Table 4.6 that 57 SHGs (95 per cent) deposited their collected funds in recognised banks, while three SHGs (5.00 per cent) kept their funds with the Secretary of SHGs.

Table 4.6. Frequency and percentage of SHGs according to management of finance
N=60

Sl. No	Component		Frequency (F)	Percentage %
1	Funds deposited	Bank	57	95.00
		President	-	-
		Secretary	3	5.00
2	Audit of accounts	Govt officials	27	45.00
		Not checked	33	55.00

It was also seen that accounts were checked only in twenty seven SHGs (45.00 per cent) by office bearers of same SHGs. On the other hand, majority of the SHGs (55.00 per cent) did not have provision of verification of accounts for which misunderstanding among the members were seemed to be developed gradually.

4.2.e Training for capacity building of SHGs

The capacity building of SHGs through adequate training plays an important role in empowering women and future sustainability of SHGs. The findings revealed that less than 50.00 per cent of SHGs received training on awareness programme/campaign about concept and purpose of SHG and rural development issues. maintenance of records, orientation on bank linkage program, effective management of functions of SHGs, budget keeping, (*Refer Plate 6 – 8*) and marketing.

Table 4.7. Frequency and percentage of SHGs according to type of training for capacity building of SHG
N=60

Sl.No.	Type of trainings	Frequency (F)	Percentage (%)
1.	Awareness programme about concept and purpose of SHGs	16	26.67
2	Awareness programme on rural development issues	16	26.67
2	Maintenance of group funds	14	23.33
3	Maintenance of records	16	26.67
4	Budget keeping	13	21.67
5.	Marketing	10	16.67
6.	Orientation on bank linkage program	15	25.00
7	Effective management of functions of SHGs	21	35.00

*Multiple responses



Plate 6. Training on budget keeping



(a)



(b)

Plate 7(a-b). Training on management of group



Awareness Generation Campaign on Different Rural Development Issues



Plate 8. Awareness generation campaign on rural development issues

It is evident from Table 4.7 that majority of the SHGs did not received any kind of training for proper function of SHGs. Only 35.00 per cent had received the formal training required to perform the activities of SHGs effectively which were organised by the linked NGOs or the banks associated with the selected SHGs. Further, it was found out that 65.00 per cent Presidents and Secretary of SHGs jointly involved in the various activities of SHGs.

It can be concluded that organising adequate numbers of formal training on objectives of formation and proper management of functioning of SHGs for respective office bearers can improve the effective functioning of SHGs. Further, organization of various skill development trainings on both farm and non-farm activities for SHGs help the members for self employed.

4.3 To find out the various sources of fund and their pattern of expenditure

4.3.a Source of funds last five years (2014-2019)

The detailed of sources and expenditure pattern of funds of the respective SHGs during the last five years i.e, 2014-2019 are presented in Table 4.8. Out of the sixty SHGs under study, 73.33 per cent SHGs were found to raise their income mainly from government fund to implement some socio-economic activities while, 70.00 per cent relied on its membership subscription. Further, it is evident that only 18.33 per cent SHGs were dependent on contribution from members and public as their main source of income.

Table 4.8. Frequency and percentage of SHG according to various sources of funds last five years (2014-2019) N=60

Sl. No	Source *	Frequency (F)	Percentage (%)
1	Membership fees	42	70.00
2	Contribution	11	18.33
3	Grants from Government	44	73.33
4	Sale proceeds	9	15.00
5	Harvesting of paddy	10	16.67
6	Weaving,embroidery, breakfast cereals	15	24.99

*Multiple responses

On the other hand, 24.99 per cent of SHGs were able to raise their income by undertaking some economic pursuit such as weaving, embroidery and preparing breakfast cereals etc. Only 16.67 per cent SHG undertook harvesting of paddy of co-villagers as the major source of income.

4.3.b Expenditure during last three years (2017-2019)

An analysis of the pattern of utilisation of funds of the sixty SHGs during last three years (2017-2019) presented in Appendix I.

It reveals that, buying stationeries, transportation and purchase of raw materials were the major items for which the largest portion of total expenditure was incurred.

Table 4.9 shows that majority of the SHGs (76.67 per cent) incurred a large expenditure on buying stationery to perform SHGs activities. 73.33 per cent had spent their funds in traveling to collect important information, attending meetings, visiting banks etc. from different related organization/institutions. 53.33 per cent had spent a considerable part of their fund in purchasing of raw materials required for income generating activities.

Table 4.9. Frequency and percentage of SHGs according to major items of expenditure during last three years (2014-2019) N=60

Sl. No	Item of expenditure	Frequency (F)	Percentage (%)
1	Stationeries	46	76.67
2	Transportation fees	44	73.33
3	Purchase of raw materials	32	53.33
4	Religious work	14	23.33
5	Fund relief	6	10.00
6	Cultural and recreational programme	6	10.00
7	Helping poor families	23	38.33
8	Furniture	2	3.33
9	Social work	11	18.33

From the funding it is evident that the financial resources of majority of SHGs were generally meagre to permit them to undertake any worthwhile programmes or activities. Some of the fundamental problems of effective functioning of SHGs which can be referred to here include the absence of regular source of income and the ability as well as willingness to mobilize resources locally.

Although the admission fee and membership fees which were prescribed by the SHGs themselves, were hardly regular due to the low income of the members. The funds thus collected from this source, was in general, insufficient and as a result, the SHGs had to depend on other sources such as grant-in –aid, contribution and profit from economic pursuits. The expenditure pattern of the SHGs was mostly on non-development items. It was indicated that a very few SHGs spent a portion of their income on social welfare projects. This might be due to the fact that members were not aware of proper utilization of funds. As such orientation training programmes on management of finance for the office bearers is highly essential.

4.4 Personal and socio economic characteristics of the members of the SHGs

Personal and socio-economic characteristics of the members were studied with the following component *viz.*, age, marital status, cast, land holding, educational level, type of house, occupation, family type, family size, material possession, social participation and socio-economic status.

4.4.a Personal characteristics

(i) Age

Age is considered as one of the most important personal characteristics of members which affects in the participation of various socio –economic activities.

Distribution of respondents according to their age is presented in Table 4.10. It showed that more than 50.00 per cent (54.60 per cent) of the members belonged to middle aged (between 36-55 years), followed by 41.33 per cent younger age (20-35 years) and 4.99 per cent older age group (above 55 years). It is assumed that middle aged persons are usually considered more appropriate for SHGs because of their experience and physical ability to effectively handle various group activities.

Table 4.10. Distribution of SHGs members according to age and marital status**N=300**

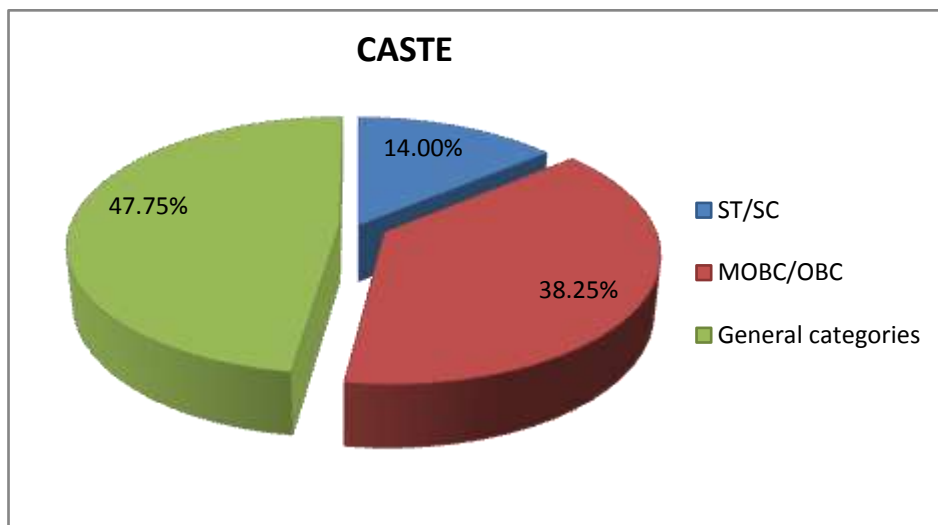
Sl. No	Component	Frequency (F)	Percentage (%)
1	Age		
	Young (20-35 years)	124	41.33
	Middle (36-55 years)	164	54.66
	Old (above 55 years)	12	4.00
2	Marital status		
	Unmarried	15	5.00
	Married	263	87.66
	Divorced	22	7.33

(ii) Marital status

From Table 4.10 were revealed that majority of the members (87.66 per cent) of SHGs were belonged to married category, followed by 7.33 per cent of the respondents were divorced and 5.00 per cent of the respondents are unmarried.

4.4 b Socio-economic characteristics**(i) Caste**

Fig. 4.1 shows that 47.75 per cent of the members of SHGs were belonged to general category, followed by 38.25 per cent of belonged to MOBC/OBC and 14.00 per cent were ST/SC categories under ST/SC, respectively.

**Fig. 4.1. Distribution of SHGs members according to their caste**

(ii) Land holding

Land is one of the most important physical factors for generating income for rural families. More over size of land holding shows the background of socio-economic status of an individual in a society.

The data given in Table 4.11 indicates that 50.33 per cent of members of SHGs were holding 1.0 acre-4 acres of land, followed less than 1.0 acre of land (35.33 per cent) and above 4.0 acres of land possessed by 14.34 per cent of the respondents.

Table 4.11. Distribution of SHGs members according to land holding

Sl. No.	Category	Frequency (F)	Percentage (%)
1	Below 1.0 acre	106	35.33
2	1.0-4.0 acres	151	50.33
3	Above 4.0 acres	43	14.34

(iii) Educational level

Education can change the behavior of an individual which can be reflected through their mental and personality development. The individual with higher education acquires more knowledge and are able to accept new ideas and can also offer solution to certain problems more quickly.

The data presented in Fig. 4.2 reveals that 40.33 per cent of members of SHGs were educated upto HSLC followed by primary school (30.00 per cent), higher secondary (18.00 per cent) and graduate (10.33 per cent) . A very negligible percent of rural women were illiterae (1.33 per cent) illiterate. It may be due to the fact that now a days people are aware of the importance of formal education. This finding is supported by Saikia (2010), Thakur (2009) and Deka (2014).

It can be assumed that rural women of SHGs have ability to comprehend and use technical information easily.

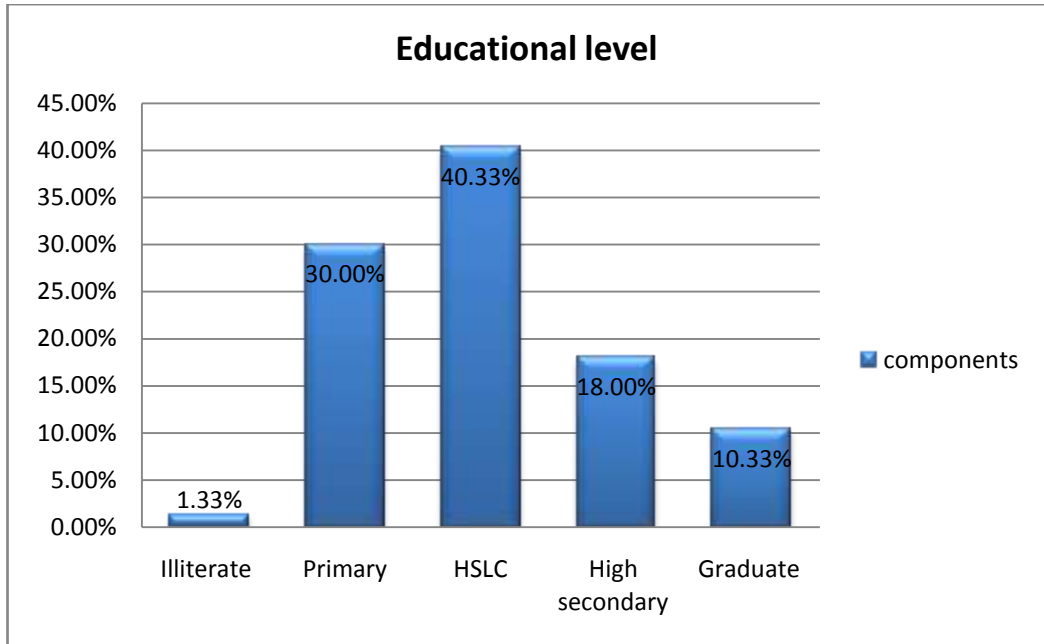


Fig. 4.2. Distribution of SHGs members according to their educational level

iv) Type of house

Fig. 4.3 shows that 41.00 per cent of members of SHGs had semi pucca house, followed by katcha (38.00 per cent) and pucca type of house (21.00 per cent).

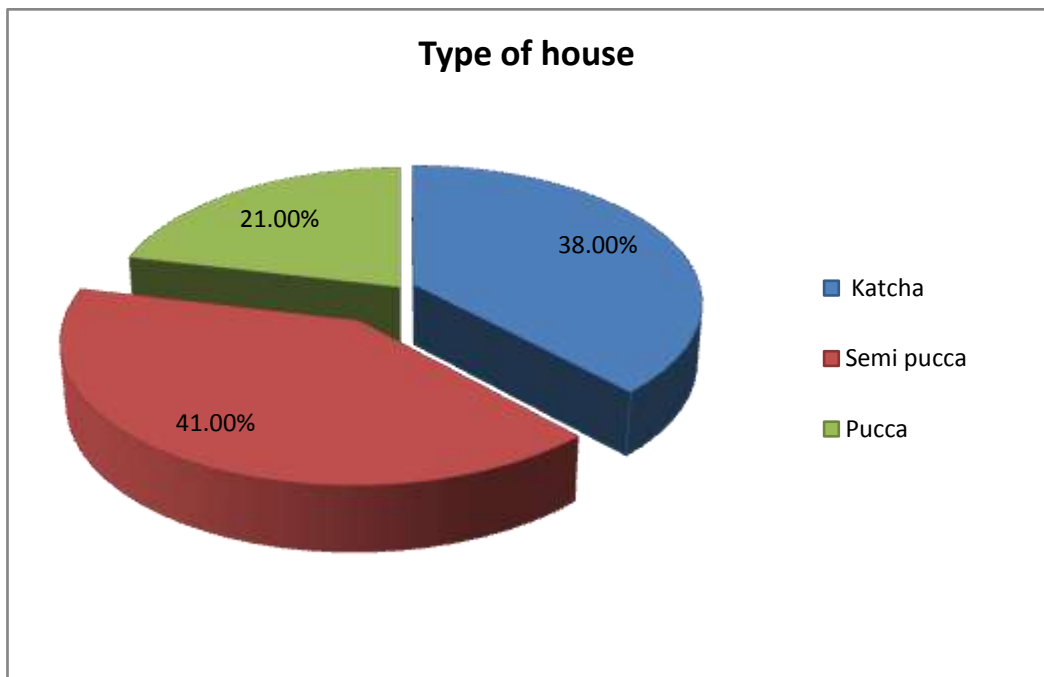


Fig. 4.3. Distribution of SHGs members according to their type of house

v) Occupation

The meaning of main occupation is that which generates major income. Usually the level of standard of living and expenditure on farm as well as home dependent on the total income of the family, which is also reflected through their profession.

It is apparent from the Fig. 4.4 that engage in independent profession (eg. weaving, embroidery, preparation of breakfast cereals etc.) activities was the major occupation (47.00 per cent) of the members of SHGs followed by agricultural labour in special reference to livestock production (37.00 per cent). Further, it reveals that 8.00 percent rural women were engaged as daily wage earner and service respectively.

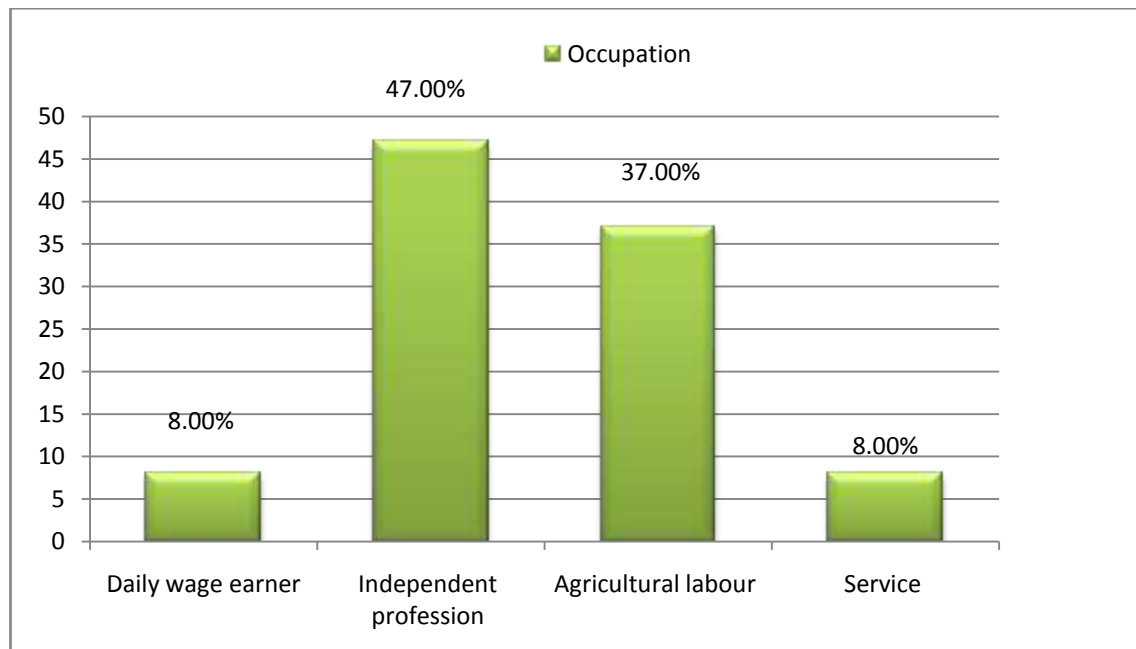


Fig. 4.4. Distribution of SHGs members according to their type of occupation

vi) Family type

The distribution of members according to their family type is presented in Fig. 4.5.

It is seen that majority (82.00 per cent) of the SHGs members belonged to nuclear family followed by joint (13.00 per cent). Negligible percentages (5.00 per cent) of the rural women were belonged to extended family. This changing situation is due to the disintegration of the present family system in the rural areas. These findings are in accordance with the findings of Devi (2000), Boruah (2009) and Phukan (2011).

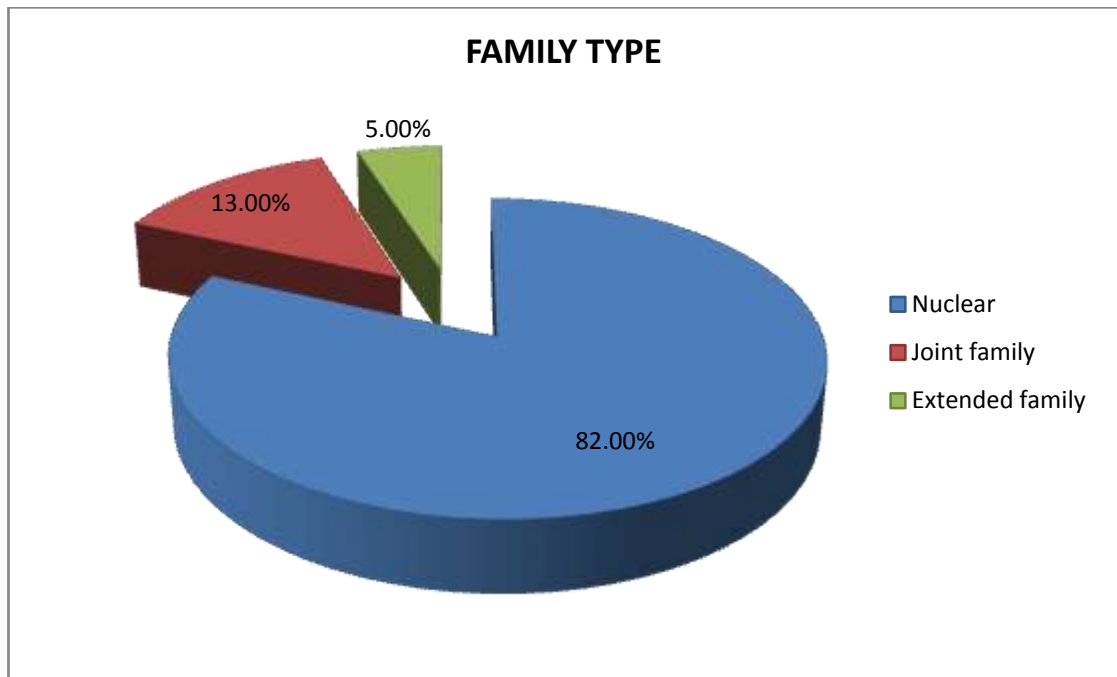


Fig. 4.5. Distribution of SHGs members according to their family type

vii) Family size

Family size refers to the total number of persons having relations with each other within the family.

Fig. 4.6 reveals that majority of members 79.00 per cent belonged to small family size followed by medium family (14.00 per cent) and large family (7.00 per cent), respectively. It might be due to motivation of rural women towards small family, which is a great hindrance for attending the meeting. Because women have to perform majority of their time in both farm and household activities. Rural women might not get adequate time for attending other social activities. This finding is appropriate to the finding of Mohanty *et al.* (2013) who observed that majority of SHGs women smaller size family.

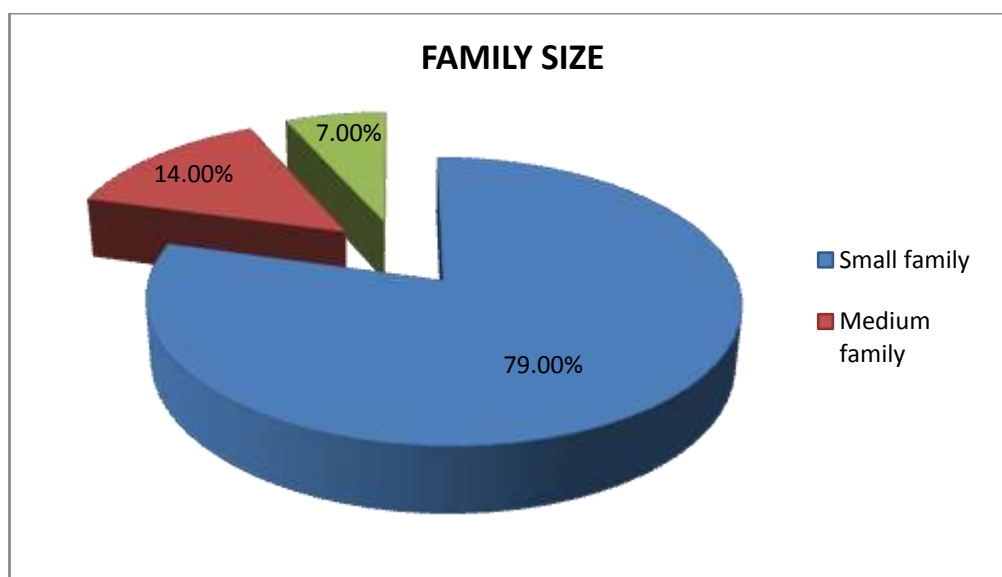


Fig. 4.6. Distribution of SHGs members according to their family size

viii) Materials possession

As showed in the Table 4.12, 90.33 per cent women possessed wooden furniture. More than 88.33 per cent women possessed sanitary latrine then 86.33 per cent rural women possessed desi plough 83.70 per cent fan women possessed 80.33 per cent women possessed gas stove 69.70 per cent rural women had T.V followed by motor bike (54.33 per cent) in their respective houses. Very negligible percentages of rural women possessed radio (11.66 per cent), women possessed filter (11.63 per cent), women possessed pressure cooker (10.70 per cent) and 6.66 percent women possessed tractor in their house

Table 4.12. Distribution of SHGs members according to material possession

Sl No.	Materials possession*	Frequency (F)	Percentage (%)
1	Tractor	20	06.66
2	Desi plough	259	86.33
3	Sanitary latrine	265	88.33
4	Filter	34	11.33
5	Bike	163	54.33
6	Pressure cooker	32	10.70
7	Gas stove	241	80.33
8	Wooden furniture	273	90.33
9	Fan	251	83.70
10	T.V	209	69.70
11	Radio/ Etc	35	11.66

*Multiple responses

ix) Social participation

Fig. 4.7 shows that majority 64.00 per cent of members of SHGs were not belonged to other village organizations such as farm advisory, religious group etc. Only 18.00 per cent rural women were belonged to one organization followed by membership of more than one organization. It is clear from the above data that rural women did not feel to join in other groups. Because more opportunities were received by rural women from joining in SHGs only.



Fig. 4.7. Distribution of SHGs members according to their social participation

x) Socio economic status

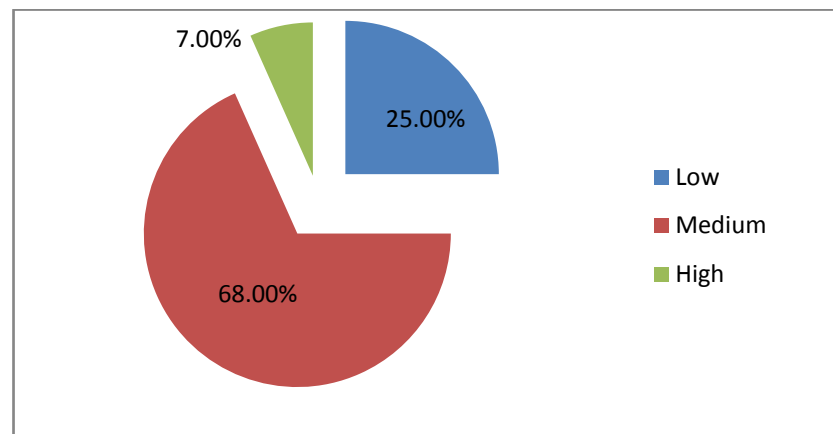


Fig. 4.8. Distribution of SHGs members according to their socio economic status

The findings presented in Fig. 4.8 shows that majority of respondents 68.00 per cent were belonged to medium level of socio-economic status followed by low 25.00 percent and high socio economic level 7.00 per cent.

It can be concluded that most of the members of SHGs are economically weak due to lack of adequate size of land, medium educational level, less number of family members, inadequate income from occupation engaged. Further they were unable to increase their household assets due to insufficient cash income. This finding is commensurate to the finding of Mehta *et al.* (2017).

xi) Mass media exposure

Table 4.13 shows that majority (88.00 per cent) of the members of SHGs regularly view television, followed by listening (50.00 per cent) radio and a sometime (15.00 per cent) of respondents regularly read news paper and 10 per cent regularly read books and magazines

Table 4.13. Distribution of SHG members according to mass media exposure

N=300

Sl. No.	Mass media*	Percentage		
		Regularly	Some times	Seldom
1	News paper	15.00	25.00	60.00
2	Radio	25.00	50.00	25.00
3	Television	88.00	12.00	-
4	Magazine /books	10.00	25.00	65.00

*Multiple responses

From this, it was found that majority of the respondents had good exposure to different mass media more specifically TV. I might be due to the fact that respondents were very active and want to gain new knowledge and experience from various programmes of mass media.

(xii) Participation in trainings

Table 4.14 shows that 28.00 per cent of members attended skill development training (*Plate 9 & Plate 10*) followed by 22.00 per cent and 15.00 per cent on orientation training about concept and purpose of SHGs and maintenance of records. Further, 13.33 per cent attended training on marketing followed by budget keeping and

orientation on bank linkage programme (11.00 per cent). Very negligible per cent of members attended training on effective management of functions of SHGs (7.00 per cent).

Table 4.14. Frequency and percentage of SHG members according to attending training programme

N=300

Sl. No.	Type of trainings	Frequency (F)	Percentage (%)
1.	Orientation training about concept and purpose of SHGs	66	22.00
2	Skill development training	84	28.00
3	Maintenance of records	45	15.00
4	Budget keeping	33	11.00
5.	Marketing	40	13.33
6.	Orientation on bank linkage program	35	11.67
7	Effective management of functions of SHGs	21	7.00

*Multiple responses

It can be concluded that due to lack of suitable time and venue of trainings, overloaded household works, the members might not attended the trainings regularly.



Plate 9.



Mushroom production

Plate 9 & 10. Participation of members on skill development training organised by NGO

xiii) Mobility of the members after joining SHG

Because of involvement in multifarious activities, rural women are less mobile and have less uncommitted time than men. Gender differences in time use can be substantial. They have less access to labour saving technologies. As a result, rural women have little time to participate in regular programmes.

Table 4.15 reveals that members of SHGs moved from their house for social visit, attending bank, and block which were ranked as I, II, and III with the mean score 1.82, 1.50, 1.24. Further, the table shows that rural women gave ranked as IV, V, VI and VII in participating in group meeting, participation in Govt. meeting, agriculture office and farmers fare with mean value 1.22, 1.09, 1.11 and 1.03.

Table 4.15. Distribution of SHGs members according to their mobility

N=300

Sl. No.	Place of visit	Mean score	Rank
1	Agriculture office	1.12	VI
2	Block office	1.24	III
3	Bank	1.50	II
4	Post office	Nil	
5	Participation in group meeting	1.9	IV
6	Participation in Govt. meeting	1.23	V
7	Social visit	1.82	I
8	Participation in farmer' fare	1.03	VII

From the findings, it can concluded that in rural areas, women mostly have to maintain their social relationship in the society due to existing culture of the state. Moreover due to enrollment as members in SHG, they were moved to financial institutions to transact money. As the data reflected that the members are moving in and out i.e. had independence in mobility which can be an added characteristic to help the policy makers for designing projects to involve more rural women for increasing income.

(xiv) Decisions making pattern in family expenditure

It is observed from Table 4.16 that more than 50.00 per cent women took decisions regarding spending of their income in different items jointly before joining in SHGs such as construction/repairing of building, purchase of household items,

children's marriage, expenses for household consumption, expenditure on festivals, purchase of agricultural implements followed by children's education and medical treatment, membership in any organization, transportation, purchase of any decorative item /clothes, use of income from enterprise, savings and marketing of products only. But after joining SHGs, all the respondents were empowered to take decision on marketing of prepared products (100%), regarding expenditure in transportation (43.00 per cent), taking membership in any organization (38.00 per cent), expenses for household consumption and children education (25.00 per cent) were also taken independently by the respondents.

Table 4.16. Decision making pattern of members on family expenditure before and after joining SHG N=300

Sl. No.	Category *	Joint (%)		Independent (%)	
		Before	After	Before	After
1	Children's education	94.00	75.00	-	25.00
2	Medical treatment	94.00	82.00	6.00	18.00
3	Transportation	83.00	67.00	17.00	43.00
4	Membership in any organization	89.00	62.00	11.00	38.00
5	Construction/repairing of building	100.00	88.00	-	12.00
6	Purchase of household items	100.00	82.00	-	18.00
7	Children's marriage	100.00	92.00	-	8.00
8	Expenses for household consumption	100.00	78.00	-	32.00
9	Purchase of any decorative items/ cloths	66.00	37.00	34.00	63.00
10	Savings	56.00	39.00	44.00	61.00
11	Expenditure on festivals	100.00	76.00	-	24.00
12	Marketing of prepared products	50.00	-	95.00	100.00
13	Purchase of agricultural implements	100.00	91.00	-	9.00
14	Use of income from enterprise	57.00	29.00	43.00	71.00

*Multiple responses

The above result showed that after joining SHG most of the members empowered to take individual decisions in household expenditures. It might be due to better exposure and support to the family members by taking loan from SHGs funds after joining SHGs.

(xv) Risk bearing ability

Table 4.17 indicates that 49.33 per cent of members had medium level followed by 44.75 per cent in low level of risk bearing abilities. Only 5.92 per cent of members had high level of risk bearing abilities. This finding is similar with the findings of Gupta (1999).

Table 4.17. Distribution of members of SHGs according to their risk bearing ability **N=300**

Sl. No.	Category	Percentage	Mean	S.D	C.V
1	Low (Less than 21.20)	44.75	21.67	0.47	2.17
2	Medium (21.20-22.14)	49.33			
3	High (above 22.14)	5.92			

This low and medium level of risk bearing ability might be due to poor knowledge, adequate training and low socio-economic status of SHGs members.

xvi) Problems faced by members in participation of SHGs activities after joining in SHG

The data in the Table 4.18 reveals that lack of awareness regarding functioning of SHG ranked I with mean score 1.98 followed by lack of adequate training provided by the linked agencies, and lack of vocational/skill development training ranked II, lack of income generating activity, ranked III and lack of involvement in decision making of SHG activities, ranked IV and lack of awareness of the potential of the SHG to alleviate the poverty, ranked V with a mean score 1.96, 1.89, 1.88 and 1.84, respectively. This might be due to lack of motivational trainings organised by linked agencies.

Table 4.18. Percentages and rank of members according to the problems faced after joining in SHG

Sl. No.	Problem areas	Mean score	Rank
1	Lack of adequate training provided by the linked agensis	1.96	II
2	Contact with bank	1.42	VI
3	Lack of awareness regarding functioning of SHG	1.98	I
4	Lack of awareness of the potential of the SHG to alleviate the poverty	1.84	V
5	Lack of vocational/skill development training	1.96	II
6	Lack of income generating activity	1.89	III
7	Lack of involvement in decision making of SHG activities	1.88	IV
8	Rivalry among group members	1.13	VIII
9	Low amount of monthly deposit	1.98	I
10	Coordination among group members	1.23	VII

4.5 Impact of selected SHGs on Socio-economic empowerment of rural women

4.5.a Social empowerment

(i) Approval of social issues

Job reservation for women and punishing wicked husband, compulsory family planning and inter caste marriage were ranked as I, and II and III which were strongly approved social issues by all members of SHGs. While the inter religion marriage, child marriage and dowry system was considered to be the non approval social issue (Table 4.19).

Table 4.19. Ranking pattern of members of SHGs according to their approval on various social issues

N=300

Sl. No.	Category *	Total score	Rank
1	Job reservation for women	400	I
2	Widow marriage	36	VI
3	Love marriage	226	IV
4	Child marriage	-	
5	Inter caste marriage	230	III
6	Compulsory family planning	292	II
7	Dowry system	-	
8	Divorce	220	V
9	Punishing wicked husband	400	I

*Multiple responses

The result showed that rural women were aware about laws and rights and they were liberal about some social issues like love marriage, inter caste marriage. It might be due to good exposure of mass media and participation in training programmes.

ii) Change in values after joining SHGs

As data presented in the Table 4.20 and Fig. 4.9 showed that majority of the members increased decision making power within their household (66.00 per cent) followed by increased self respect (60.00 per cent) and develop confidence (55.00 per cent), increased knowledge after training (48.00 per cent), getting respect in the home (45.00 per cent), made aware about legal rights (37.00 per cent), and enable them to make contribution to household finances (35.00 per cent) after joining SHG.

Table 4.20. Distribution of members according to their change in values after joining SHG **N=300**

SI No	Change in values	Before (%)	After (%)
1	Self respect	45.00	60.00
2	Confidence	34.00	55.00
3	Decision making power within their household	17.00	66.00
4	Knowledge after training	14.00	48.00
5	Enable them to make contribution to household finances	20.00	35.00
6	Awareness about legal rights	22.00	37.00
7	Respect in the home	18.00	45.00

The result showed that rural women increased their confidence, decision making power, awareness about legal rights after joining SHG. A similar finding was also observed by Singh *et al.* (2004).

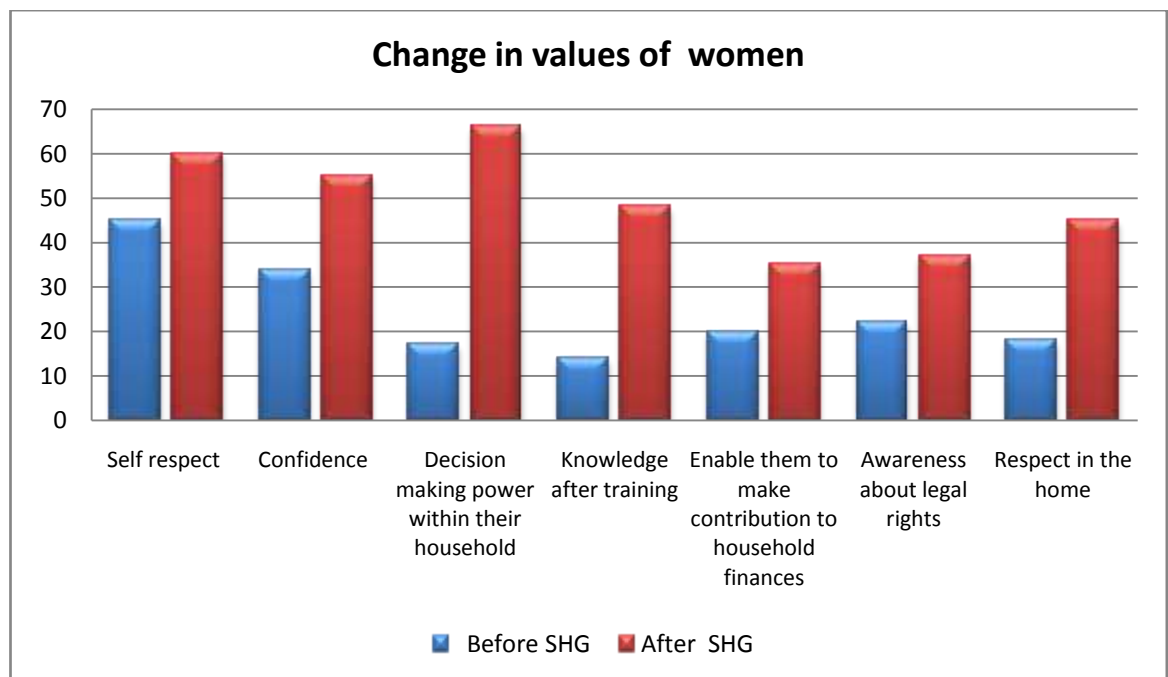


Fig. 4.9. Distribution of members according to their change in values after joining SHG

(iii) Self confidence among members of SHGs

Fig. 4.10 represents the percentages of members showing positive responses to the questions about self-confidence. It is seen that there has been medium (62.00 per cent) level of self confidence in SHG members. Therefore, it can be concluded that after joining the SHG the members have improved their status in family, become helpful in family finance and sometimes helped others too.

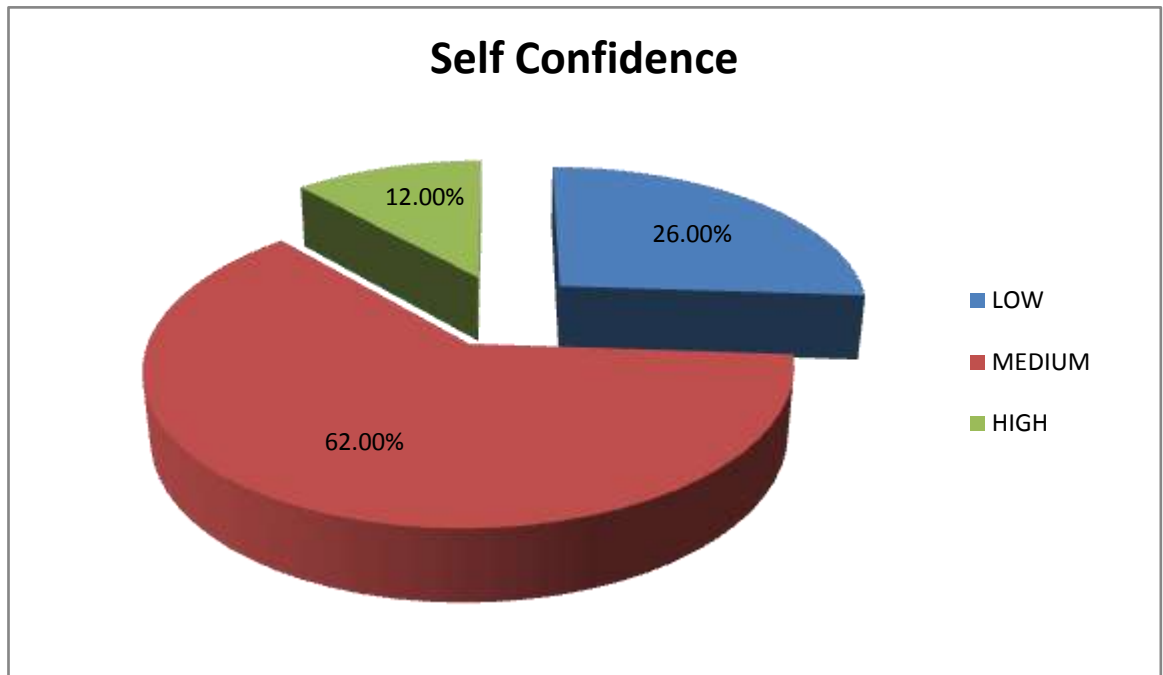


Fig. 4.10. Distribution of members according to their self confidence after joining SHG

(iv) Communication level of rural women

Table 4.21 presents the changes that occurred in the communication level of the respondents before and after joining the SHG. It is found that there has been 25.33 per cent increase in communication level of respondents, who can now freely talk in the meetings while there has been a decrease of 14.99 per cent and 10.34 per cent respondents, who seldom talks or hesitates to talk and sometimes talk with others. It can be concluded that SHG movement is having a good impact on members, in their ability to express their feelings and has made people more confident to express themselves.

Table 4.21. Distribution of members according to their communication level before and after joining SHG (N=300)

Attributes	Before SHG		After SHG	
	Frequency (F)	Percentage (%)	Frequency (F)	Percentage (%)
Frequently talk	84	28	160	53.33
Sometimes talk	113	37.67	82	27.33
Seldom talk	103	34.33	58	19.34

(v) Interaction with outsiders

Table 4.22 presents the changes that occurred in the extent of interaction with outsiders before and after joining the SHG. Members generally, got lesser opportunity to interact with bankers, Government officials, NGOs and others. It can be seen that before joining SHG 53.33 per cent of the respondents were not interacting with officials whereas after joining in SHGs, 13.33 per cent and 33.33 per cent sometimes had interacted with outsiders after joining SHGs. Further, it is seen that 39.30 per cent respondents always discussed or interacted with outsiders. This interaction helped them to articulate their problems and improved their self-confidence (*Refer Plate 11*).

Table 4.22. Distribution of members according to their interaction with outsiders before and after joining SHG N=300

Frequency of interaction with outsiders	Before SHG		After SHG	
	Frequency (F)	Percentage (%)	Frequency (F)	Percentage (%)
More than 5 times	42	14	160	53.33
3-5 times	98	32.67	100	33.33
Less than 3 times	160	53.33	40	13.33



Plate 11. Interaction with outsiders

(vi) Change in Family Violence

From Fig. 4.11 shows universal truth that family violence being a sensitive topic which was difficult to be ascertained from the rural women. It is reflected from Fig. 4.11 that 50.00 per cent respondents did not faced any family violence in their respective household. Further it has been seen that 46.00 per cent respondents reported of gradually decreasing family violence especially due to supporting their husbands economically. It can be concluded that SHG has a great impact on social empowerment of rural women.

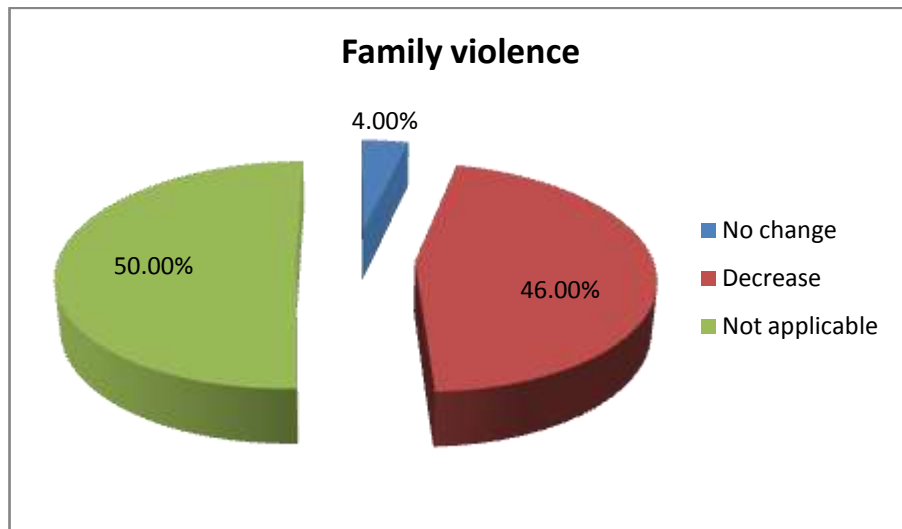


Fig. 4.11. Distribution of members according to change in family violence before and after joining SHG

(vii) Access to amenities

Table 4.23 showed the status of rural women for getting access to different facilities for the rural women. It can be seen that there has been an increase of 37.05 per cent in SHG respondents in terms of their status of access to amenities factors. Therefore, it can be concluded that after joining the SHG the members have improved in getting access to amenities like medical, market, water supply, transport, banking and training.

Table 4.23. Distribution of members according to their facilities for getting access to amenities before and after joining SHG * N=300

Factors for getting access to amenities	Before - SHG	After - SHG
	Percentage (%)	Percentage (%)
Market	50.60	90.10
Transportation	30.80	82.70
Water Supply	29.60	65.40
Medical	45.67	81.40
Training	41.97	86.41
Banking	30.80	82.70
Average	32.77	69.82
Difference		37.05

*Multiple responses

4.5.b Economic empowerment of rural women

(i) Change in the saving pattern

Table 4.24 presents the changes that occurred in the saving pattern of the members before and after joining SHG. It is found that 55.00 per cent and 8.33 per cent, who are now saving their money in Banks and SHG pass book, while there has been a decrease of 36.37 per cent respondents, who were earlier having cash in hand or provided credit to relatives. It can be concluded that joining SHG is having a good impact on members, in their ability to save their earned money.

Table 4.24. Distribution of members according to their saving pattern before and after joining SHG

Sources of saving	Before - SHG		After - SHG	
	Frequency (F)	Percentage (%)	Frequency (F)	Percentage (%)
Bank	25	8.33	165	55.00
SHG pass book	0	0	25	8.33
Cash in Hand / credit to relatives	275	91.67	110	36.37

ii) Change in monthly saving pattern

It is revealed from Table 4.25, the changes that occurred in the cumulative saving pattern of the SHG members before and after joining SHG per month. It is found that 31.33 per cent 27.00 per cent respondents, who were currently saving in between Rs.501-1000 and Rs. 1001-1500 per month, who were earlier saving less amount before joining in the SHG. It is also revealed that there has been a decrease of 24.00 per cent respondents, who were earlier not saving above Rs. 500 per month. Further, it showed that 12.67 per cent respondents increased their monthly saving i.e. above Rs.2000, who were not saved these amount earlier. It can be concluded that SHG is having a good impact on the saving of the SHGs members.

Table 4.25. Frequency and percentage of members according to the amount of monthly savings before and after joining SHG

N=300

Sl. No	Monthly saving (Rs)	Before joining SHG		After joining SHG	
		Frequency (F)	Percentage %	Frequency (F)	Percentage %
1	Less than 500	105	35.00	33	11.00
2	501 -1000	85	28.33	94	31.33
3	1001 -1500	70	23.33	81	27.00
4	1501 -2000	40	13.34	54	18.00
5	Above 2000	-	-	38	12.67
	Total	300	100	300	100

iii) Amount of Loan availed

Table 4.26 revealed that 86.66 per cent members were not encouraged to take loans from any sources before joining SHGs while after joining SHGs it was found to decrease to 68.67 for taking loan. The respondents who had taken loan between zero and Rs. 5000, Rs. 5000-10000, Rs.35000-50000 and more than 50000 before joining SHGs, while after joining SHGs there has been an increase after joining SHGs. It is interesting to note that after joining SHGs the respondents did not increase to take more than Rs. 50,000 of loan. It might be due to excessive burden on them and stress of repayment of loan timely. Hence it can be concluded that the respondents of SHGs were benefitted to take income generating activities for economic upliftment.

Table 4.26. Distribution of members according to the amount of loan availed before and after joining SHG

Particulars	Before - SHG		After – SHG	
	Frequency (F)	Percentage (%)	Frequency (F)	Percentage (%)
Nil	260	86.66	206	68.67
Less than Rs. 5000	16	5.33	25	8.33
5001-10000	8	2.67	16	5.33
10001-20000	0	0	17	5.67
20001-35000	0	0	24	8.00
35001-50000	8	2.67	8	2.67
More than Rs. 50000	8	2.67	4	1.33

iv) Loans taken from SHG

From Fig. 4.12, it is seen that 46.00 per cent members did not taken loan till the survey period of the present study from SHG. 29.00 per cent respondents reported that they had taken loan from SHG only one time followed by 10.00 per cent twice, respectively. Further, 5.00 per cent had taken three, four and five times respectively. So it can be concluded that the majority of SHG members have got an opportunities of taking loan from SHGs in order to run their regular personal and start their income generating activities without facing banks formalities.

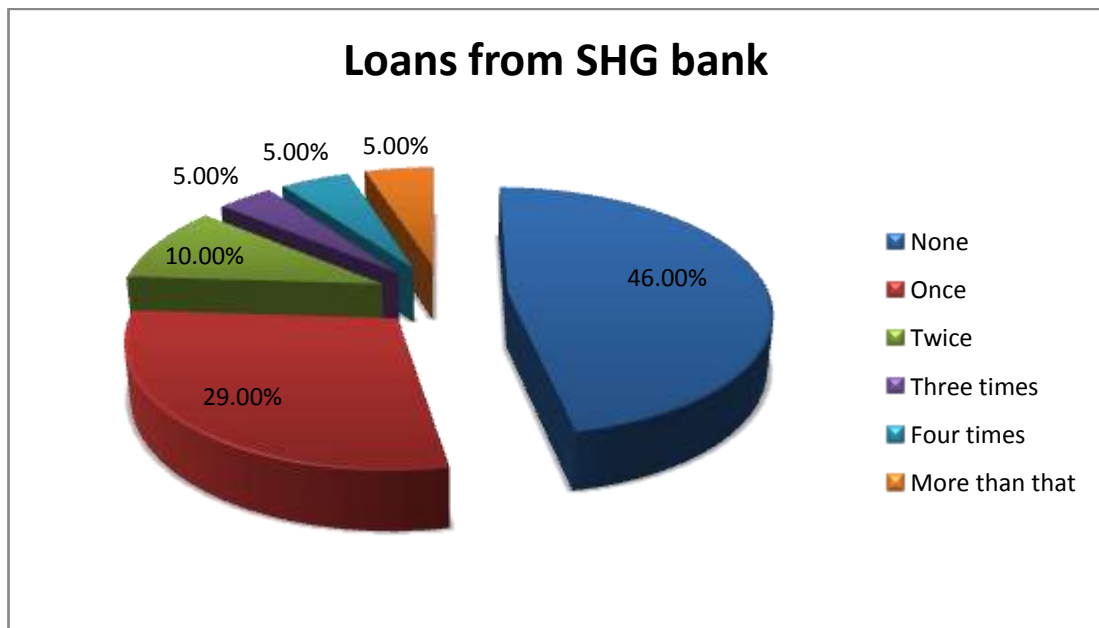


Fig. 4.12. Distribution of percentages of members according to loans taken from SHGs

(v) Change in asset value

Fig. 4.13 depicts the response of the members on the basis of change in their asset value. It showed that 70.00 per cent SHG members have increased their asset value after joining SHGs. 20.00 per cent members did not show any change in their asset value and only 10.00 per cent members have decreased their asset value. Therefore, majority of the sample SHG members are benefited by joining the SHGs.

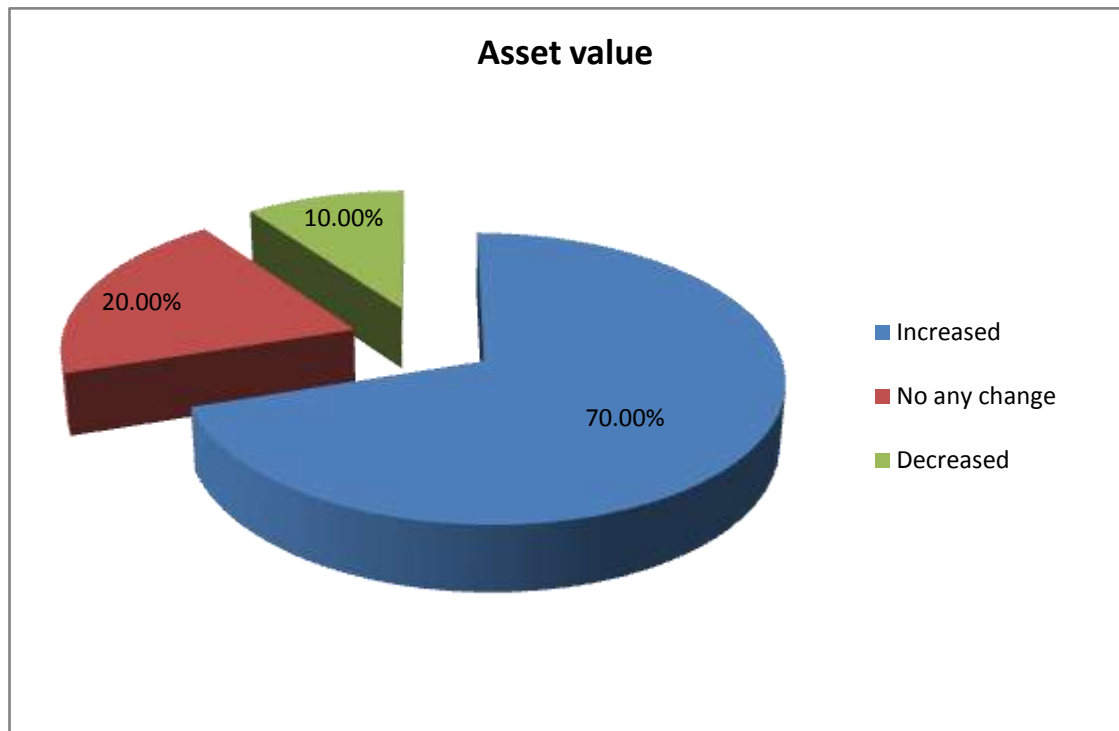


Fig. 4.13. Distribution of percentages of the SHGs members according to change in their asset value

4.6 Suggestions for the effective functioning of SHGs in improving the socio economic status of women

Views of knowledgeable persons and office bearers were further sought on ways to strengthen the functioning of SHGs and responses of respondents were measured as agree and disagree giving score 1 and 0

Table 4.27. Percentages and rank of respondents according to their suggestions for effective functioning of SHGs **N=50**

Sl. No.	Suggestions	Frequency (F)	Percentage (%)	Rank
1.	Develop the knowledge of rural women about terms and condition of bank loan including rate of interest and schedule of repayment.	42	84.00	III
2	Strengthen of SHGs for setting up of small enterprises	45	90.00	II
3	Outsider should not interfere in functioning of SHG's banks like loan size, interest fixation etc.	20	40.00	XI
4	Regular monitoring of effectiveness of SHGs by a qualified and experienced body	40	80.00	V
5	Timely release of adequate loans and subsidies to SHGs members.	42	84.00	III
6	Awareness of members about selection of micro enterprises	46	92.00	I
7	Develop better understanding among members.	25	50.00	IX
8	Regular attendance at meeting of SHG should be strictly followed	24	48.00	X
9	Rotation of office bearers should be within one to two years	15	30.00	XII
10	Select market oriented activities by the SHG members	12	24.00	XIII
11	Government and NGO should organize need based intervention programmes	45	90.00	II
12	SHGs members should be encouraged to take active part in decision making on implementation of developmental schemes.	41	82.00	IV
13	Skill up gradation training should be frequently organised	38	76.00	VI
14	Link them with proper technologies of different enterprises for increasing their productivity	37	74.00	VII
15	Institutional follow up need to be strengthen to keep the rural women in track so that their skill and money would not be misused	42	84.00	III
16	A strong women force including educated office bearers of SHGs should be developed in each cluster for marketing and developing linkages with the higher level of sources.	38	76.00	VI
17	Encourage members of SHGs to participate in decision making in all issues related to family and social events.	28	56.00	VIII

It is evident from the Table 4.27, that 92.00 per cent and 90.00 per cent of the total respondents suggested the awareness of members about selection of micro enterprises (I), and organize need based intervention programmes by Government and NGOs (II), respectively while 84.00 per cent called for institutional follow up need to be strengthen to keep the rural women in track so that their skill and money would not be misused and timely release of adequate loans and subsidies to the SHGs members (III) for effective functioning of SHGs

About 82.00 per cent and 80.00 per cent of the respondents wanted encouragement of SHGs members to take active part in decision making on implementation of developmental schemes (IV) and regular monitoring of effectiveness of SHGs by a qualified and experienced body (V). It was also suggested by 76.00 per cent and 74.00 per cent of the respondents to develop a strong women force including educated office bearers of SHGs in each cluster for marketing and developing linkages with the higher level of sources (VI) and link them with proper technologies of different enterprises for increasing their productivity (VII). 50.00 per cent and 48.00 per cent of the total respondents opined to develop better understanding among members (IX) and strictly following the rules in attending the meeting(X).

Apart from these, 40.00 per cent and 30.00 per cent respondents suggested that outsider should not interfere in functioning of SHG's banks like loan size, interest fixation (XI) and rotation of office bearers should be within one to two years (XII) respectively. 24.00 per cent respondents suggested for selecting market oriented activities by the SHG members for effective functioning of SHGs in improving the socio economic status of women (Table 4.26).

4.7 DISCUSSION

It was revealed during discussions with the office bearers of SHGs that their lack of awareness regarding the functioning of SHGs due to inadequate training provided by the linked agencies) was the major cause of their lack of involvement in group activities. This finding supports the results of a study conducted by the National Council of Applied Economic Research (2008), which found that SHG growth in North India has remained slow because of a lack of awareness, gender inequality, and lack of motivation. Swain and Varghese (2013) also concluded that although training has a positive impact on SHG members, organizing training sessions in the villages has

remained a major issue because of problems such as poor infrastructure, unavailability of local trainers, and remote location.

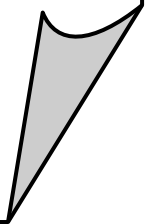
The members primarily considered the SHG as a women group in the society for saving money and distributing small loans, without realizing its potential to improve their economic and social condition. As a result, members were unaware of the potential of the SHG to alleviate poverty and inform social change. A study undertaken by the Reserve Bank of India (2011) reported that microcredit without the consideration of social measures was not an adequate tool to fight poverty. Although the foremost purpose of forming an SHG is the economic improvement of its members, it should not be limited to encouraging small savings only. The primary purpose of medium and long-term perspectives should be to empower SHG members to enable them to undertake sustainable income-generating activities (Suprabha, 2014).

The members were in favor of starting income-generating activities in the group to improve their economic condition. However, neither skill development training nor income-generating activity had been executed seriously in most of the sampled SHGs. This turned out to be a major cause of frustration and dissatisfaction among the members. Pellegrina (2011) also asserted that income-generating streams are needed to improve the long-term quality of life of members. When the participants were queried about the skills that could be used as a group to commence income generating activity, there was no unanimity among the members. Moreover, the group members were not aware of skill development training. According to the National Council of Applied Economic Research (2008), over 80% of SHGs encounter difficulties in developing their members' skills for reasons including a lack of time, a lack of interest, inadequate literacy among members, and insufficient training facilities.

The majority of the members reported that the office bearers made most decisions without their consent. Because of their lack of involvement in the decision-making process, many members became disinterested in group meetings and thereby, low attendance further weakened the purpose of group meetings. Deininger and Liu (2013) advocated that SHG program design and structure should be tailored to the needs and aspirations of the group members. In addition, irregular meetings and short notice make it difficult for members to plan their participation. As most of the members belonged to the same community, their personal differences and rivalry often resulted in a lack of trust, thereby affecting the overall functioning of the SHGs.

Finally, a few participants also expressed concerns about the low amount of monthly deposits. Low deposits coupled with a low number of members led to small capital reserve and therefore, the economic support provided by the SHG was often not sufficient to meet the demands of its members. Despite this, some of the members were still not in favor of increasing their monthly deposit, citing their limited household monthly income as the main reason. Most of the beneficiaries of SHGs are either unemployed or work for low wages because of the lack of employment opportunities and vocational and technical training (Debnath and Mahmud, 2014).

Summary and Conclusion... 



CHAPTER V

SUMMARY AND CONCLUSION

Women in general are the most disadvantaged people in the rural regions of India. Even though the women largely participate in economic activities, mainly agriculture, their work is not considered economic. Primarily poverty has lot of disadvantages on this group.

There are a few ways to eradicate rural poverty in India. Mainly providing economic support to the rural people, particularly to rural women, has been prove very fruitful to reduce the poverty in rural India. Providing economic support or loans to the rural women helps them to empower, not only economically but also socially, further this strengthens the whole society in general. The discrimination of women on gender basis is found evidently found almost everywhere in every stream. Particularly in rural India not only ordinary men but also governmental policies (such as credit schemes) had neglected the capacity of building money by women.

Today, in India, Self Help Groups represent a unique approach in financial intermediation. This combines access to low cost financial services with a process of self management and development for the women who are SHG members. SHGs are formed and supported usually by NGOs or by Government agencies. Linked not only to banks but also to wider development programmes. SHGs are seen to confer many benefits, both social and economic. SHGs enable women to grow their savings and to access the credit which banks are increasingly willingly to lend. SHGs can be community platforms from which women become active in village affairs, stand for local election or take action to address social

In India before 1990s credit schemes for rural women were largely negligible. But in recent years the most significantly emerging system called Self Help Groups (SHGs) is a major breakthrough in improving lives of women folk and alleviating rural poverty. The concept of women's credit was born on the insistence by women oriented studies which highlighted the discrimination and struggle the women had in accessing credit. Earlier there were certain misconceptions about the rural poor people that they need loan at suidized rates of interest on soft terms, and they neither

have education nor skills, capacity to save and therefore they are not bankable. However, the significant success of several SHGs show that the rural poor indeed efficient to manage credit and finance. Hence the present study is placed in this context to examine the relationship between SHGs and socio-economic development of rural community in general and women in particular of Assam state and also to suggest suitable measures for the effective improvements of functioning of SHGs in improving the socio-economic conditions of rural poor.

The study is mainly based on the following objectives:

- To study the organizational structure and functioning of the selected SHGs.
- To find out the various sources of fund and their pattern of expenditure.
- To study the impact of selected SHGs on socio-economic empowerment of rural women.
- To explore suggestions for the effective functioning of SHGs in improving the socio-economic status of rural women.

5.1 Methodology

The present study was based on survey research design done in Jorhat district of Assam. The selection of representative samples for the present study, a multistage purposive cum simple random sampling method was adopted. From the selected Jorhat District, two sub-divisions namely Jorhat and Titabor were purposively selected for the present study.

From the selected sub-divisions, out of six blocks, two rural development blocks namely Bagchung and Kaliapani from Jorhat sub-division and Titabor from the Titabor sub-division were selected purposively.

From selected rural development blocks one registered Gaon panchayat was selected from each selected rural development block. Thus three Gaon panchayat were selected purposively for identifying the village organizations for carrying out this research study.

From each selected Gaon panchayat, four numbers of VOs were identified by using simple random sampling method. Thus altogether twelve (12) VOs were finalized for the present study.

From each selected VO, five numbers of SHG who participated in the different rural development programmes were selected randomly from the lists prepared by members of each VO. Thus all total sixty (60) SHGs were selected for carrying out the present research study.

Five members from each SHG were selected from the prepared lists by using simple random sampling method giving a total of three hundred (300) members as respondents for collection of information for the present study.

After finalising the research schedules, the data were collected in three phases with the help of local interpreters. Multiple choice items and free response items were framed for measuring the objectives. Organisation level informations were collected by interviewing the distinctive office bearers of SHGs. In the second phase the individual level data were collected through personal interview method with the help of structured schedule and the third phase data were collected from block officials and knowledgeable persons through questionnaire.

The following are the significant findings according to the stated objectives:

5.2 Significant findings

5.2.1 To study the organizational structure and functioning of the selected SHGs

The findings showed that 76.67 per cent of SHGs were promoted by Government organizations followed by NGOs (16.66 per cent). 50.00 per cent of the SHGs were established during the year 2000-2005 followed by 26.67 per cent. 93.33 per cent had constitution for conducting their regular activities which was adopted in the general meeting of the members of SHGs. 93.33 per cent SHGs expressed that there must be homogeneity in the standard of living of members and residents of the same village where SHGs were located. Further homogeneity in mindset of the people was also included as one of the criteria of formation of SHGs (38.33 per cent). The enrollment of members in SHGs was found to be restricted to same village only (86.67 per cent). It was also revealed that level of age of members at the time of enrollment in SHGs (75%) were in between 18-60 years. Majority of the SHG groups (66.66 per cent) had 10-15 members followed by 16-20 members (33.34 per cent). It was also seen that change in group size since inception was unchanged (58.33 per cent), decreased (36.67 per cent), and increased (5 per cent) accordingly. Nearly 50.00 per cent of the SHGs did

not have any fixed tenure of service of office bearers. 26.67 per cent SHGs had fixed two years for office bearers service.

Higher percentage of respondents from SHGs were motivated to avail the loan (90.00 per cent) followed by availing subsidy (68.33 per cent). 66.67 and 58.33 per cent respondents of the selected SHGs availed loan for social security and promoting saving habit, respectively. 45.00 per cent had joined the SHGs only for economic independence and 31.67 per cent for and skill development trainings.

In all the SHGs, the selection of different office bearers in the form of President Secretary and Treasurer was performed democratically through member consensus as reported during data collection. The same office bearers were found to hold position since inception. 50.00 per cent of the respondents was related to discussion of collecting savings followed by distribution of loan among the members and repayment of loan (28.33 per cent).

It was found that meetings were conducted on monthly basis by 68.33 per cent of SHGs followed by weekly meetings (40.00 per cent). Majority of the SHGs i.e., (83.34 per cent) expressed of holding the meetings in the afternoon. 71-90 per cent, less than 70 per cent and more than 90 per cent attendance of SHGs in the meeting were reported by 75 per cent. Majority of the respondent (66.67 per cent) reported that there is no fixed time of the duration of SHGs meetings followed by 16.66 per cent for two hours. 93.34 per cent were conducting meetings at their office bearers residence followed by common place such as village mandir, panchayat offices etc. 58.33 per cent of SHGs were reported to impose no fine for absenteeism followed by 33.33 per cent SHGs imposed penalty of Rs. 5.

70.00 per cent of the members of SHGs took decision about fixation of saving amount per month per member in the group meeting followed by Secretary 16.67. 88.33 per cent of the SHGs were found to be regular in their contribution towards savings. 75.00 per cent of SHGs were using the saving amount for interloaning among group members.

41.67 per cent and 33.33 per cent SHGs used some of their saving amounts for buying raw materials for conducting economic activities such as weaving, preparing snacks etc. Monthly interest rate was 2% for 75 per cent of selected SHGs followed by 1% (25.00 per cent). 58.33 per cent charged 5% from outside group members followed by 4.00% (20.00 per cent).

90 per cent SHGs had kept records with respect to internal loan and interest (95.00 per cent), cash book (93.33 per cent), attendance register (91.66 per cent). 57 SHGs (95 per cent) deposited their collected funds in recognized banks. Majority of the SHGs (55.00 per cent) did not have provision of verification of accounts for which misunderstanding among the members were seemed to be developed gradually.

50.00 per cent of SHGs received training on maintenance of records. Majority of the SHGs did not received any kind of training for proper function of SHGs. Only 35.00% had received the formal training required to perform the activities of SHGs effectively which were organized by the linked NGOs or the banks associated with the selected SHGs. Further it was found out that 65.00 per cent Presidents and Secretary of SHGs jointly involved in the various activities of SHGs.

5.2.2 To find out the various sources of fund and their pattern of expenditure

From the present findings of the study, it reveals that, 73.33 per cent SHGs were found to raise their income mainly from government fund to implement some socio-economic activities while, 70.00 per cent relied on its membership subscription.

73.33 per cent had spent their funds in traveling to collect important information, attending meetings, visiting banks etc. from different related organization/institutions. 53.33 per cent had spent a considerable part of their fund in purchasing of raw materials required for income generating activities.

5.2.3 To study the impact of selected SHGs on socio-economic empowerment of rural women

It reveals from the present findings that 50% (54.66 per cent) of the respondents belong to middle aged (between 36-55 years), followed by 41.33 per cent younger age (20-35 years). Majority of the respondents 87.66 per cent of rural women in SHGs were belonged to married category. 47.75 per cent of the respondents were belonged to general category, followed by 38.00 per cent of belonged to MOBC/OBC. 50.33 per cent of rural women in SHGs were holding 1.0 acre-4 acres of land, followed less than 1.0 acre of land (35.33 per cent). 40.33 per cent of rural women in SHGs were educated upto HSLC followed by primary school (30.00 per cent). 41.00 per cent of rural women of SHGs had semi pucca house, followed by katcha (38.00 per cent) and pucca type of house (21.00 per cent). Independent profession was the major occupation (47 per cent) of the members of SHGs followed by agricultural labour in special

reference to livestock production (37 per cent). Majority (82.00 per cent) of the SHGs members belonged to nuclear family. Majority of rural women 79 per cent belonged to small family size followed by medium family (14.00 per cent). 90.33 per cent women, materials possessed wooden furniture. More than 88.33 per cent women possessed sanitary latrine then 86.33 per cent rural women possessed desi plough, 83.70 per cent fan women possessed 80.33 per cent women possessed gas stove 69.70 per cent rural women had T.V. Majority 64.00 per cent of rural women were not belonged to other village organizations such as farm advisory, religious group etc. 68.00 per cent were belonged to medium level of socio-economic status.

Majority (88.00 per cent) of the respondents regularly view television, followed by listening (50.00 per cent) radio. 28.00 per cent of members attended the training on maintenance of group funds followed by 22.00 per cent and 15.00 per cent on orientation training about concept and purpose of SHGs and maintenance of records.

Rural women moved from their house for social visit, attending bank, and block which were ranked as I, II, and III with the mean score 1.82, 1.50, 1.24. After joining SHGs, all the respondents were empowered to take decision on marketing of prepared products (100 per cent), regarding expenditure in transportation (43.00 per cent), taking membership in any organization (38.00 per cent), expenses for household consumption and children education (25.00 per cent) were also taken independently by the respondents.

49.33 per cent of members had medium level of risk bearing abilities followed by 44.75 per cent in low level of risk bearing abilities. Job reservation for women and punishing wicked husband, compulsory family planning and inter caste marriage were ranked as I, II and III which were strongly approved social issues by all rural women. Majority of the respondents increased decision making power within their household (66.00 per cent) followed by increased self respect (60.00 per cent) and develop confidence (55.00 per cent), increased knowledge after training (48.00 per cent), getting respect in the home (45.00 per cent), made aware about legal rights (37.00 per cent), and enable them to make contribution to household finances (35.00 per cent) after joining SHG.

Lack of awareness regarding functioning of SHG ranked (I) with mean score 1.98 followed by lack of adequate training provided by the linked agencies, and

lack of vocational/skill development training ranked (II) with a mean score 1.96 are the major problems faced by members

25.33 per cent increase in communication level of respondents, who can now freely talk. 53.33 per cent of the respondents were not interacting with officials whereas after joining in SHGs, 13.33 per cent and 33.33 per cent sometimes had interacted with outsiders after joining SHGs.

50.00 per cent respondents did not face any family violence in their respective household. Further it has been seen that 46 per cent respondents reported of gradually decreasing family violence especially due to supporting their husbands economically.

Increase of 37.05 per cent in SHG respondents in terms of their status of access to amenities factors. 55.00 per cent and 8.33 per cent, who are now saving their money in Banks and SHG pass book, while there has been a decrease of 36.37 per cent respondents, who were earlier having cash in hand or provided credit to relatives. 31.33 per cent. 27.00 per cent respondents, who were currently saving in between Rs.501-1000 and Rs. 1001-1500 per month, who were earlier saving less amount before joining in the SHG. 86.66 per cent respondents were not encouraged to take loans from any sources before joining SHGs while after joining SHGs. It was found to decrease to 68.67 for taking loan. 40.00 per cent respondents reported that they had taken loan from SHG only one time followed by 30.00 per cent twice respectively. 70.00 per cent SHG members have increased their asset value after joining SHGs.

5.2.4 To explore suggestions for the effective functioning of SHGs in improving the socio-economic status of rural women

The present finding showed that 92.00 Per cent and 90.00 per cent of the total respondents suggested the awareness of members about selection of micro enterprises (rank 1), and organize need based intervention programmes by Government and NGOs (rank II), respectively while 84.00 per cent called for institutional follow up need to be strengthened to keep the rural women in track so that their skill and money would not be misused and timely release of adequate loans and subsidies to the SHGs members (rank III).

About 82.00 per cent and 80.00 per cent of the respondents wanted encouragement of SHGs members to take active part in decision making on

implementation of developmental schemes (rank IV) and regular monitoring of effectiveness of SHGs by a qualified and experienced body (rank V).

CONCLUSION

The SHGs members were gradually seemed to depend on SHG loans to meet the family expenses. Importantly, there is evidence of gradually increased household income after joining SHGs. This is a very significant indicator of impact. Loan from SHGs bank has shown potential to emerge as a tool for poverty alleviation. However, in order to improve the overall functioning of SHGs and their long-term sustainability, it is important that the perceptions of the members are taken into account.

The results of the present study indicate that there are some factors that negatively affected the functioning of the SHGs and resulted in the demotivation and frustration of its members. These are: ineffective group meetings, absence of income-generating activities, lack of cooperation among members, lack of awareness about the concepts and purpose of SHGs and the inability of SHGs to start any income generating activities for its members, and the small amount of savings.

To ensure the success of this program the linked agencies need to improve awareness through campaigns and training and conduct regular monitoring and follow-up at the ground level. It is very important to educate and motivate the leaders and members of SHGs in order to undertake more social and economic activities as a group. It is also imperative that the presidents, secretary and cashiers should possess sound knowledge of the banking and loan system in order to execute their responsibilities more effectively. Systematic management strategies, regular monitoring, and organizational support from the linked agency are crucial for the success of SHGs.

Members need to be given opportunities to set-up a small business as a group or participate in income-generating activities to supplement their monthly income. Skill development training should be organized to make the members more suitable for the local job market and thus, may increase their chances of employment. Further this will also encourage other needy people to join this program. Finally, SHGs need to organize meetings with a clear agenda and a special focus on developing new social and economic activities more frequently. Member attendance needs to be made compulsory and the meeting minutes properly recorded and maintained to facilitate tracking of activities and decisions. Thus it can be concluded that the SHGs contribute

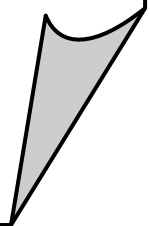
substantially in pushing the economic conditions of the female population up and through that chipin poverty eradication as well.

RECOMMENDATIONS

1. This study is only limited to rural women of SHG confined to Jorhat District of Assam which can't be generalised for the entire rural women of Assam. Thus same type of study may be done through expanding geographical areas which would be helpful to compare this results and provide new insights into the functioning of SHGs and to gain better generalizations.
2. Financial institutions should try to extend more credit facilities to rural women of SHGs by minimizing the formalities to expand their businesses. Since the results confirmed that microfinance had a positive impact in empowering rural women.
3. Financial institutions should provide adequate training programmes to rural women with the collaboration with NGOs to improve women's entrepreneurial skill, and make them aware about bank loan, account keeping and reduce the problems which hinder their access to microfinance.
4. Government in collaboration with NGOs functionaries may formulate further policy to empower rural women socially and economically.
5. Members of SHG should be motivated to attend meeting regularly or availing facilities of different Government programe.
6. Proper regulating authority is needed at each level such as saving, depositing and money lending for effective functioning of SHGs.
7. Guidance for getting trade license and certification like FSSAI for meeting up other statutory obligations like GST, UDYOG, ADHAR etc. need to be given to the rural women who have received government financial assistance through SHG.
8. Rural women need to be involved in production oriented training and extension programme, not only as beneficiaries but also as change agents to have access to credit, technology, and skill to increase their efficiency.

9. Government organization should give emphasis to empower women with new knowledge and skills to bring women into overall rural development and reduce tender disparity.
10. An extra women force involving educated and talented women need to be developed in each cluster for marketing and developing linkages with the higher level of sources.
11. Institutional follow up need to be strengthen to keep the members of SHGs in track so that their skill and money would no be misused.

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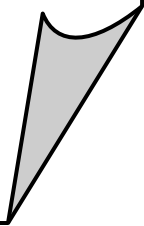
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Appendices... 



APPENDIX – I

Expenditure during last three years (Rs. 2017-2019)

Sl. No	Item of expenditure	Frequency (F)	Percentage (%)
1	Stationery		
	100 &below	4	6.66
	101-1000	32	53.33
	1001-2000	8	13.33
	above 2001	2	3.33
2	Transportation fees		
	100 &below	1	1.66
	101-1000	27	45.00
	1001-2000	4	6.66
	Above 2001	12	20.00
3	Purchase of raw materials for weaving etc.		
	100 &below		
	101-1000		
	1001-2000	12	20.00
	Above 2001	20	33.33
4	Religious work		
	100 &below	2	3.33
	101-1000	4	6.67
	1001-2000	2	3.33
	Above 2001	6	10.00
5	Fund relief		
	100 &below	2	3.33
	101-1000	2	3.33
	1001-2000	1	1.66
	Above 2001	1	1.66

Sl. No	Item of expenditure	Frequency (F)	Percentage (%)
6	Cultural and recreational programme		
	100 &below	2	3.33
	101-1000	1	1.66
	1001-2000	1	1.66
	Above 2001	2	3.33
7	Helping poor families		
	100 &below	2	3.33
	101-1000	10	16.67
	1001-2000	3	5.00
	Above 2001	8	13.33
8	Furniture		
	100 &below		
	101-1000	1	1.66
	501-1000		
	1001-2000		
	Above 2001	1	1.66
9	Social work		
	100 &below	3	5.00
	101-1000		
	1001-2000		
	Above 2001	8	13.33

APPENDIX – II

INTERVIEW CUM- STRUCTURED QUESTIONNAIRE

Topic: Role of SHGs in rural development with special reference to Jorhat District of Assam

Objective: To study the organizational structure and functioning of the selected SHGs

1. Name of self help group
2. Structure of SHG
3. Type of promoting agencies

Government	
NGO	
Financial institution	
Own initiative	
Any others	

4. Year of group formation

2000-2005	
2005-2010	
2010-2015	

5. Mode of framing of constitution

Discussion among the SHG members	
Guidelines of promoting agencies	
Nil	
Any others	

6. Criteria for formation of SHG

Homogeneity in mindset of the people	
Homogeneity in the standard of living	
Residing in the same village	
Any others	

7. Restriction in enrollment of members in SHGs

Age	
Resident of the same village	
Marital status	
Any others	

8. Group size for the formation of SHG

10-15 members	
16-20 members	

9. Change in group size since inception

Increased	
Unchanged	
Decreased	
Any others	

10. Tenure of SHG office bearers

One year	
Two years	
No fixed time	
Any others	

11. Reason for joining the SHG

For availing loan	
For economic independence	
For skill development training	
For social security	
For promoting saving habit	
For availing subsidy	
knowledge of banking procedures	
Any others	

12. Mode of selection of office bearer of SHGs

Discussion with members	
Own initiative	
Any others	

Functioning of SHGs**Details of meeting of SHGs**

13. Area of discussion during SHG meetings

Savings	
Distribution of loan and repayment of loan	
Problem of the group members	
Selection of SHGs activities	
Any others	

14. Frequency of conducting SHGs meetings

Monthly	
Fortnightly	
Weekly	
Any others	

15. SHG Timings for conducting group meeting

Morning	
Afternoon	
Evening	
Any others	

16. Attendance of members in SHGs group meeting

less than 70%	
71 to 90%	
More than 90%	
Any others	

17. Duration of the meetings

One hour	
Two hours	
More than two hours	
No fixed time	
Any others	

18. Venue for conducting meetings

At office bearers house	
At common place of village	
At religions place	
Any others	

19. Penalty/fine for not attending group meetings

No fine	
Rs. 5	
Rs. 10	
Any others	

Savings and interloaning

20. Amount contributed by SHGs towards monthly saving

Rs.20	
Rs.50	
Rs.100	
Any others	

21. Decision about SHGs saving amount is taken by

President	
Secretary	
All the group members	
Any others	

22. Regularity of SHGs members for depositing the fees

Not at all regular	
Regular	
Any others	

23. Purpose of utilizing group savings by the SHG.

Interloaning among group members	
Giving loan to outsiders	
Expenditure for transportation	
Buying raw material for economic activities	
Any others	

24. Monthly interest rate for interloaning

1%	
2%	
Any others	

25. Monthly interest rate for outsiders

2%	
3%	
4%	
5%	
Any others	

26. Maintenance of records by SHGs

Enrolment of membership	
Attendance register	
Internal loan and interest	
Cash book	
SHG pass book	
Minutes record	
Visitors book	
SHGs activities record	
Any others	

27. Management of finance by SHGs

Funds deposited	Bank	
	President	
	Secretary	
	Any others	
Audit of accounts	Govt officials	
	Not checked	
	Any others	

28. Training for capacity building of SHGs

Orientation training about concept and purpose of SHGs	
Skill development trainings	
Maintenance of records	
Budget keeping	
Marketing	
Orientation on bank linkage program	
Effective management of functions of SHGs	
Any others	

To find out the various sources of fund and their pattern of expenditure

29. Major sources of funds last five years (2014-2019)

Membership fees	
Contribution	
Grants from Government	
Sale proceeds	
Harvesting of paddy	
Weaving,embroidery,breakfast,cereals	

30. Major items of expenditure during last three years (2014-2019)

Stationeries	
Transportation fees	
Purchase of raw Materials	
Religious work	
Fund relief	
Cultural and recreational Programme	
Helping poor families	
Furniture	
Social work	

APPENDIX III

INTERVIEW CUM- STRUCTURED QUESTIONNAIRE

Objectives : To study the impact of selected SHGs on socio-economic empowerment of rural women

Personal and socio economic background of members of SHGs

Personal characteristics

1. Age
2. Marital status

Socio economic

3. Caste

Sl. No	Components	
1	ST/SC	
2	MOBC/OBC	
3	General categories	

4. Education

1	Illiterate	
2	Primary	
3	10 HSLC passed	
4	High secondary	
5	Graduate	

5. Land

1	Below 1.0 acre	
2	1.0 – 4.0 acres	
3	Above 4.0 acres	
	Any others	

6. Type of house

1	Katcha	
2	Pucca	
3	Semi pucca	

7. Occupation

1	Daily wage	
2	Farming	
3	Business	
4	Services	
5	Any other	

8. Type of family

1	Nuclear	
2	Joint family	
3	Extended family	

9. Size of family

1	Upto 5 members	
2	6-8 members	
3	Above 8 members	

10. House property

1	Tractor	
2	Desi plough	
3	Sanitary laterine	
4	Filter	
5	Bike	
6	Pressure cooker	
7	Gas stove	
8	Chair	
9	Fan	
10	T.V	
11	Radio/ Etc	
12	Any others	

11. Social participation of SHGs members

No membership	
Membership of one organization	
Membership of more than one organization	
Office bearers in organization	

12. Mass media exposure

Exposure to mass media	Regularly	Some times	Seldom
News paper			
Radio			
Television			
Magazine /books			
Any others			

13. Participation of SHGs members in training

Attended	
Not attended	

14. Mobility of the SHG members

Category	Always	Sometimes	Never
Agriculture office			
Block office			
Bank			
Post office			
Participation in group meeting			
Participation in Govt. meeting			
Social visit			
Participation in farmer' fare			

15. Decision making pattern of members on family expenditure

	Joint	Independent
Children's education		
Medical treatment		
Transportation		
Membership in any organization		
Construction/repairing of building		
Purchase of household items		
Children's marriage		
Expenses for household consumption		
Purchase of any decorative items/ cloths		
Savings		
Expenditure on festivals		
Marketing of prepared products		
Purchase of agricultural implements		
Use of income from enterprise		

16. Risk bearing ability of SHG members

Statements	SA	A	UD	DA	SDA
I try to take more chance in making big profit than to be content with a smaller but with less risky project					
In order to get a better financial status, I am ready to take greater risk in my life					
I never take risk even though the chance of success is high					
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					
I never take up a new activity unless another SHG member gets success from it					
I never calculate the pros and cons before doing anything new					
Even though there is full scope for getting success, still I do not try to start up a completely new practice					
I readily accept any new idea that might be useful					

17. Problems faced after joining in SHG

Problem areas	
Lack of adequate training provided by the linked agensis	
Contact with bank	
Lack of awareness regarding functioning of SHG	
Lack of awareness of the potential of the SHG to alleviate the poverty	
Lack of vocational/skill development training	
Lack of income generating activity	
Lack of involvement in decision making of SHG activities	
Rivalry among group members	
Low amount of monthly deposit	
Coordination among group members	

Social empowerment

18. Approval of social issues

Social issues	Most often	Often	Sometimes	Not at all
Job reservation for women				
Widow marriage				
Love marriage				
Child marriage				
Inter caste marriage				
Compulsory family planning				
Dowry system				
Divorce				
Punishing wicked husband				

19. Change in values

Values	Decreased	No change	increased
Self respect			
Confidence			
Decision making power within their household			
Knowledge after training			
Enable them to make contribution to household finances			
Awareness about legal rights			
Respect in the home			

20. Self confidence of members

Statements	SA	A	UD	DA	SDA
I am always confident that whatever I do, it is right					
If I fail in performing a task, I never try it again on next time even if I get a chance .					
I have the belief that one day I will become a successful person					
I do not like to face failure in my work situation					
I can understand the problems of others and I like to help them in solving them					
I don't like to take new challenges in my life					
I hesitate to speak in front of a mass of people					
I am satisfied whatever I have achieved in my life till now					

21. Communication level

Frequently talk	
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Sometimes talk	
Seldom talk	

22. Interaction with outsiders

More than 5 times	
3 times to 5 times	
Less than 3 times	
None	

23. Change in family violence

Increase	
No change	
Decrease	
Not applicable	

24. Access to amenities

Amenitiities	Increased	Unchanged	Decreased
Medical			
Water supply			
Transportation			
Market			
Training			
Any other			

Economic empowerment

24. Saving pattern of members of SHG

Bank	
Post office	
Any other	

25. Change in monthly saving pattern

Less than 500	
501 -1000	
1001 -1500	
1501 -2000	
Above 2000	

26. Total numbers of loan availed

Less than Rs.5000	
5001-10000	
10001-20000	
20001-35000	
35001-50000	
More than 50000	

28. Total No. of loans taken from SHG

1	None	
2	Once	
3	Twice	
4	Three times	
5	Four times	
6	More than that	

29. Change in asset value

Increased	
No any change	
Decreased	

APPENDIX IV

STRUCTURED SCHEDULE FOR KNOWLEDGEABLE PERSONS

Objectives : To explore suggestions for the effective functioning of SHGs in improving the socio-economic status of rural women

Personal characteristics

1. Name of respondent :
2. Designation :
3. Name of the district :
4. Experience in present job :
5. Present working experience with SHG
8. Suggestions for effective functioning of SHGs

Suggestions	Agree	Disagree
Develop the knowledge of rural women about terms and condition of bank loan including rate of interest and schedule of repayment.		
Strengthen of SHGs for setting up of small enterprises		
Outsider should not interfere in functioning of SHG's banks like loan size, interest fixation etc.		
Regular monitoring of effectiveness of SHGs by a qualified and experienced body		
Timely release of adequate loans and subsidies to SHGs members.		
Awareness of members about selection of micro enterprises		
Develop better understanding among members.		
Regular attendance at meeting of SHG should be strictly followed		
Rotation of office bearers should be within one to two years		
Select market oriented activities by the SHG members		
Government and NGO should organize need based intervention programmes		

Suggestions	Agree	Disagree
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SHGs members should be encouraged to take active part in decision making on implementation of developmental schemes.		
Skill up gradation training should be frequently organised		
Link them with proper technologies of different enterprises for increasing their productivity		
Institutional follow up need to be strengthen to keep the rural women in track so that their skill and money would not be misused		
A strong women force including educated office bearers of SHGs should be developed in each cluster for marketing and developing linkages with the higher level of sources.		
Encourage members of SHGs to participate in decision making in all issues related to family and social events.		