

**ASSESSMENT OF SELF HELP GROUPs AND THEIR
IMPACT ON TRIBAL WOMEN IN NAGALAND**

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In partial fulfilment for the Degree

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by

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I, Mr. Nchumthung Murry hereby declare that the subject matter of this Thesis is the record of work done by me, that the contents of this Thesis did not form the basis of the award of any previous Degree to me or to the best of my knowledge to anybody else, and that the thesis has not been submitted by me for any research degree to any other Universities/Institute.

This is submitted to SASRD, Nagaland University for the Degree of Doctor of Philosophy (Agriculture) in Agricultural Economics.

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The result of the investigation reported in the thesis have not been submitted for any other degree or diploma. The assistance of all kinds received by the student has benn duly acknowledged.

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LIST OF ABBREVIATIONS

AM-Arithmetic mean

ANOVA- Analysis of Variance

BPL- Below Poverty Line

BRAC- Building Resources Across Communities

CMG- Credit Management Group

COV- Coefficient of variance

DF- Degree of Freedom

DRDA- District Rural Developmental Agency

DWCRA-Development of Women and Child in Rural Areas

et al- et alia

FIG- Figure

H₀- Null Hypothesis

H₁- Alternative Hypothesis

IGA-Income Generation Activities

ILF- Irish Loan Fund

IRMS- Institute of Rural Management, Anand

MCP- Micro Credit Programme

MFI- Micro Financing Institute

MI- Micro Financing

MYRADA- Mysore Resettlement and Development Agency

NABARD- National Bank for Agricultural and Rural Development

NER- North East Region

NGOs- Non Profit Organization

NRLM- National Rural Livelihood Mission

RBI- Reserve Bank of India

RD- Rural Developmental

RRB-Regional Rural Bank

SD- Standard Deviation

SHG-BLM- Self Help Group- bank Linkage Model

SHGs- Self Help Groups

SHPA- Help Promoting Agencies

SIG- Significance

SPSS- Statistical Package for Social Sciences

SQ.KM- Square Kilometer

UN- United Nations

UNDP- United Nation Development Programme

viz- Namely

%- Percentage

SGSY-

IRMA- Institute of Rural Management.

ABSTRACT

Inclusion of women in decision making process plays an important role as empowering women is one of the most vital aspect of inclusive and social justice reforms and policies measures for poverty alleviation and unemployment. The goal of addressing the problems of poverty and unemployment including social injustice exists in our country cannot be achieved without taking women on the board towards nation progress. It is obvious that, microfinancing helps women in overcoming from various social and economic bondages. It also helps women in realizing their fundamental rights, privileges and potentials as equal members of the society. The present study on assessment of Self Help Groups and their impact on tribal women in Nagaland, was undertaken to examine the performance of women SHG as well as its socio economic impact on tribal women in Nagaland. The present study also examined problems face by women SHGs and suggests measures to overcome such problems encountered by the women SHGs in Nagaland. Multistage purposive random sampling method was adopted for identifying the sample of SHG members for the study. The study was conducted in 4 districts of Nagaland *viz.*, Wokha, Mon, Phek and Dimapur district. From each district, 3 RD blocks having effective functioning SHG were identified and selected for detailed study and from each RD block, 10 number of sample SHGs was identified randomly. In the final stage out of 120 sampled SHGs, 3 members from each SHGs were randomly identified, which result in 360 respondents for the study. The primary data was collected from the sampled respondents with pre-tested structured interview schedule through personal interview. From the study it was found out that majority of the sampled SHGs completed 5 to 10 years in its existence which comprises of 50.83 per cent sample SHGs. Out of the 120 SHGs 78 (65 %) of the sampled SHGs belongs to group size 10 to 15. It was also found out that, members participation on training, group homogeneity, decision making pattern, repayment performance and share of production loan to total loan, were found to be important performance indicators

towards effective performance of SHGs in Nagaland. It was also revealed that, there was a significant increase in performance of women SHGs with increase in tenure of existence of the SHGs, literacy levels of leader and the size of group. Paired t-test was used to analysis the social impact by comparing before and after situation of SHGs participation. It was found out that there is a significant difference in the mean score for all the five social variables viz., self confidence and self worth, decision making ability, social responsibilities and awareness, skill enhancement, access to social infrastructural facilities, after SHG participation. The economic impact of the SHGs members on SHGs was analysed taking into account five economic indicators viz., monthly household income, monthly household expenditure, monthly household saving, household assets creation and employment generation at household level by comparing the changes in all these variables before and after SHGs participation. Z test results showed that, there was a significant improvement in the mean difference for all the five economic variables after SHGs participation. Thus, Microfinance plays a significant role in economic progress and poverty reduction, especially among tribal women in Nagaland. It paves a way for social and economic sovereignty of the women in the society. From the study it was also revealed that, majority of the respondents falls under medium level of perception for all the social, economic and overall categories of impact which was found out to be, 256 (71.11%), 243 (67.50%) and 248 (68.89%) respectively. It was also found out that, there is a positive and significant association between overall perception score and personal variables viz., age of the respondent, year of experience in SHG and educational qualification of the SHGs participants. From the study it was found out that, the most important problem among all the factors was lack of technical know-how for taking up productive activities followed by lack of marketing facilities and inadequate loan amount which was ranked first, second and third respectively.

Keywords: Self Help Group, Women, Nagaland, Tribal, Income, Microfinance, Expenditure, Savings, Assets, Employment, Household.

INTRODUCTION

1.1 Background

Poverty reduction, unemployment and women empowerment are the widely discussed topic all over the world. Since independence, reduction of poverty, providing minimum basic needs and achieving standard of living for all has always been stressed in the five year plans by the government. Poverty is multidimensional and it affects the society in a variety of ways in human life's, robs people of their dignity and limits their ability to improve their lives. Poverty reduction requires a pro-poor strategy of growth which implies creation of more and more productive employment opportunities in those sectors which help the poor to raise their level of income. It evident in many studies that socio-economic upliftment of the poor and underprivileged women has a significant sway on the addressing issues like poverty, malnutrition, domestic violence and capacity building of women. Since independence the government of India undertook various policy measures for empowering poor women and to promote employment opportunities. Unless women are provided with gainful, problem of poverty cannot be solved and will continue in our country, in the face of the implementation of several five year plans and anti-poverty measures and programmes (Taramol,2014).

Inclusion of women in policy course of action plays a important role as constitutes half of the total population contributing significantly in the total workforce of our country. Nevertheless, women are bound with multiple customs and traditional beliefs, discriminations and social injustices, though several efforts taken by the government for empowering women in the past few decades. Emphasis has been given to women for equal representation in various social and political arena, as have seen through 74th constitution amendment to envisaging greater women participation in municipalities and local governance (Singh, 2013). Empowerment of women is multidimensional in its concepts which embrace social, economic, psychological, cultural, political and institutional sphere in the life of women. In this context, SHGs

is extensively received as a triumphant tool in taking resource poor women together towards the growth of the nation. SHGs help mobilize and poor women to stand for their rights, entitlements and share responsibilities (Rao, 2002).

Microfinance has been generally understood as giving financial access to the neglected poor and weaker of the society. Even though there are stereotypic beliefs that the poor are too poor to save, SHGs has been proven as an proficient tools of financing and reaching out to the poor section because of its flexibility, propinquity and trust, which has been neglected by many formal lending agencies. The concept of self help group acknowledged that financial assistance to the weaker segment of the society who remains outside the preview of formal banking and thereby, contributing to the social and economic enrichment, financial sustainability and enhance delivery mechanism for the bank as well (Ramakrishna and Haberberger, 2008). It can be manifest that even though there has been a presence of large branches of Regional Rural Banks (RRBs) and financial lending mechanisms which are working to augment coverage of financial accessibility to the poor thereby alleviating poverty and hunger, many poor and unprivileged continue in the country, do not have access to formal banking system. Moreover, it is also noteworthy that many of the landless labourers, women and tribal's still continue to lend money from the moneylenders with higher interest rate to meet their urgent financial needs (Archana and Sinha, 2004).

In the past few decades, microfinance SHGs has witnessed an incremental escalation and has becoming a worldwide stratagem for empowering poor and vulnerable section of the society, especially women around the globe. In India, mainly two microfinance models has been widely recognized *viz.*, SHG-Bank Linkage Model (SHG-BLM) and micro finance Institution (MFI)-Bank Linkage Model. SHG-Bank Linkage Model was first implemented by NABARD and this model has been widely replicated throughout the country for microfinance. In the year 1992, National Bank for Agriculture and Rural Development (NABARD) in their effort has implemented SHGs Bank Linkage Model (SBLM) in pilot phase by providing SHGs with way in to banking institutions for saving purpose as well as credit mechanisms for SHGs. Even today, SHGs Bank Linkage Programme (SHGs-

BLP), is one among the fastest emergent microfinance initiative worldwide owing to its large scale of operations covering millions of population. While the SHGs Bank Linkage Programme (SHGs-BLP) model has been the most widely used model of financing SHGs in the country. Nevertheless, Microfinance Institution (MFI) Bank Linkage Model also gained momentum and has been growing from less than one million borrowers in the year 2003 to almost around 40 million beneficiaries in 2017 (Kavita and Vijay, 2018).

1.2 History of Micro financing

Micro financing has its origin long back in the middle of the 17th century when American philosopher and socialist Lysander Spooner beliefs and advocate the potential of advancing micro credits to vulnerable section of poor engaged in farming and business activities as an, effective measures to help them achieve economic independence and poverty alleviation. Jonathan Swift model of financing popularly known as Irish Loan Fund (ILF) was undertaken in the early 1700s and his model gain eventually momentum. By around 1840s Swift's Irish Loan Fund has become more popular and funding many institutes and agencies across Ireland. In Europe, by early 17th century many financing institutes dealing with savings and credit began to realize the importance of financial savings and credit and acknowledge the credit feasibility in advancing micro credit across especially to the poor section of the society. In the early 1900s, financing and credit institutions replicate the different models of extending credit to the urban and rural poor with an aim to address the poverty and unemployment all over the world. Financial institutions dealing with rural financing, suffered major collapse of because of its subsidized lending policy and poor repayment performance. Around the decades of 1970s, has seen micro financing intuitions extending small loans to women through group approach to enhance their business and production farms in many countries such as Bangladesh, Brazil, and across Asia. In 1979, Mohammed Yunus universally known as father of micro credit in the world introduce ideas of micro credit for extending small loans to the vulnerable poor people without the burden of collateral. Mohammed Yunus approach towards micro credit service to the poor had gained good people participation and encouraging outcome, which led to naissance of Grameen Bank of

Bangladesh in the year 1983. In the early, 1990s witnessed growing enthusiasm of participation in microfinance as a strategy to overcome poverty and unemployment (Christine, 2004). As the term microcredit implies only the credit aspect of financial services, by the middle of 1990s financing agencies started to be replaced the term which deals with not only credit mechanisms but encompasses a broader scope of credit and savings as well as other form of financial services. In the present context, numerous governmental agencies, NGOs and other financing agencies acknowledge the efficacy as well as the liveness of financing underprivileged section of the society and helping them to overcome their social and economic bondage.

1.3 Concept of Self Help Groups

Group approach towards, solving problems enhance productive, knowledge and skills in different social settings. The concept of self help group has been increasingly acknowledged as an important mechanism of reaching out to the poorer section of the community to help them overcome social and economic injustices. The concept of SHGs is not only acknowledged as motivating force of social and economic transformation but also focused on empowerment of psychological, political aspects of the weaker section of the society. The SHGs initiatives has therefore, emerged as a key approach in the process of triumph the problem of poverty and unemployment which continues to create a major nuisance the economy in both developed as well as in developing countries. The success of NABARD's pilot project for extending credit services to SHGs in the year 1992 led to the spread of SHGs movement. The power of people signifies a new dimension of community progress which comes from the community aspiration to satisfy their needs and to choose their own interest through democratic principle (Rengarajan, 2003).

Singh and Jain (1995) have defined SHGs as "Voluntary involvement of people fashioned to achieve common goals both social and economical." A Self Help Group is a voluntary organization of uniform set of people, either working collectively or living in the neighborhood practicing similar occupation, working with or without registration for the common goal of its members (Mulani, 2008).

Micro finance SHGs has achieved universal recognition as non formal entity which is being employed as an instrument of empowering women and poverty

reduction in many developing countries. Apart from gaining social and economic freedom, participation in SHGs empowers women to take active role in community and social activities (Manjunatha, 2013).

At present many SHGs have been promoted by different Self Help Promoting Agencies/ Institutions (SHPA/ SHPI). Self Help Group Promotion Institutions (SHPI) are those agencies which helps people to organize into groups for working at the grass root level. SHPI includes different NGOs, Government agencies as well as cooperative institutions, commercial and cooperative banks.

1.4 Genesis and growth of SHGs

The Grameen Bank of Bangladesh, architect by Mohammed Yunus of Chittagong University in the year 1983 started the notion of micro credit steadily took off which lead to the birth of SHGs movements across the globe (Aloysius *et.al.* 1998). In India, the birth of SHGs movement can be dates back to 1980s with the effort and initiatives of Mysore Resettlement and Area Development Agency (MYRADA) in the southern states has shaped more or less 300 autonomous groups known as the credit management groups (CMGs), with an initiative to improve poverty, and develop women capability to develop their welfare and wellbeing. In this attempt, MYRADA has been taken a lead the way in fruitfully replicating a large number of fellow feeling groups based on the principals of SHGs in southern states of India.

Table 1.1 Overall growth of women SHGs Bank linkage in India (Number of SHGs in lakh, Amount in Rs. Crore)

2014- 2015		2015 – 2016		2016 -2017	
No. of SHGs	Amount	No. of SHGs	Amount	No. of SHGs	Amount
14.48	24419.75	16.29	34411.42	17.16	36103.13

Source: NABARD 2016 – 2017 (Status of micro financing in India)

National Bank for Agricultural and Rural development (NABARD), has also identified SHGs as supportive approach to make available banking and credit

accessibility to the underprivileged often regarded as not bankable by many formal financial institutes. At the early 1990s, NABARD with the support of Reserve Bank of India (RBI), banking agencies and other financing agencies has taken an initiative of linking SHGs with the financial institution and also issued guiding standard for linking SHGs to the credit and financial services. Later, it was also linked to the Regional Rural Banks (RRBs) and other commercial and cooperatives agencies. By late 1990s and early 2000s, owing to the success, the government also takes importance in promoting SHGs through their social schemes. Decentralization of power at the local bodies in 2004 provides local autonomy which provides impetus even for the SHGs to function as an influential association for the poor.

In India three different model of SHGs bank which has emerged *viz.*, the banks identify and finance the SHGs directly, SHGs are created by Non Governmental Organizations (NGOs), Government agencies but financed by banks and the third being, NGOs and other financial promote SHGs. The spread of SHGs in India has been greater than ever before and is rapidly growing, and financing agencies take staid note to promote SHGs for reaching out with the poor. In the recent past, there has been an increasing participation of a range of government, NGOs, commercial and cooperatives banks, regional rural banks etc for promotion of SHGs across the country. Perhaps, the idea of SHGs comes from cooperative view point and philosophy. Many study in past shows a positive outcome of self help groups programmes and have become a central working component of policy implementation in various social welfare programmes (Gayathiri, 2014).

1.5 Characteristics and functions of SHGs

Typically SHGs comprises members from homogenous socio economic background working together to solve common problems. Participants of SHGs generally shares common goals for convalescing their socio economic status, setting up of business units, avoid high interest rate of lending, egg on savings tendency and to become self dependent in their day to day life. These members meet at regular interval usually after week/fortnight/month. SHGs are run through democratic principles. Record maintenance to prove on their activities is also an vital components of SHGs. Thrift and Savings act as catalyst for functioning of Self Help Groups.

SHGs is sprin on the principal of mutual trust, which implies willingness of members to help each other working to solve common problems. In SHGs, members acquire technical know-how, management skills as well as communication skills also.

Some important functions of Self Help Groups (SHGs) includes, aiding participants to be self reliant and economically independent, provide employment opportunities through income generation activities, enhancing the social and economic status of its members by enhancing their income, employment, savings, assets etc. Self Help Groups also gives its members a platform to participate in community services, to develop right decision making competency of its members, nurturing a spirit of mutual aid in solving common problems, building strength and confidence in dealing with social injustices and threats, participation in SHGs also enhance literacy and general awareness of the members.

1.6 Microfinancing Self Help Groups as a tool of women empowerment

Microfinance institutions (MFIs) are those financial institutions which extends small credit and other service to the low income section of the people especially in rural areas. Microfinancing helps poorer and vulnerable sections of to become self reliant by extending credit and input services to the beneficiaries for setting up business and undertaking income generation activities. Microfinance Programmes (MFPs) has also identified self help groups as an important agency to work in realizing the target objective of banking. SHGs had been successful in fighting poverty, empowering of women to ensure sustainability in the life of millions of poor women leading to sustainable development of the nation. In India self help groups helps many rural poor and women, to gain financial accessibility (Keshava *et al.* 2010).

Empowerment of women has gained global attention worldwide and even the United Nation (UN) has acknowledged the year 1975 as “the Year of Women”. Women are faced with many social bondage especially in man dominated society like India. United Nations Development Programmes (UNDP) has also acknowledged that women are faced with problems of poverty and stress on the importance of women empowerment. The Word Bank has also emphasis on the empowerment of women as a key aspect of social change and social welfare scheme. Today, in many developing

countries across the world, growingly importance is given in realization to the urgency of women empowerment both socially and economically and to encourage women participation in nations buildings. Government of India has also implemented, National Policy for Empowerment of Women and declared 2001 as “Year of Women’s Empowerment”. In 2016, UN international Women’s day was celebrated on the theme “Planet 50-50 by 2030”, giving emphasis on the giving equal opportunities of women.

Women represent about one half of the total population of our country and contribute significantly to the total workforce of the country. Thus, it is very essential to give privilege to women participation in various spheres of activities and nation progress. Study suggests that, women capacity to earn had significant impact on health, productive, income as well as improve quality of life. Therefore, women Self-help Groups and microfinance imply multidimensional contribution to overall growth and development. Microcredit for women was enthusiastically welcomed by the UN in the world conference on Women held in Beijing in the year 1995. It put emphasis on women’s access to credit on the international plan. Women have now gained an international status for their outstanding credit performance, making them priority for poverty oriented credit programs. Micro finance programmes made an impact in the life millions of poor women by contributing economic empowerment in different ways. Women’s empowerment is generally termed as a path of process in which women confront the existing discriminatory norms and culture present in the society to be better off (Swain and Wallentin, 2009). In recent past, SHGs has been emerging as an important institution of social change working at grass root level.

Self Help Groups (SHGs) approach of financing convey changes in women quality of life in various dimensions of, economic, social and cultural, political and psychological aspects. Participation in SHGs induces immense confidence in the mind of poor rural women and helps them in decision making process (Ritu *et al.* 2003). SHGs had been being acknowledged as mechanism to reduce poverty and enhance business activities through financial credit and other support (Kondal, 2014). SHGs relies heavily on microfinance of poor people who have limited assess resources, such initiatives from the financial sector of the economy helps poor section

of the people especially women to attain social and economic empowerment. It has also been reported in several studies that microfinancing self help groups achieve the goal of poverty alleviation, unemployment and empowerment of women socially, economically, politically and psychologically, thereby helping them to raise their standard of living.

1.7 Significance of the study

It has been being increasingly acknowledged and viewed that the goal of poverty eradication and women empowerment cannot be achieved without the taking women on the board of development process. Experience from many social welfare schemes including governmental and NGOs shows that the success of the any programme is highly proportional to the enthusiastic participation of targeted community at the grass root levels. It is widely acknowledged that participation in SHGs enable the women to save and thrift, which acts as a boost to their social and economic life. It has been acknowledged in many studies that access to micro financing increase helps women to overcome social and economic barriers and enable members of the group to undertake income generating activities leading to economic independence. Further, it is necessary to investigate the process and dimensions of empowerment of the women members in SHGs. Therefore, the study was undertaken with an attempt to examine the overall performance of Self Help Groups, also to measure the socio economic impact of SHGs participation by the tribal women in Nagaland. Attempt has also been made to identify the problems faced by the SHGs and suggest remedies to improve the functioning of the SHGs in Nagaland.

1.8 Statement of problem

Government has been making several efforts to enhance more participation of women and in improving their standard of living. In general, women suffer innumerable problems like malnutrition, illiteracy, unemployment, lack of awareness and poor healthcare. This is particularly true among weaker sections of society like scheduled caste and schedule tribes. In the Northeast region of India, the SHGs-Bank linkage programme started around 1997-98 and since then has gain momentum in the recent past and the number of SHGs has increased considerably. To meet up with the urgent need of credit especially the vulnerable poor women, Self Help Group

promoting agencies through various schemes are promoting SHGs among poorer section of the society and working towards achieving millennium development goals. Today, most of the government schemes and other programmes for social welfare are group target oriented as they are easily accessible with high degree of flexibility in approach. It has been observed that, many government agencies, NGOs and bank focus on group approach of programme implementation targeting mainly to the SHGs and shows a growing interest in promoting SHGs across the state of Nagaland. In this context, it is of considerable importance to study the performance and impact on SHGs for socio-economic empowerment of tribal women in Nagaland.

1.10 Objectives of the study

- i. To study the socio-economic profile and performance of the SHGs,
- ii. To measure the social and economic impact on the women SHGs members,
- iii. To measure the perceived attitude of the SHGs members towards economic and social impact, and
- iv. To study the problems faced by the SHGs and measures to overcome.

1.10 Background of the study area

Nagaland is one among the eight states of Northeast India. On 1st December 1963 Nagaland has become the 16th state of Indian union bordering the state of Assam in the West, Arunachal Pradesh in the North, Myanmar in the East and Manipur in the South. The state of Nagaland has an area of 16,579 square kilometre divided into 11 districts. Kohima is the state capital of the Nagaland and Dimapur is considered as the commercial hub. English is an official language of the state. The population of the Nagaland is 1,978,502, according to 2011 census which recorded a decadal population growth rate of -0.58 per cent.

Agriculture is the mainstay of the state economy. Other important economic activities apart from agricultural and allied, includes, forestry, tourism, small industries mainly handicraft, weaving, pottery etc. which contributes to the economy of the state. The highest peak in Nagaland is mount Saramati with a altitude of 3,840 metres. The state of Nagaland is rich in varied types of flora and fauna home and is one of the biodiversity hot spot of the country. Nagaland is considered as the “Falcon capital of the world.”

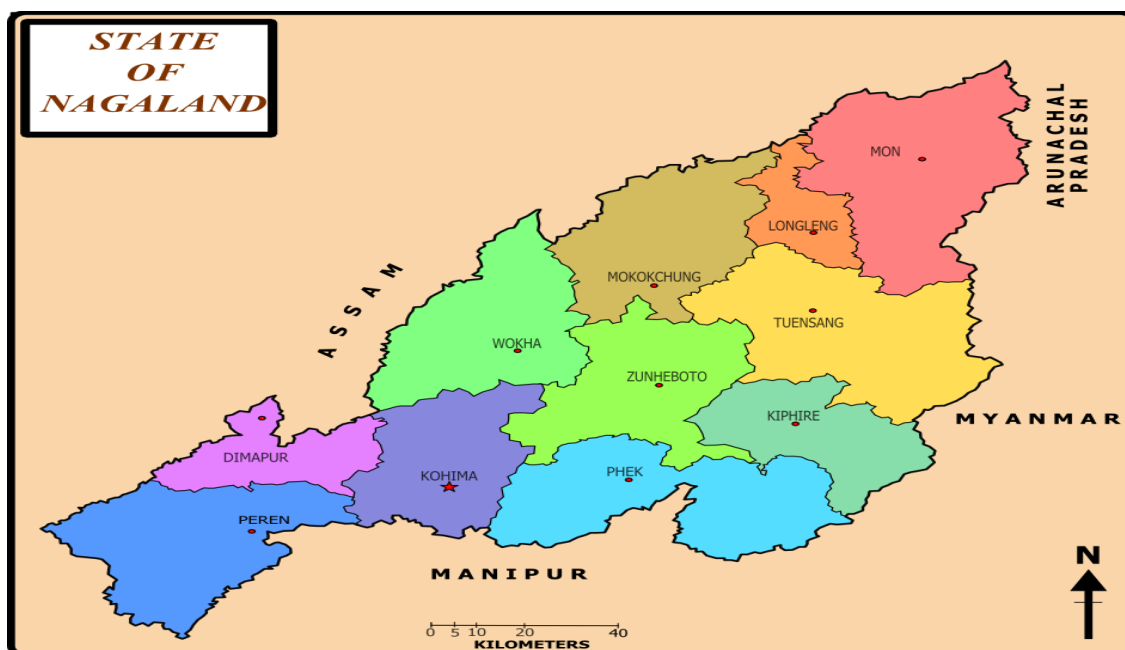


Fig 1.1: Map of Nagaland

Table 1.2 Demographic features of the study area, (Nagaland 2011 census)

Sl. No.	State/ District	Area (sq.km)	Population	Density per.sq.km	Sex Ratio	Literacy Rate	No. of RD Blocks
1	Nagaland	16,579	19,78,502	119	931	79.55	72
2	Dimapur	927	3,78,811	409	919	84.79	6
3	Wokha	1,628	1,66,341	102	968	84.48	7
4	Mon	1,786	2,50,260	140	899	52.58	8
5	Phek	2,026	79,675	81	951	78.05	8

Source: Statistical Handbook of Nagaland (2014-2015)

1.11 Scope of the study

The study attempts to analyze, performance of women Self Help Groups (SHGs) and socio economic impact of SHGs participation by the tribal women in Nagaland. The study was conducted in the 4 districts of Nagaland viz., Dimapur, Wokha, Mon and Phek. Based on the study objectives the present study examine

performance of SHGs. The performance of the sample SHGs was analyzed with the help of 10 performance indicators, viz., homogeneity, frequency of meetings, rotation of leader, repayment performance, share of productive loan to total loan, decision on financial transactions, training, saving performance, awareness of rules and regulation and level of record maintenance by the SHGs. The role of SHGs on social and economic impact of women was measured by comparison of the position before and after joining the SHGs. Social indicators like self worth and self confidence, social awareness, skills improvement, access to public amenities were considered for measuring social impact of SHGs. Economic indicators like of change in the level of income, employment, savings, expenditures, household asset and creation were considered for measuring economic impact of SHGs. The perceived attitude of the SHGs members towards social, economic and overall impact was analyzed by taking responses of the SHGs members on various social and economic issues. The study, also try to identify the problems faced by the SHGs and suggests remedies to improve the functioning of the SHGs in achieving long term sustainability of SHGs in Nagaland.

REVIEW OF LITERATURE

In this chapter compressive review of the past studies on the similar or at least related studies were made so as to provide the interpretation of the existing literature and to explore the research gaps. It also brings out the dialects of contradictions between various thoughts and helps in acquiring information on the advancement and approaches in dealing with the research plan and problems.

2.1 To study the socio-economic profile and performance of the SHGs

Yunus (2000) in his paper on empowerment of rural poor through Grameen bank elucidate that, poverty is not caused by the poor people itself, but is a result of institutional and policies measure. It is also of the view that to eliminate poverty, it is necessary to make strengthen institutional and constitutional reforms. Human have a great potential, so opportunities need be created for all section of the society in order to fulfill their potential and responsibilities.

Simeen (2000) studied gender dimension of micro credit programme participation and found out that, the household needs for cash in terms of micro credit intervention, to solve their problems motivates people to join in micro credit programmes. The participants if fell beneficial as compared to the opportunity cost they are sacrificing are encouraged to take part in such programmes for their social and economic gain. The attitude and perception of the beneficiaries of micro credit intervention holds significance in bringing women together and micro credit programme implementation of such programmes.

Rhyne (2001) analysed how lending the poor began, grew, and came of age in Bolivia stated that, microfinance as a kind of provision for financial services like bank loans, baking services and insurances to the weaker section of the community who are financially debarred so as to facilitate them to increase their income and living standards.

Aloysius (2002) analysed impact of Self Help Groups on the social empowerment of women SHGs participants in Southern India pointed out that, those SHGs participants which belong to older SHGs perceived as they stronger on many social and economic parameters and has found that their confidence level is reasonable higher as compared to members from groups which is newer in their existence.

Narayan (2002) in his study on empowerment and poverty reduction, revealed that, allocation of resources to local poor communities helps to empower them to gain control their own social and economic affairs, improve governance as well as inclusiveness, capacity enhancement and increase the efficiency of local resource utilization for their benefit.

Rangi (2002) studied economic empowerment of rural women SHGs in Fatehgarh Sahib District of Punjab and revealed that, majority of the SHGs members belongs to younger age group and literate, despite the fact that their formal education level was not high. Majority of the SHGs members belong to the small and marginal farmer group. It was found out that all the respondents contribute to saved money monthly and also availed loans from banks with the help of SHGs. SHGs women participants gain economic improvement and economic freedom.

Rao (2002) attempt to analyzed the role of Self Help Groups and DWCRA towards economic and social empowerment of women in Andhra Pradesh and concluded that, socio economic conditions of members of Self Help Groups and DWCRA showed significant differences in many social and economic aspect. In terms of literacy of the members, occupational status and land holding, it shows that the members of SHGs are superior compared to those of DWCRA beneficiaries. Also the change in the level of empowerment achieved as a result of these programme participation is found to be higher among SHGs as compared to DWCRA.

Kumar (2009) evaluated the performance of Self Help Groups in Coimbatore and based on the finding of the study pointed out that, there was no significant improvement with respect to the period of membership, age of the respondent, education, size and annual income of the household as compared to the total loan amount received by the members. The study also concluded that the main reason for

SHGs participation by the SHGs members was to obtain bank loans and also with an objective to gain social and economic empowerment.

Subramanian (2010) evaluated Self Help Groups in Tirunelveli District, reported that attendance of members, training, regularity in meeting, decision on financial transactions were the major contributing factors to the effective performance score of the Self Help Groups. The study also revealed that, there was no influence of the tenure of the existence of the SHGs and performance score of Self Help Groups. Moreover performance scores of the SHGs is highly influenced by the literacy level of the SHGs leaders and the size of the SHGs.

Reddy and Malik (2011) in their made a review study on impact of Self Help Groups bank linkage programme in India, were of the opinion that, since the launched of SHGs in 1992 it has made a remarkable progress in India over the years. It has now become accepted strategy in many policy implementing agencies, in view of the various benefits from microfinance services to the poor. Self Help Groups (SHGs) have become the common agent of development strategy for poorer section of the society.

Baruah (2012) studied impact of micro-finance on poverty in Nalbari District of Assam and revealed that, loans provided by the SHGs to its members was too small to facilitate members to bring out of poverty and capital investment was also not adequate to give full employment opportunity to its members. It was also found out the many SHGs remains unfunctional in the state.

Jha (2012) illustrated that there is a massive mobilization of women taking place because of SHG initiatives and programmes. The SHG movement has a great potential in uplifting of poor and vulnerable section of the society for economic empowerment as well as to towards women economic life. Efforts must be incentivize on investment on capacity building of SHGs and favorable policies measures in order to overcome the constraints faced by the SHGs to help poor women in rural areas.

Kumar (2012) studied on capacity building through women. The study examined women SHGs in the state of Kerela promoted by Kudumbashree which is

one of the major state poverty eradication mission. The study found out that the training programmes on financial literacy, legal literacy, accounts keeping, entrepreneurship development etc showed moderate impact on SHGs in the state of Kerala.

Ram (2012) Self Help Groups (SHGs) programmes has a remarkable impact on poor community and had boost lives of many poor families. Members from the poor community often show very low confidence and problem solving attitude. Although they were found to be unenthusiastic to participate in the group initially, formation of Self Help Groups (SHGs) motivated them to save small amounts in a group that slowly grows into a sizeable amount, which provided immense confidence and zeal to the members of the groups and the families.

Roy and Uddin (2012) in their book on microfinance initiatives for development of the North East India agriculture and rural development, mention that SHGs participation helps members to tackle their social and economic problems in many ways thereby enhancing their standard of living, in terms of ownership of assets, savings and borrowing capacity, income. SHGs helps poor people develop saving habit and also provide access to banking system.

Veenapani and Mahavidyalaya (2012) attempt to study the performance of Self Help Groups in Mahbubnagar district in Andhra Pradesh by considering five important variable for measuring the effectiveness of SHGs *viz.*, group governance, group discipline, financial transaction of the group, repayment pattern and record maintenance. From the study it was found out that, there was no notable improvement in the mean score on group governance parameter between different categories of performing SHGs. Further, it was found out that, there was a significant difference in the mean score for all the remaining four parameters for different categories of performing SHGs considered for the study.

Rupnawar and Upadhye (2015) in their study evaluated the contribution of bank linkage programme in economic empowerment of rural women in Maharashtra and found out that, women needs to possess technical knowledge, skill and marketing linkage to set up enterprises there by gaining economic empowerment of women. It also of the view that, though innumerable efforts had been made in the past to

empower women in India, they are left behind and their socio economic condition remains very pathetic. It also pointed out that, the main objective of providing micro credit services to the poor is to enable the unreached poor who remain outside the ambit of the formal banking services, so as address the gap between the poor and the banking sectors.

Shailaja *et al.* (2016) in his study has elucidated poverty as one of the major problems and causes of social and economic unrest in India. Problems such as population explosion, unemployment, and child labour and increasing crimes etc. are rooted to poverty. The paper tries to explain all fundamentals and meticulous facts required to understand the SHGs concept completely.

Yadav *et al.* (2016) conducted a study on performance of Self Help Groups in Hoshiarpur District of Punjab, and the study found out that there was an enhancement in terms of saving, income, minimize migration, linkage with different institutions (local institutions, financial institutions and development departments), recognition of achievements etc as a result of participation in SHGs. It was also revealed that decision to provide loan to members were taken in meeting, fairness in selection of beneficiary, smooth disbursement of loan, amicable settlement of conflicts are resolved in the meetings. Thus, the study concludes that all members recieved economic benefit.

Kapila and Kaur (2017) in their study the performance of Self Help Groups in Hoshiarpur District of Punjab and revealed that, the performance indicators *viz.*, time taken for loan disbursement, regularity in attendance during meetings, group homogeneity, and utilization of common fund, procedure of decision making and performance of repayment of loan were the major contributors in overall performance of SHGs. It also suggested that, more importance need to be given to performance indicators like adequacy of training, self-employment generation, frequency of meetings, awareness of rules and regulations, maintenance of books and group stability for improving the performance of SHGs in Punjab. The study also pointed out that, the older SHGs shows better performance in their day to day functioning. The study recommended for need to provide informal education, better training, marketing services to improve the performance of the self help groups in Punjab.

2.2 To measure the social and economic impact on the women SHGs members

Hashemi *et al.* (1996) evaluated an impact of rural credit programmes and women empowerment in Bangladesh and found out that initiatives of Grameen Bank's or BRAC's credit programmes had shown significant improvement in terms of empowering poor women by means of enhancing women's mobility, ability to make household purchases, decisions making ability, ownership of assets, legal and political awareness, participation in public campaigns and protests etc. It was also found out that as a result of participation in group activities, it showed a reduced incidence of violence against women in the society.

Puhazhendhi and Jayaraman (1999) attempt to evaluate performance and challenges of rural credit delivery in India and reported an improvement in living standards, housing and assets creations food security and employment generation of members involved in micro credit programmes in India. It also paves a way for economic freedom and enhance social participation among the members

Puhazhendhi (2000) assessed the impact of Self Help Groups in Tamil and found out that, micro credit impact participants in various dimensions and bring positive impact on the social and economic improvement of poor women as members of the group. The study also reveals that, women membership in SHGs made a significant contribution towards bringing social and economic empowerment in various aspects, and thereby able to increase income and enhance their contribution in the family.

Vijay (2001) examined the impact of SHGs in empowering process of poor and vulnerable section of the society. The study was in comparison with the SHGs members with those which were not members of SHGs. The study found that empowerment of women, helps women to understand their potentials and rights as a human to gain more autonomy. It was also revealed that women participation in SHGs enables them to make independent decisions and capacity influence in better control over the socio economic and political situations.

Lakshmi and Gupta (2002) examined innovations of Self Help Groups in financing the poor concluded that, micro credit aimed for income generation activities

assist poor women in the process of poverty reducing and enhancing the quality of life for the poor rural women. Participation in SHGs impacted the lives of the many women in terms of gaining, economic freedom, sense of worth, confidence and independence in decision making. It also improves their social involvements in the society.

Puhazhendi and Satyasai (2002) estimated empowerment of rural poor through SHGs in terms of social and economic aspect and reported a significant impact of banking linkage program towards income, employment generation of SHG member at household level. The study also suggested a sharp decline those members of the family living Below the Poverty Line (BPL) by 20 per cent after SHGs participation.

Sudha *et al.* (2002) studied on SHGs, micro credit and empowerment analysed the variation in self confidence, health consciousness, household administration and communication pattern of the SHGs women by comparing before and after situation of SHGs participation. It was found out that participation in SHGs empower and increase their improvement in all these aspects.

Ritu *et.al* (2003) analysed impact of Self Help Groups on social and economic status of the members in Kanpur District and was revealed that, there is an increase in total SHGs members and also enhance their exposure towards mass media, extension programmes, employment, assets ownership, income etc. found to be significantly higher than those of non members of SHGs.

Mahendrarvarman (2005) studied on the impact of SHGs on banking habits reported that women having membership in SHGs posses more bank account as compared to other women. The proportion of members borrowing money from unorganized money lenders with higher interest rate also decreased SHGs participation to a great extent. The study concluded that, micro financing SHGs certainly have higher degree of positive outcome on banking ability of poor women in terms of their access to credit services and other financial sources.

Perumal (2005) evaluated empowering women at the grassroots through SHGs has concluded that women SHGs participants are empowered in many aspects

apart from being economically empowered. Participation in SHGs showed an improvement in social life and gain more freedom in various social issues as well as in their everyday household management.

Banerjee (2006) estimated the impact of Self Help Groups under SGSY programme in the state of West Bengal and also tried to analysed income generation activities (IGAs) undertaken by various SHGs in increasing the earning potential of its group members. It was revealed that the, income inequality was much higher for the group members as compared to that of the non group members. The study also revealed that, there was a considerable decrease in the medical expenditure and school dropout for those families of SHGs members than that of non members.

Lalitha and Prasad (2009) made an attempt to analyzed the process in empowerment of women through Development of Women and Children in Rural Area (DWCRA) program in the Guntur district. The study showed an increase in income after participation in DWCRA program and concluded that the capabilities and prospect of empowering women was not fully exploited and utilized for the betterment of society at large.

Malleswari (2010) studied an impact of micro credit on employment generation through SHGs participation. It was found out that, the average household employment considerably increased after SHG. Analysis on difference in the impact of SHGs on different occupational categories towards employment generation revealed that, nearly 38 per cent of the employment was generated for the beneficiaries after SHG and employment of the beneficiaries increased significantly in comparison to the non beneficiaries.

Rajendra and Raya (2010) analysed the attitude of SHG leaders in Vellore districts of Tamil Nadu. The study concluded that, micro finance SHG brought increased in psychological and social empowerment as compared to economic empowerment aspect. It also revealed that, that there was a positive improvement in terms of managerial skills, psychological wellbeing and social participation of the unprivileged women in rural areas, as a result of participating in SHGs linkage programme.

Olekar (2011) In his study on Self Help Groups observed that SHGs engrossed remarkable interest in past few years and acknowledged micro financing as an ultimate source of credit generation for the poor. Micro credit also provides financial opportunities for the upliftment of the rural and deprived poor community. It made a critical view on SHGs initiatives as a impactful community approach towards eradication of poverty and foundation for inclusive rural development.

Manonmani and Prabhakaran (2011) in their study on women empowerment through SHGs at Kovilangulam Panchayat, Usilampatti taluk of Madurai District, concluded that women from age group of 40-50 were found to be more active in Self Help Groups participation and shows more commitment towards improving their social and economic life. It was also evident from the study that, many women take membership for the reasons such as for obtaining loan from financial sources, to increase savings and to improve their social participation and status. It was also revealed that after joining SHGs women increased in income and expenditure as well as promoted family savings. These increase the bargaining power of the women and the family in general.

Khobung (2012) analysed the impact of Self Help Groups participation on tribal women in Manipur and identified that, one of the most important function of SHGs in the region was resource mobilisation through SHGs. It was also pointed out that, savings, income generation activities, bank loan and capacity building were the four modes of resource mobilisation practice by the Self Help Groups. Members of Self Help Groups contribute a certain amount of money for the purpose of saving and credit activity of Self Help Group. The study had also shown that, the enhancing the life of poor women through Self-help Group movement is still yet to make notable impact on tribal women in all aspects of economic, social and political and concluded that the movement had also no significant impact on the political involvement of women.

Prabhavathy (2012) studied Self Help Groups and poverty alleviation and concluded that albeit receiving multiple benefits through micro finance and contribution on women empowerment and fight against poverty, there are some concerns which must be addressed to gain full benefits from the programmes. The

reasons for the inadequacy includes, dependent on the institutional policies adopted by the mediators, limits to microcredit interventions alone finds difficulty to penetrate and reached the weaker section of the poor, the extent of impacts varies across its beneficiaries based on nature of their problems, caste and religion etc.

Singh (2013) conducted a study to analysed status of Self Help Groups and its impact on SHGs members in Mandi district of Himachal Pradesh. The study found out that, 32 per cent of respondents had no occupation before SHGs but only 8 per cent of the respondents were without occupation after SHG. After participation in SHGs, women engaged in income generating activities and their income level also increased significantly. SHG helped to upgrade their skills, to understand banking operation and to improve communication skill. It was also found out that, after becoming a members of SHGs members are likely to involve in decision making of the community, village and in family matters.

Fatima and Um (2013) studied the Self Help Groups impact on rural women in Thanjavur District of Tamil Nadu. The impact is analyzed by comparing the changes in the levels of income, employment, expenditure, savings and borrowings before and SHGs participation. The study showed that all the variables showed positive changes after becoming SHGs members and found out that, there was significant improvement in the generation of employment, income, expenditure, and savings of the SHGs members as a result there was a decline in debt of the members after SHGs participation.

Mohapatra *et al.* (2015) findings show that women in SHG's have made a significantly positive contribution to employment, income, expenditure and saving at the household level. An increase in the demand for SHG products is required for improving productivity of women and enhancing their economic contribution in a sustainable way. A reorientation in policy is suggested for generating awareness, upgrading skills and expanding markets in order to augment their contribution and raise their empowerment level for the benefit of the households as well as for transforming the rural economy in a big way.

Sain and Mondal (2017) SHGs act as a platform of microfinance in rural India. This group was formed for the women socio-economic empowerment. Many of

the studies were already conducted on different aspects related to rural women income generation and Self-Help Groups and it was revealed in the present studies. The data was analyzed with help of Gini Coefficient and Coefficient of correlation. The finding also revealed an improvement in income generation by the members of SHGs after joining the group and found a positive relation between income and savings of women group members in the study area.

Uma and Narasaiah (2017) Self Help Groups (SHGs) plays an important role in empowering poor women with linking them to banking, insurance and business activities. SHGs have greater vision for the wellbeing and empowerment of woman towards overall human development as women holds an important position for sustainable and inclusive progress of the nation. Involvement in Self Help Groups by the poor women had shown tremendous impact on lives of many women and brings empowerment at individual as well as in the community levels. Members of the SHGs formed group with the purpose of overcoming common problems by means mutual help. Therefore, Self Help Group approach is considered as an important mechanism in eradicating poverty and improving women livelihood through financial support across India.

2.3 To measure the perceived attitude of the SHGs members towards economic and social impact

Karkar (1995) studied women empowerment in the state of Andhra Pradesh and revealed that, a large number of group participants reduce dependence on moneylenders who usually charge higher interest rate and obtain financial assistance from organized banking sector. Findings also revealed that, literacy among women and the implementation in family planning takes place after becoming a group members. Participation in group activities results in strengthened the bonding within members, homogeneity, sense of confidence and sense of worth of women. Therefore SHGs provide a platform for a women to gain social and economic benefits in various aspects.

Choudhary and Meenaxi (1996) in carried out a study on empowering strategies for rural women in India, stresses the need for strengthening ability of a women and strategizing in taking successful approach towards empowerment for the

rural section of the community. It was also pointed out that income generated poor women tends to be utilized for meeting family basic needs than that by men. This is also one of the leading attributes of financing women which is evident that, women contribution is highly impactful in meeting family needs. It was also evident that mobilization of women SHGs creates a dignity and self confidence to address common needs with team spirit and to work with mutual understanding and cooperation for the cause of economic autonomy in the life of a women.

Lakshman (1996) made an assessment of benefits obtained by Self Help in their undertaking on income generation activities of Sucharita Women Society on Families and Children and revealed that, as a result of SHGs participation and undertaking IGAs, there was a significant impact on the ownership of livestock, food security and purchasing power of women. It also stated that women were become occupied with works and remain busy, as a result there is an increase participation of men in shouldering family responsibility.

Osmani (1996) analysed on empowerment level of women through credit services of the Gramme bank experiment had found out that, access to credit by women helps them to gain an increased their income as well as in assets creation. It was also pointed out that, women can contribute more as compared to their counterpart male in running day to day household business. In the process women also gained higher autonomy in decision making process of the family, better access to food, healthcare and other public amenities.

Sunday and Geetha (2000) made an attempt to study, credit and micro enterprises in solving poverty had pointed out that gender inequality which exists in various financial institution is progressively reducing over time as a result of micro credit policies at various level. It also revealed that, financial assistance, proper guidance, technical based support and practical wisdom were found to be an important guiding principle to the overall empowerment of women.

Ojha (2001) studied Self Help Groups and rural employment, found that, Self Help Groups had a positive impact on economies of production, providing affordable financial services, learning experiences, democratic and participatory approach.

However it was revealed that, the outcome of SHGs were mainly dependent on cooperative spirit and efforts rather than competition.

Archana and Sinha (2004) evaluated micro finance of women for women empowerment had found that there was a significant positive outcome in life of women as a result of micro financing participation. It helps in their ability to persuade in decisions making, gain confidence, family cohesion, and also gained economic independence and political willfulness. The challenge deceit in finding the level of flexibility in the credit instrument that could match the multiple credit requirements of the low income borrowers without imposing excruciatingly high cost of monitoring

Christuraj and Saraswathy (2009) examined socio economic changes of rural women through Self Help Groups (SHGs) in Tamil Nadu. Five point rating scale was used to analysed socioeconomic changes among the members of women SHGs an revealed that, high level of socio economic changes in as a result of participation in Self Help Groups was noticed in terms of their ability to stand up for social issues, access to credit sources, increase in literacy of the members. It was also found that, a sizeable level improvement in socio economic condition as a result of SHGs participation by the rural women in terms their recognition in family, recognition by outsiders, interaction, literacy and education, access to sanitation facility, consciousness on family planning, health consciousness, decision making and participation in community development programmes.

Venkataraman and Bhasin (2009) analyzed success of Self Help Groups and bank linkage program in India and pointed out that SHGs initiatives bring about improvement in literacy level, standard of living, child mortality rate, child labor etc. SHGs creates an opportunities towards emancipation and empowerment of women in various social and economic aspects etc. As a result of members involvement in a Self Help Groups(SHGs) women were able to participate in productivities occupation, enhance their skills for undertaking income generation activities, increase awareness on government and nongovernment programs and also help in overcoming social bondages.

Hussain and Zafir (2010) in their study had emphasized on the rural women empowerment among the members of SHGs in Puducherry. The study revealed an

increasing empowerment of poor women through SHGs, women also found to gained economic empowerment and autonomy in terms of their spending potential, enhancement in household expenditure, decision making, free from economic dependency, satisfaction of personal needs, increase in bargaining power, independent earning capacity, increase in capacity to manage household economic resources and changes in role and economic responsibility after joining SHGs.

Janagan (2010) made an attempt to analyzed empowerment of women as a consequence of Self Help Groups participation in India using four and five point rating scale to measure the empowerment in terms of social, legal, political, family and knowledge. The study revealed that, level of SHGs participation had a significant positive impact on their level social empowerment. It was also revealed that respondents who had relatively high participation in Self-help Groups were having more political empowerment.

Sarumathi and Mohan (2011) studied the contribution of micro financing towards empowerment of women in Pondicherry, found out that role of micro finance contribution towards women empowerment was noticeable in bringing self confidence, skill enhancement and socio economic changes in the life of weaker section of the community. It was also revealed that, Self Help Group helps in women autonomy in social participation, increase in physical mobility and also helped women participate actively in social functions, government schemes and programmes.

Alam and Nizamuddin (2012) analysed the role of microfinance and SHGs in the process of empowerment of women and revealed that, the main motive for joining Self Help Groups by the women was not be merely to get just credit but also to derived benefits in empowerment processes in various aspect as a result of SHGs membership. Women members fell that they are more economically and socially empowered as a results of SHGs participation. Self help Groups empowered women by promoting self-reliance, self-confident, autonomy and creating awareness to realize their fundamental rights.

Das (2012) made an attempt to analyzed the quality and performance of the Self Help Groups and its impact on women members in Barak Valley of Assam. It

found out that, the target oriented approach adopted by the bank and financial agencies, inadequate inducement to NGOs for regular monitoring and evaluation, delay in sanctioning of loan amount etc were identified as contributing factors negatively impacting the quality of SHGs. Further, analysis on different parameter of impact assessment had revealed that, impact on decision making pattern of the members was ranked first followed by impact on economic, psychological impact. Confidence building was ranked fourth and social empowerment ranked the fifth.

Vanishree (2012) conducted a study on SHGs bank linkage programmes and found out that SHG programme brought about a positive impact on social and economic livelihood condition of poor section of the society in many rural areas. The study also suggest that SHG Bank Linkage Programme and can be made meaningful and sustainable with the making conscious effort by the banks to integrate poor into the financial system and bring awareness in capacity building, skill development, training and monitoring.

Swamy and Tulasimala (2013) in his paper made an effort to analyzed micro financing for women empowerment and concluded that Self Help Groups had been increasingly gaining boom in attaining the prime purpose of economic empowerment and resource mobilization of the weaker sections of the society and also plays a significant role in increasing the incomes, food security, employment generation and savings of the rural poor. It also found out that, SHGs participation by the weaker section of the society ensured improving food security and nutrition besides improving the members' social and economic life.

Batra (2013) studied the impact of microfinance on vulnerability and empowerment of poor women with regard to social and economic security in the rural areas of Haryana state. It was also revealed that on control over use of loan or income earned and decision making, majority of women claimed joint control and on the issue of ownership of assets, majority of women registered less improvement. Women's participation at village level activities was found satisfactory. The study also recommended that community based microfinance interventions could increase the status of women.

Das (2015) in his study on emergence and activities of Self Help Groups (SHGs) asserted that, prejudice towards women and women isolation in various social spectrum indicates the basis of the gender biasness in the society. Education is one of the most important change agents in the society as rise in the levels of education enshrined progressive stance and the beginning of industrialization and modernization. It ripples positive changes in the attitudes and thinking prospective of many sections of the people. The empowerment process, fundamentally political empowerment will not be successful in addressing economic, socio cultural and environmental issues. The study also found out that, SHGs had proven to be effective strategy in overcoming economic and social problems of the SHGs members, thereby contributing to the progress of the nation in general and the beneficiaries in particular.

Narasimha *et al.* (2016) studied the role of Self Help Groups (SHGs) in women empowerment in terms of health indicator. The study has considered women participation and health issue and found out an improvement in health indicators, access to medical emergencies and also aid in decision making on various health issues. SHGs members were also found to independently take decision on availing medical care for health and related issues. The study also appraised that, Self Help Group is a useful platform to enhance women health status by means of increasing their awareness and consciousness on different health issues, fiscal safety measures at time of health emergencies, access to medical aid etc. However, the study revealed that, there was no much significant differences in health consciousness and awareness on health related issues by the women.

Bernardiner and Mangala (2017) study attempts to find out the initiatives undertaken by Self Help Groups in attaining individual as well as collective effort towards empowerment. In their study effort had been made to study an individual social empowerment of members with various indicators such as, level of awareness, leadership quality, mobility, social behaviours, financial autonomy, family cohesion, improved living standard, recognition and equal status in family, support and involvement in decision making process. Collective empowerment was examined through by employing indicators such as programmes and political action

programmes. It was revealed that there was a evidence of improvement in empowerment at both individual and collective level.

Kanakalatha (2017) made an attempt to study socio economic empowerment of women through SHGs participation of women revealed that Self Help Groups (SHGs) had found to have a significant impact on empowerment of women both in socially and economically. Self help groups (SHGs) enable women to come forward to address their common problems in groups and attained their goal of getting away with poverty and social injustices. The study also revealed that, Self Help Groups has a remarkable achievement in positively contribution towards economic and social life of the women SHGs members.

Samadarsani and Mallick (2017) evaluate the impact of Self Help Groups (SHGs) on economic condition of rural women at Mudhapada Village in Odisha and found out that, membership in women Self Help Groups enhance social and physical mobility of the women and empower them to take up various social issues and activities. The study also concluded that, SHGs played a crucial role in contributing towards economic progress of the women as well as improves quality of life in the form of providing micro credit, enhancing savings, providing income generation activities etc.

Singh and Gupta (2017) studied women empowerment and role of SHGs bank linkage and concluded that, SHGs plays a vital role improving the life of many poor women availing financial services, there by contributing to the overall progress of the society. The study found out that, the main reason for the progress and gaining popularity of Self Help Groups (SHGs) is associated with its, micro credit services to the poor and weaker section of the of the people, it also helps in increasing financial assets of the poor women member of the household. Self Help Groups also achieved triumph to become independent and build confidence among poor women in rural areas provide empowerment to the rural people especially women.

2.4 To study the problems faced by the SHGs and measures to overcome

Kumaran (1997) studied on institutional credit to the poor in Andhra Pradesh, reported that the key reasons accountable for effectiveness in the functioning of Self

Help Groups was harmony and mutual understanding within the group. It was also found out that, irregularities in savings, default in loan repayment and lack of mutual trust within the SHGs members were found to be major handicap for proper functioning of SHGs.

Shylendra (1998) evaluated the performance of women Self Help Groups in Vidaj village promoted by the Institute of Rural Management (IRMA), Anand. The critical examination of problems faced by the SHGs were identified and found out that, although SHGs gained recognition in contributing towards improving the lives of many of rural women it failed to enable its members to tapping their full potential, owing to the defects in approach in establishing specific goals of SHGs formation and misconceptions about the potential and soul potential of SHGs in its functioning by rural masses.

Lakshmi and Gupta (2001) in their study on deliver system and impact analysis with special emphasis to women upliftment of micro finance in India concluded that, improvement in national economic indicator alone cannot helps in effectively elimination of poverty in India. The study also argued that past technocratic approaches to eliminate poverty in India had not been successful in producing desirable results and the section of poor living in poverty has become too numerous to be helped from outside intervention, therefore self help approach in dealing with poverty has emerged as an alternative model for poverty eradication in our country.

Jyothy (2002) conducted a study and found out that, the group members could improve their socioeconomic condition by saving as member of SHGs. The groups also enabled women to perform different economic and self sustain activities. The economic activities of the Self Help Groups were making of candles, soaps, garments, animal husbandry, pickles, papads etc. The study recommended removal of bias against Self Help Groups by the bank officials and bank should separate special cell to assess the activities of Self Help Groups.

Sebastian (2002) in his study on promotion of women entrepreneurs through Self Help Groups revealed that initially women entrepreneurs start small enterprises and gradually in their scale of operation in their business activities with the help of

micro financing. Constraints faced by the SHGs includes, shortage of adequate funds for investment, lack of technical as well as managerial skills, lack of proper mainstreaming of available labour force, attitude towards gender bias in work etc.

Christine (2004) studied to identify various constraints, opportunities and needs for livelihood strategy for poor women in raising their standard of living in Isabelle Guerin and Jane Palier. It also explored women past experiences to different informal financiers MFIs and non micro finance NGOs. The study revealed that, micro business undertaking has a potential in overcoming household problems and provide incentives to the poor in overcoming poverty.

Hasalker *et al.* (2005) emphasized in their study the entrepreneurship qualities of members of Self Selp Groups in Dharwad District of Karnataka. Their study revealed that the SHGs had improved their socio-economic status in society as members of SHGs in decision making and democratic principles and values, socio economic and cultural life. The study also suggested that, training activities on skill improvement, encouragement for guidance within group as well as continuous guidance and support from governmental agencies and NGOs will help SHGs to realise their full potential.

Islam and Nourin (2005) carried out a study to analysis the role of women in promoting income generation activities and the constraints faced by the women in Bangladesh. Their study revealed that there was a significant relationship between IGAs of rural women and rural development activities. The study also identified major problems faced by the women in the process and recommended for providing of micro credit without collateral to the poor section of the society, undertaking training to upgrade skills and knowledge, creating safe environment for women.

Sathish (2005) studied micro finance and also explore the problems of micro financing had revealed that micro financing sector is facing a failed attempt and not able to made an expected outcome, as micro enterprises which initially grows into a larger enterprise faces a lack if fund from micro credit to meet the needs of the business requirement after it grown into larger enterprise. Micro credit financing become inadequate as the business grows into a larger unit of business thereby bring failure in their business.

Dwarakanath (2006) studied on empowerment of women Self Help Groups participants and also emphasized the problems faced by the beneficiaries of the groups. It was revealed that, the groups were not getting revolving fund from the government agencies and promoting agencies, lack of reliable communication, lack of skill oriented training from the officials and technical persons. It was also found out that inadequate follow up, non availability of infrastructural facilities, apathy of bank staff, irregular repayment schedule etc. posed major obstacles in achieving the goal of Self Help Groups.

Moyle *et al.* (2006) analysed the economic and personal empowerment of women SHGs participants belonging to age group between 16 and 65 years, in the state of Rajasthan. The findings from the study revealed that SHGs members gained economic as well as personal empowerment in terms of collective efficiency. The study also reported that, as a result of involvement in group activities, majority of the women experiences workload pressure and stress because of their engagement in additional responsibilities as a result of SHGs participation.

Nirmala *et al.* (2007) in their study on Self Help Groups and poverty alleviation in Pondicherry, examined the determinants of earnings of rural women and the benefits and problems experienced by SHGs in Pondicherry. The paper identified some major problems encountered by SHGs participants were, untimely sanction in granting production activities loans, difficulties in obtaining production raw materials and marketing problems. The study revealed that mere financial assistance did not help the women to gain benefits from the programmes as many of the SHGs members did not possess any prior experience in the income generation activities.

Raghavalu (2007) studied on women entrepreneurship through Self Help Groups in rural areas. It was reported that, about 64% of the income is increased by SGSY scheme. This study revealed that the members were facing some problems in their groups, like the members of the groups dissatisfied on loan amount, since it was insufficient and not available at right time to meet their needs in the production process. From the field study it was revealed that due to the lack of training and

awareness programmes the efficiency and awareness of the production process and developmental activities of the members were insignificant.

Sivachithappa (2008) analyzed success story of poverty alleviation through Self Help Groups (SHGs) had found out that, Self Help Groups (SHGs) initiatives of micro credit services to the poor had better outcome and positive impact towards poverty and unemployment as it help members to increase in their income, assets, employment thereby alleviating poverty among rural poor especially women in realising the importance and contribution of SHGs.

Murugan and Begum (2008) attempted to study the predominant barriers to women entrepreneurship in Chennai. The study disclosed that, social as well as cultural barriers are well-known dreadful elements towards economic empowerment of women and also in promotion of women entrepreneurs. The study concluded that, entrepreneurs who had experiences and aptitude to plan and start business showed better quality products and services.

Mehera *et al.* (2010) analysed the role of SHGs in empowerment of women in rural areas in Indore, had revealed that, financial position of majority of Self Help Groups members had improved to the considerable extent. The women in the four villages had developed confidence to a great level by becoming the member of Self Help Groups. Due to their membership in Self Help Groups rural women improved a lot in political activities. It was also revealed that majority (87.50%) respondents faced the problems excessive tension of dual responsibility in household and also in Self Help Groups.

Bhide *et al.* (2011) in his book on the challenge of poverty and understanding poverty in India stated that, Self Help Groups (SHGs) had contributed a tremendous impact in the financing sector and the manner in which credit services can be delivered to the poor individuals who were deprived of credit from formal institutions such as banks, by making the process of saving and borrowing more transparent than ever before. SHGs also create an opportunity to help in mobilizing social resources and capital to connect to the collective strengths of the poor for their development and in the process, providing an important safety net for the weaker section of the society.

Bhole and Mahakud (2011) in their study found out that, Self Help Groups linkage programme had grown in India for helping poor section of the society and making them self dependent both socially and economically. Various specialized agencies such as NABARD, commercial banks contributed significantly in enhancing and promoting of SHGs based micro credit across the country. Even though SHGs Bank Linkage programme has achieved a phenomenal growth over the years, there is still a larger segment of society who does not have an access to financial and credit services. The study also suggested that, only 20 per cent of the low income group population had an access to financial and credit services. Therefore, there is an urgent need to widen the scope and scale of financial services to cover the unreached segments of the society.

Feroze and Chauhan (2011) evaluated performance of micro financing in India and pointed out that, SHG is an effort to free the poor from this vicious circle of poverty and social discrimination and is considered as an important platform for the poor and vulnerable sections of the society to organize in group to overcome such complexity. It promotes regular savings and enhance lending behavior as well as get opportunity to involved profitable income generating activities. Through SHGs participation the poor can able to generate their own savings at reasonable rate of interest by initiating a self saving mechanism within their group. It was also revealed that the homogeneous nature of the group members allow to develop mutual thrust amongst the SHGs members out strong in the event of community crisis.

Chakraborty and Bhattacharjee (2013) impact of entrepreneurship development through microfinance has proved to be much successful. As a matter of fact it can rightly be Bank Linkage programme not only promoted financial aid but also had promoted entrepreneurial skill for the members of SHG which facilitated the SHG members in utilizing the financial aid received by them in an efficient way. This step ultimately has helped them in overcoming their pangs of poverty. Therefore it can rightly be assumed that entrepreneurship development through micro finance might bring a synergic effect for alleviating the problem of poverty from the society and will guide the society towards a healthy economic life.

Manju and Shanmugam (2013) analysed SHGs performance through micro credit services in India and pointed out that, micro credit financing has been one of the most important initiatives undertaken in India. Many developing countries are facing capital investment problem and to address this shortcoming micro finance system has been providing financial services through Self Help Groups (SHGs) across the country. It was also concluded that, most of the SHG members used loans for unproductive purpose which leads to indebtedness and suggested that SHGs members should utilize the loans to productive purpose, in order to gain positive impact and socio economic empowerment of women through SHGs participation.

Samal (2015) studied the impact of Self Help Groups (SHGs) and empowerment of women and found out that many welfare schemes and opportunities were created to uplift the women of India through SHGs initiatives. But the efforts of the government never bore the desired result. Empowering women by promotion of SHGs is another major steps taken by the government with high hopes and aspirations to bring women into the mainstream of nations' progress. The study aims to analyzed, the changes in the status of women undergone through this initiative and project. An effort is also being made to study empirically the obstacles the women face on the path of development. Study indicates a clear connection between the economic independence of women with SHGs membership and the hardships they have undergone in their journey to be self-reliant.

Das *et al.* (2015) in the study has appraised that women entrepreneurs towards contribution to the national progress and economy as women entrepreneurship is seen as an efficient approach to solve the problems poverty and unemployment in India. The paper aims to evaluate potentials of providing rural entrepreneurship and the constraints faced by the SHGs in executing their enterprises had appraised on the role of SHGs for promoting business and entrepreneurship development among women by exploiting local skills, knowledge and resources through participation of women workforce in order to gain benefits for the local communities through proper utilization of such easily available resources.

Chatterjee (2016) studied women participation in Self Help Groups and analyzed the empowerment process in the state of Telangana found that rural women

belonging to all categories of caste with primary education or even illiterate group participating in SHGs showed an improvement in the members level of income and improvement in their social life. Most of the members before SHGs participation was below poverty line (BPL) but attain empowerment and women also increase their participation local and social issues in the communities. Lack of capital, marketing opportunities and group stability are the major concerns facing by the Self Help Groups (SHGs).

Lagare *et al.* (2016) evaluate impact assessment of women Self Help Groups in South Konkan region and found that, after joining SHGs, members income had increased by 13.87 per cent and is contributed by 4.84 per cent from farming, 12.31 per cent from agro processing units and 14.63 per cent from nonfarm category. Within different categories of groups, it was found out that, the increased in employment was 83.18 per cent for farming category, 61.95 per cent for agro-processing category and 77.41 per cent for nonfarm category. The problems associated in running SHG includes, shortage of loan, low socio economic status of the members, literacy level was high, weak linkage in banking related activities.

Mishra (2016) was of the opinion that Self Help Groups are instrumental for rural development but are facing with any constrains in various ways like, marketing, finance, quality product, infrastructure and facilitator's support. The study also suggests provision of adequate and timely finance, sufficient infrastructure, capacity building and skill up-gradation, creation of adequate marketing facilities, effective supervision and monitoring of investment activities, strong political will and inspection of the end use of the loan etc. to overcome such problems for better functioning of SHGs.

Saravanan (2016) studied on the impact of women Self Help Groups (SHGs) for socio economic development of rural household in Tamil Nadu, suggested that women are subjective so their counterpart male as women are face with many socio economic and cultural bondages. Even though women contribute in many ways in everyday life and the situation is much worst among poor and rural household. Therefore the study also suggested that, women empowerment needs to be emphasized in order to achieve the goal in eradication of poverty, generate economic

progress and improve the standard of living. The paper also undermined to identify the role of SHGs in increasing the income and saving to rural poor household in Tamil Nadu.

Lalitha (2016) studied on empowerment of women and DWCRA Programme, observes that women development had now gain emphasizes on providing equal status to the women for overcoming gender biasness, creating self reliance in managing their daily needs. The study also pointed out that, SHG Bank linkage helped the poor and weaker sections of the society, enhanced their saving potential, improved their repayment performance, provide employment opportunities, developed self confidence and self worth of the SHGs participants and made members more assertive in facing social evils. The study analyzed the problems faced by the SHGs and suggested in impart appropriate training for skill development and pave alternative source of income for poor rural women in achieving economic empowerment.

Ajith *et al.* (2017) analyzed the problems faced by SHG members in Tumkur district of Karnataka and the study revealed that literacy of the members as one of the major personal problem, conflicts within the group in decision making was the major social problem. It also found out that income received from their enterprise were too little in sustaining the group. In order to overcome these problems, the study suggested for suitable economic and educational interventions, so that it helps the SHGs members in achieving their livelihood security.

Kumar and Kavithasri (2017) conducted a study to address the problems faced by Self Help Group members in Thimmampalayam village at Mettupalayam Taluk in Coimbatore district. They pointed out that SHGs are instrumental for rural development, poverty alleviation, and social empowerment. The study revealed that lack of formal education, family responsibilities as their major (personal problem), conflicts, lack of communication skills among the group members in decision making process was the major (social problem), heavy competition is major source of (marketing problem), and insufficient loan as their major (financial problem), among the SHG members in the study area.

Rani (2017) analyzed the socio economic condition of Self Help Groups beneficiaries in Harayana and concluded that, the key obstruction in realizing the social and economic progress of our country in rural areas are income and social inequalities, problems of poverty and unemployment etc.

Kumawat and Bansal (2018) conducted study in Udaipur district of Rajasthan to analysis the knowledge of women in rural areas about Self Help Groups. A sample of 130 respondents, out of which 100 were SHGs members and 30 non members, and found out that women were facing problem in joining of the self-help group because of the lack of information support, technical support, financial support even though women were interested in becoming SHGs members.

RESEARCH METHODOLOGY

Research method is a logistic and systematic techniques followed by the researchers for obtaining data, statistical tools and techniques used in the research process in order to gain scientific evidence of the research process. The present study on impact of SHGs among tribal women in Nagaland is a combination of both descriptive and analytical in nature. The sampling procedure employed and statistical tools and techniques used in the light of the objectives laid down for the study have been presented in this chapter.

3.1 Locale of the study area:

Nagaland is a small state among the eight states of Northeast India. On 1st December 1963 Nagaland has become the 16th state of Indian union bordering the state of Assam in the West, Arunachal Pradesh and part of Assam in the North, Myanmar to the East and Manipur to the South. Nagaland has a total area of 16,579 square kilometre divided into 11 districts. Kohima is the state capital of Nagaland, where as Dimapur is considered as the commercial hub of Nagaland. English mostly used in and is the official language of the state. As per 2011 census, the total population of the state of Nagaland is 1,978,502, which recorded a decadal population growth rate of -0.58 per cent. In Nagaland there are eleven Districts and 72 RD blocks. The present study was conducted in four districts of Nagaland *viz.* Wokha, Mon, Phek and Dimapur district.

3.2 Sampling design

The sampling method adopted for the study followed multistage purposive random sampling technique. Out of 11 District in Nagaland, 4 Districts *viz.*, Wokha, Mon, Phek and Dimapur district were purposely selected, taking into consideration the geographical proximity and concentration of SHGs in the following districts. From each district, 3 RD blocks having effective functioning SHGs were identified and selected for detailed study. From each RD block, 10 number of sample SHGs was

randomly identified. In the final stage out of 120 sampled SHGs, 3 members from each SHGs were randomly identified, which result in 360 respondents for the study. The sampling plan is given as under in Fig 2.1.

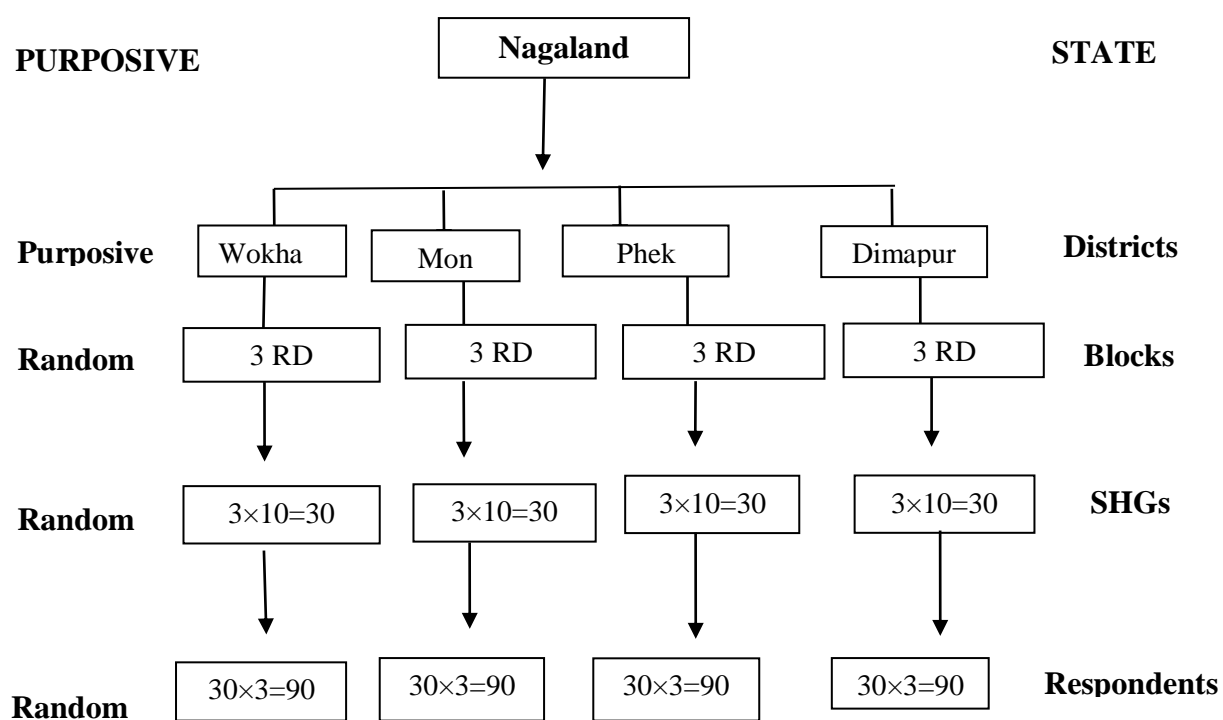


Fig 2.1: Sampling plan of the research work.

3.3 Collection of data

Necessary data for the study were sourced from both primary and secondary source. Primary data was obtained from the sampled SHGs respondents using structured questionnaires developed for the study by the researcher for fulfilling various objectives targeted for the study. Secondary data were sourced from DRDA office, NABARD reports, NGOs and promoting agencies, RBI reports, periodicals and websites was also referred.

3.4 Framework of analysis

Analysis and interpretation are central aspect of any research undertaking. To arrive at the solution to the research problems and to derive a scientific conclusion, the data collected from the sampled respondents was processed and analyzed

systematically to obtain the conclusive results. The primary data was classified and analysed with the help of SPSS package and windows excel arrived at various statistical inferences, to arrive at the definite objectives of the study. The data obtained from the sampled SHGs and its respondents were compiled and tabulated for analysis. The framework of analysis, include applications of statistical tools like summary statistics such as percentage analysis, weighted average mean, standard deviation etc. For the sake of having ease in comprehension, graphs and charts were prepared.

For measuring the performance of the SHGs, 10 indicators *viz.*, frequency of group meeting, rotation of group leader, decision making pattern, regularity in savings, level of record maintenance, group homogeneity, level of loan repayment, members participation on training, awareness of rule and regulation and share of production loan to total loan were selected.

Homogeneity of group has been measured in terms of the percentage of SHGs members engaged in agricultural and allied activities. This was measured by the following formula:

$$\text{Group homogeneity} = \frac{\text{Number of members engaged in agricultural activities and allied activities}}{\text{Total number of SHGs members in the group}} \times 100$$

Level of loan repayment was considered as an important criterion while studying the performance groups. It is measured by formula:

$$\text{Loan Repayment} = \frac{\text{Loan amount repaid on specified time}}{\text{Total loan amount}} \times 100$$

As the component of training aims at improving the knowledge, attitude and skill, brings positive changes for the members. Training of members was measured by formula:

Members participation on training

$$= \frac{\text{Number of members participated training on IGAs}}{\text{Total number of members}} \times 100$$

Awareness of rules and regulation by the members of SHGs is imperative for effective and cooperative functioning of the SHGs. Awareness of rules and regulation was derived by formula:

Awareness of Rules and regulation

$$= \frac{\text{Number of members in the group aware of rules and regulation}}{\text{Total number of members}} \times 100$$

As the loan provided by the lending agencies are primarily meant for income generating activities to improve the economic condition of the SHGs members, the SHGs is expected to utilize the fund in productive enterprise. Share of production loan to total loan was calculated by formula:

Share of production loan

$$= \frac{\text{Amount of loan utilised for production purpose}}{\text{Total loan amount}} \times 100$$

The score obtained by each performance indicator was ranked based on the average weighted score obtained by each indicator. Kruskal-Wallis test was used to examine if there is significant differences exists in the performance score of SHGs classified according to, the tenure of existence of group, literacy level of the group leader and the size of the group, Kruskal-Wallis Test (Kruskal, 1952) was used.

$$H = \frac{12}{N(N+1)} \left(\frac{R_1^2}{n_1} + \frac{R_2^2}{n_2} + \dots + \frac{R_k^2}{n_k} \right) - 3(n+1)$$

Where,

n_1, n_2, \dots, n_k are the number in each of k sample.

$N = n_1 + n_2 + \dots + n_k$ and R_1, R_2, \dots, R_k are rank sums of each sample.

In order to examine the, socio economic impact of SHGs participation by the tribal women Nagaland, a comparison of mean value before and after SHGs participation obtained by all the indicators of socio economic variables were taking

into consideration. To assess social impact of SHGs members on SHGs participation, social variables *viz.*, self confidence and self worth, decision making ability, social responsibilities and awareness, skill enhancement, access to social infrastructural facilities, were considered. Paired t-test was applied to find out the significant difference for all the social variables, before and after participation SHGs, by the tribal women in Nagaland. The economic impact of the SHGs members on SHGs participation was analysed taking into account different economic indicators such as, monthly household income, monthly household expenditure, monthly household saving, household assets creation and employment generation at household level. Z test was applied to find out the significant mean difference for all five economic indicators, before and after participation SHGs.

The perception of the sampled SHGs participants on social and economic impact was analyzed by collecting the opinion of the respondents covering various social and economic issues on five-point rating scale. Depending on the degree of favorableness to a given statement the response of the respondents was categorized *viz.* S.A – Strongly Agree (5), A – Agree (4), U- Undecided (3), D.A - Disagree (2) and S.D.A. – Strongly Disagree (1). The perception of sampled SHGs members for different categories of impact *viz.*, social, economic and overall impact were categorized into three level *viz.*, low, medium and high perception score.

- i. High: Scores obtained more than (Arithmetic Mean + Standard Deviation).
- ii. Medium: Scores obtained between (Arithmetic Mean – Standard Deviation) to (Arithmetic Mean + Standard Deviation).
- iii. Low: Scores obtained below (Arithmetic Mean – Standard Deviation).

Arithmetic mean was calculated as,

$$\bar{X} = \frac{\sum X_i}{n}$$

Where,

X_i = Value of the i^{th} items X, $i= 1,2,\dots,n$

n = Total number of items

Standard deviation was calculated as,

$$\sigma = \sqrt{\frac{\sum(X_i - \bar{X})^2}{n}}$$

σ = Standard Division

X_i = Value of the i^{th} items.

Chi Square test was performed in order to examine, if there was any considerable differences in the perception scores obtained by all the group of respondents classified according to, the age of the respondent, year of experience in SHGs and educational qualification. The formula is given as under:

$$\chi^2 = \sum_i^n \frac{O_i - E_i}{E_i}$$

Where,

O_i = Observed frequency of the i^{th} class

E_i = Expected frequency of the i^{th} class

With a view to examine the degree of association between personal variables like, age of the respondent, year of experience in SHGs and educational qualification with the overall perception score of the sampled SHGs members, Karl Pearson Coefficient of correlation was applied. Pearson coefficient of correlation was calculated by the formula:

$$r = \frac{Cov(X,Y)}{STDEV(X).STDEV(Y)} = \frac{\sigma_{xy}}{\sigma_x.\sigma_y}$$

Garrett's ranking method (Garrett, 1979), was applied to study the problems encountered by the SHGs, so as to draw conclusion from the findings. Firstly, the per cent position was calculated by the given formula:

$$Percent\ position = \frac{100(R_{ij} - 0.5)}{N_j}$$

Where,

R_{ij} = Rank obtained by the i^{th} variable for j^{th} respondents

N_j = Number of variable ranked by j^{th} respondents

The per cent position as obtained was converted into scores using the Garrett table. The order of merit ranked by the respondents was then converted into scores and for each reason, the scores obtained by each individual respondent's were summed up and divided by the total number of respondents and mean scores for all factors were arranged in descending order and ranks were assigned.

RESULTS AND DISCUSSION

The study was conducted in 4 Districts of Nagaland *viz.*, Wokha, Mon, Phek and Dimapur. The data collected for the study was analysed with reference to the set objectives for the study and subjected to appropriate statistical tools and techniques so as to draw meaningful conclusions from the study. The results and findings pertaining to the study are presented and discussed in this chapter. For better understanding the results of the present study are elaborated under following headings:

- 4.1 Profile and performance of the SHGs,
- 4.2 Social and economic impact on the women SHGs member,
- 4.3 Perceptions of members on socio economic impact of SHGs,
- 4.4 Problems faced by the SHGs,
- 4.5 Suggestions for effective functioning of women SHGs in Nagaland.

4.1 Profile and performance of the SHGs

Financing agencies ignore individual member particularly in poor socio economic background as not viable to provide loan as they are economically poor and socially weak. Majority of the rural women are also deprived of social alleviation schemes from the formal financial institute due to complicated procedure for availing such benefits. SHGs have been organized to mobilize the rural women by providing financial credit and technological support. The bank or any financial institute give credit to the SHGs as a group approach and each member within the group are equally responsible for utilization and repayment. The bank and the lending agencies in the process reduce credit risk. The profile and performance of the sampled SHGs considered for the present study are discussed below.

It is also necessary to examine the performance of SHGs in the study area, so as to appreciate the normal functioning and practices of SHGs. In order to measure

the performance of the SHGs, ten performance indicator were considered, viz., frequency of group meeting, rotation of leader, decision making pattern, regularity in group saving, level of record maintenance, group homogeneity, level of loan repayment performance, members participation on training, awareness of rule and regulation and share of production loan to total loan. The result for all performance indicators were discussed below.

4.1.1 Tenure of existence of the sampled SHGs

In the present study, the tenure of existence of SHGs implies the active functioning years completed by the SHGs since the time of inception. Tenure of existence is related with the functioning performance and experience of its members. Most of the lending institute considered the experiences that the members of the SHGs possess for providing financial credit. The distribution of sampled SHGs according to the tenure of existence of SHGs is shown in Table 4.1.

Table 4.1. Distribution of sampled SHGs according to the tenure of group existence

Sl. No.	Tenure of existence (Years)	No. of SHGs	Percentage
1	Less than 5	41	34.17
2	5-10	61	50.83
3	More than 10	18	15.00
Total		120	100.00

From Table 4.1 it is evident that, 61 (50.83 %) of the sampled SHGs completed 5 to 10 years in its existence, whereas, 41 (34.17 %) of sampled SHGs were completed less than 5 years in its existence since its inception. Moreover remaining, 18 (15.00 %) of the sampled SHGs has completed more than 10 years of existence.

4.1.2 Literacy level of the leader

Literacy is critical parameter which contributes to economic development to individual and community wellbeing. The leader of the SHGs is responsible to look after the activities and performance of the SHGs. Literacy opens the door to more

educational and employment opportunities so the individual can able to pull themselves out of poverty and unemployment. Moreover, in increasing changing and rapidly advancing technology, it is essential that the leader continuously expand their knowledge and skills in order to keep pace of the change. The distribution of the sampled SHGs according to the literacy level of the leader is shown Table 4.2.

From Table 4.2 it is evident that, 46 (38.33 %) of the SHGs leaders (chairman, secretary, treasurer etc) possess literacy level of high school standard which comprise of majority of the sampled respondents. The literacy level of SHGs leaders for higher secondary and primary standard were found to be 35 (29.17 %) and 23 (19.17 %) respectively. It can also be seen that 10 (8.33 %) of the SHGs leaders have graduate and above education qualification. Whereas, only 6 (5.00 %) of the sampled SHGs leaders do not have any form of formal education.

Table 4.2. Distribution of sampled SHGs according to the literacy level of the leader

Sl. No.	Literacy level	No. of SHGs	Percentage
1	No formal Education	6	5.00
2	Primary	23	19.17
3	High school	46	38.33
4	Higher Secondary	35	29.17
5	Graduate & Above	10	8.33
Total		120	100.00

4.1.3 Size of the group

The actual active member of the group enrolled in the SHGs group comprises size of SHGs. Optimum size of the SHGs improve the coordination, effectiveness and functioning of SHGs. Experiences from the past shows that as the size of the group is too large coordination and understanding among the members breakdown. The distribution of the sampled SHGs according to the size of the group is shown in Table 4.3.

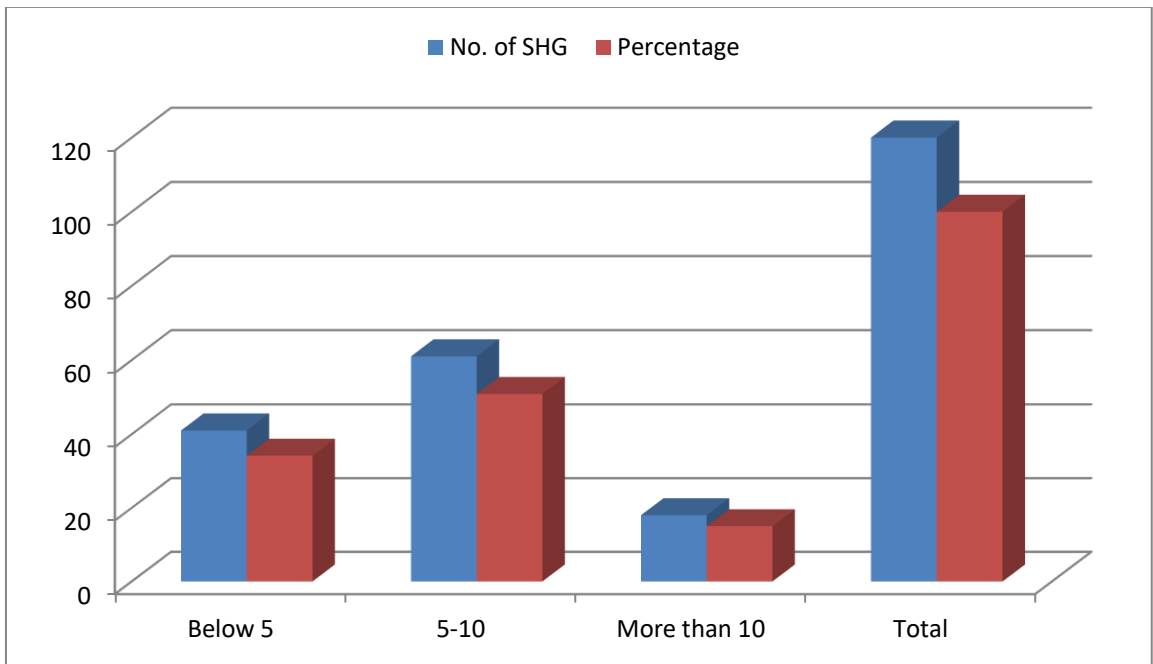


Fig 4.1 Distribution of sampled SHGs based on tenure of group existence

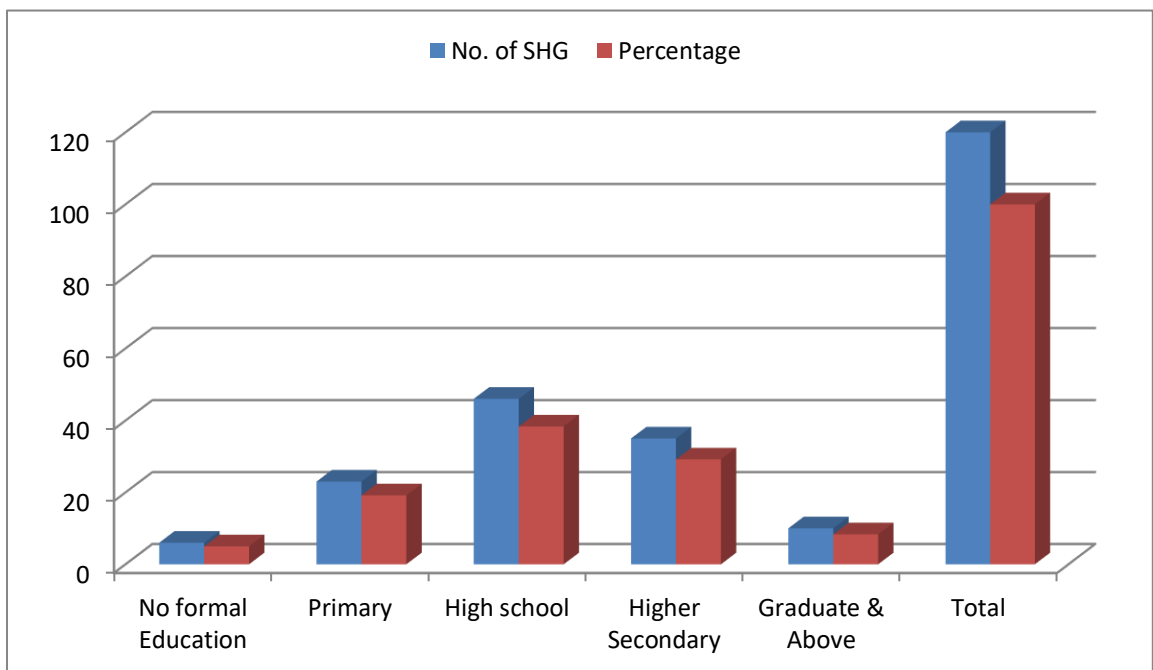


Fig 4.2 Distribution of sampled SHGs based on literacy level of the leader

Table 4.3. Distribution of sampled SHGs according to the size of the group

Sl. No.	Size of the group	No. of SHGs	Percentage
1	Below 10	30	25.00
2	10 – 15	78	65.00
3	More than 15	12	10.00
Total		120	100.00

From Table 4.3 it is evident that, majority of the sampled SHGs considered for the study belongs a group size of 10 to 15 members. Out of the 120 sampled SHGs 78 (65 %) of the sampled SHGs belongs to group size 10 to 15. Whereas 30 (25.00 %) and 12 (10 %) of the sampled SHGs belongs to group size below 10 and more than 15 respectively.

4.1.4 Frequency of group meeting

SHGs conduct group meetings at from time to time at scheduled interval to discuss group activities, share opinions, financial matters and as an appraisal of group conduct and performance. Through meetings members exchange their problems, ideas and needs to solve common problems facing by members of the group. Thus, in the frequency of meetings conducted by SHGs can be considered as an important parameter to measure performance of the group. The distribution of sampled SHGs according to the frequency of group meetings is shown in Table 4.4.

Table 4.4. Distribution of sampled SHGs according to the frequency of group meeting

Sl. No.	Frequency of group meeting	Number of SHGs	Percentage
1	Weekly	19	15.83
2	Fortnightly	40	33.33
3	Monthly	50	41.67
4	No regular interval	11	9.17
Total		120	100.00

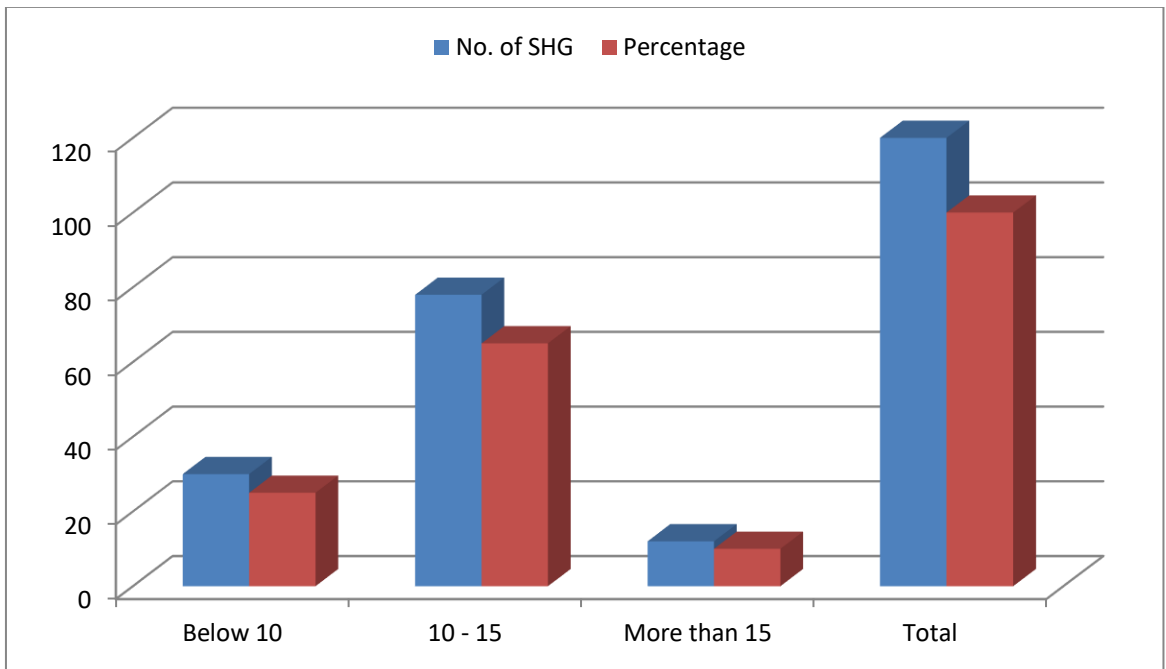


Fig 4.3 Distribution of sampled SHGs based on size of the group

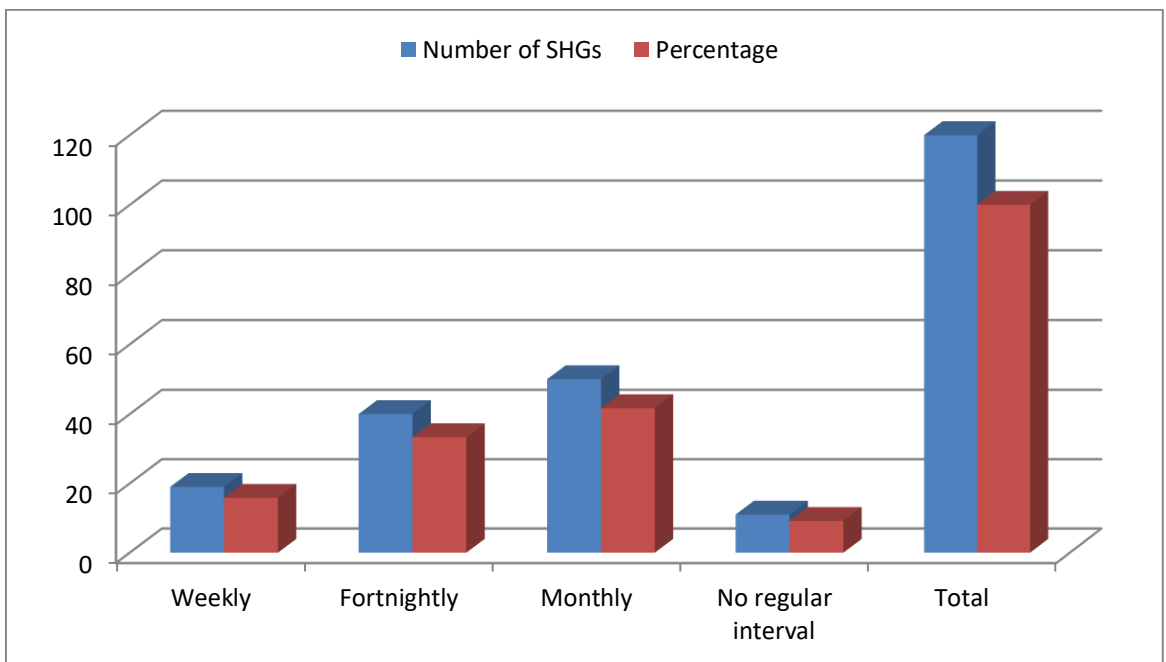


Fig 4.4 Distribution of sampled SHGs based on frequency of group meeting

From Table 4.4 it is evident that, 50 (41.67 %) of the sampled SHGs conducted meetings on monthly basis and 40 (33.33 %) of the sampled SHGs conduct group meeting on weekly basis which comprises majority of the sampled SHGs in the study areas. Whereas, 19 (15.83 %) sampled SHGs conducted group meetings fortnightly and only, 11 (9.17 %) of the sampled SHGs do not have regular interval for conduct of meeting.

4.1.5 Rotation of group leader

It is normally expected that leader of the SHGs must be rotated. This is essential as all the members of the groups are given an opportunity to lead and experience leadership. Rotation of leaders in the SHGs also helps the group to perform better as new leaders with different capabilities introduce the change element. The distribution of sampled SHGs according to the rotation of group leader is given in Table 4.5.

Table 4.5. Distribution of sampled SHGs according to the rotation of group leader

Sl. No.	Rotation of group leader	Number of SHGs	Percentage
1	Never	27	22.50
2	Sometimes	42	35.00
3	At a regular interval	51	42.50
Total		120	100.00

It is evident from Table 4.5 that, 51 (42.50 %) of the sampled SHGs rotate leader at a regular interval based on duration served as leader by a particular individual of the group member. Whereas, 42 (35 %) of the sampled SHGs rotate leader sometimes on the basis of the situations and as and when required. Also, 27 (22.50 %) of the SHGs never rotate their group leadership.

4.1.6 Decision making pattern

Collective decision is important for cohesive coordination and proper functioning of the SHGs. The leader of the group should be not authoritative to make decision for the other members. The collective views as accepted in decision making fell the members important and give zeal to actively participate in group activities.

The distribution of the SHGs according to their decision making pattern is shown in Table 4.6.

Table 4.6. Distribution of sampled SHGs according to their decision making pattern

Sl. No.	Decision making pattern	Number of SHGs	Percentage
1	Taken by majority	48	40.00
2	Taken by NGOs/ govt. agencies/banks	32	26.67
3	Taken by few members	28	23.33
4	Taken by Group leaders	12	10.00
Total		120	100.00

From Table 4.6 it is evident that, out of 120 sampled SHGs for the study, 48 (40.00 %) of the sample SHGs, takes financial transaction matter by majority and 32 (26.67 %) were taken by NGOs/ Govt. agencies/ bank. Decisions relating to financial transactions for 28 (23.33 %) and 12 (10.00 %) are taken by few members and group leaders respectively.

4.1.7. Regularity in group savings

SHGs promote the habit of save and thrift. Saving is an important function as it helps SHGs to loan and help among themselves. Membership in SHGs encouraged women to save regularly in group. This, also increases their financial risk bearing ability and to meet financial emergencies for the household. The distribution of the SHGs according to the regularity in group saving is shown in Table 4.7.

From Table 4.7 it is evident that, 50 (41.67 %) of the sampled SHGs save on monthly basis and 35 (29.17 %) of the sampled SHGs save on yearly basis. This shows that majority of SHGs are saving either monthly or yearly. Also, 17 (14.17 %) and of the sampled SHGs save on weekly basis. Whereas, 18 (15.00 %) of the sampled SHGs have no regular interval for saving.

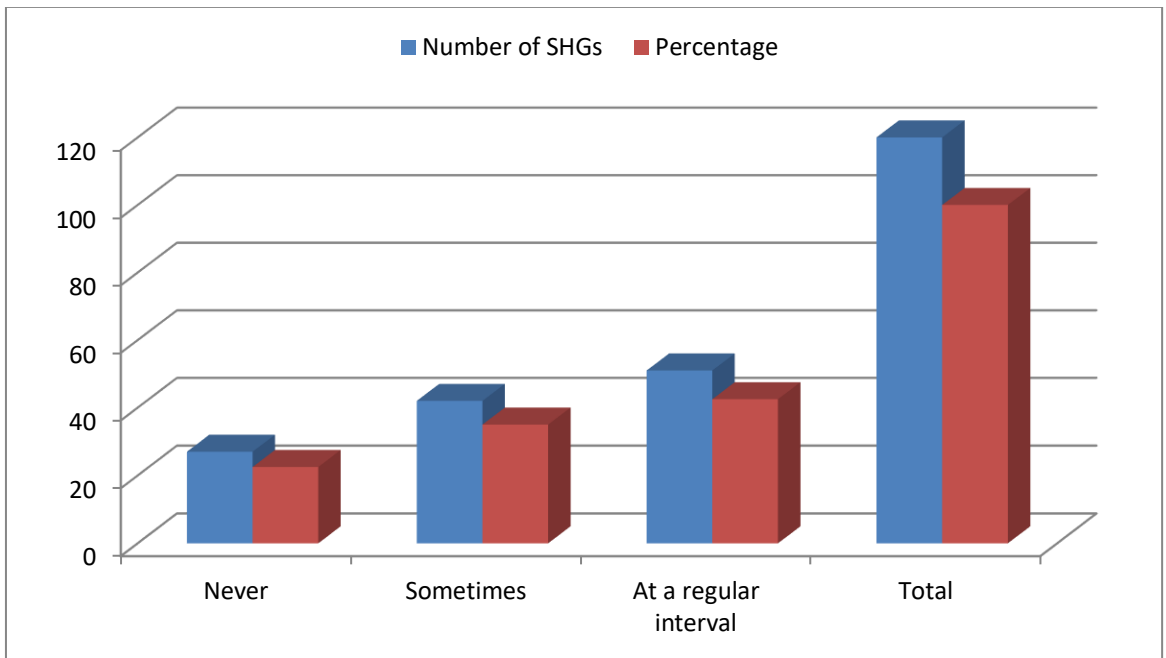


Fig 4.5 Distribution of sampled SHGs based on rotation of group leader

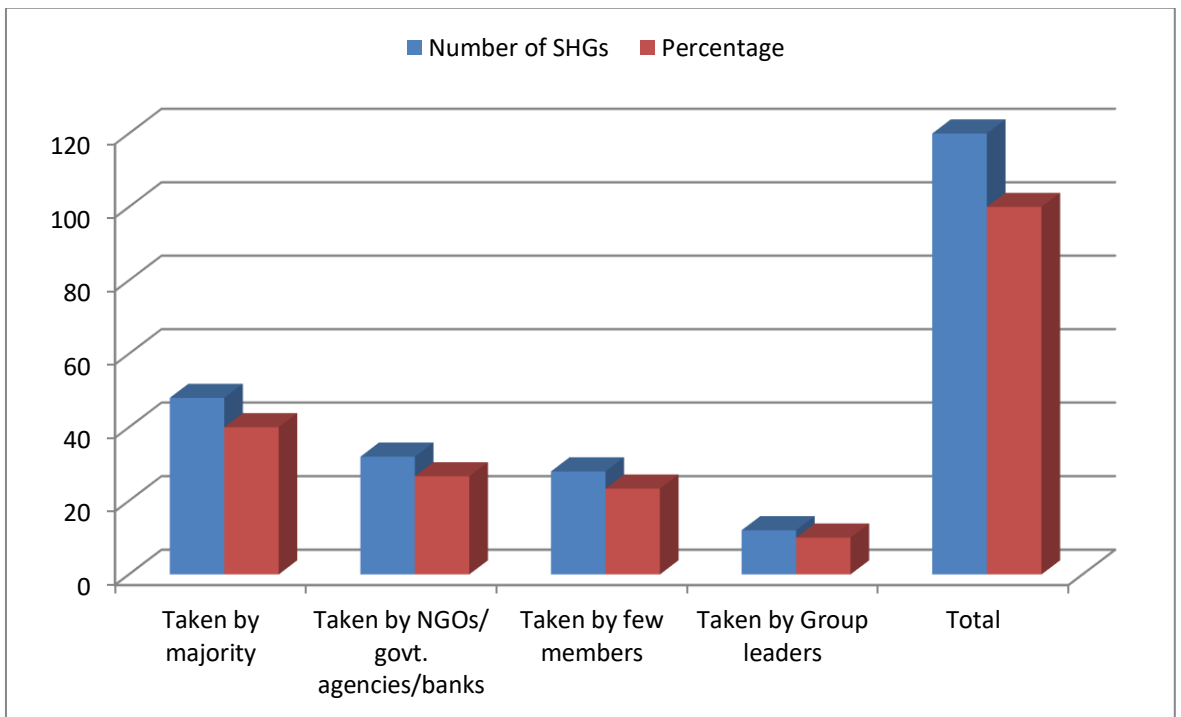


Fig 4.6 Distribution of sampled SHGs based on decision making pattern

Table 4.7. Distribution of sampled SHGs according to the regularity in group saving

Sl. No.	Group savings	Number of SHGs	Percentage
1	Weekly basis	17	14.17
2	Monthly basis	50	41.67
3	Yearly basis	35	29.17
4	No regular interval	18	15.00
Total		120	100.00

4.1.8 Level of record maintenance

Proper maintenance of books and register of SHGs helps the SHGs to perform in ordered manner and keep the activities on track. Proper financial records and register maintenance help lending institutes to get track records of the group potential and scopes, encourage banks and lending institutes to provide loans to the SHGs. Therefore, maintenance of record is as identified as a performance indicator of the SHGs. The distribution of sampled SHGs according to the level of record maintenance is shown in Table 4.8.

Table 4.8. Distribution of sampled SHGs according to the level of record maintenance

Sl. No.	Record maintenance	Number of SHGs	Percentage
1	Records are updated regularly and accurate	67	55.83
2	Incomplete and irregular	41	34.17
3	Not maintained at all	12	10.00
Total		120	100.00

From Table 4.8 it is evident that, out of 120 sampled SHGs, 93 (55.83 %) of the sampled SHGs maintain their record, updated regularly and accurate which comprises majority of the sampled SHGs followed by 41 (34.17 %) of the SHGs

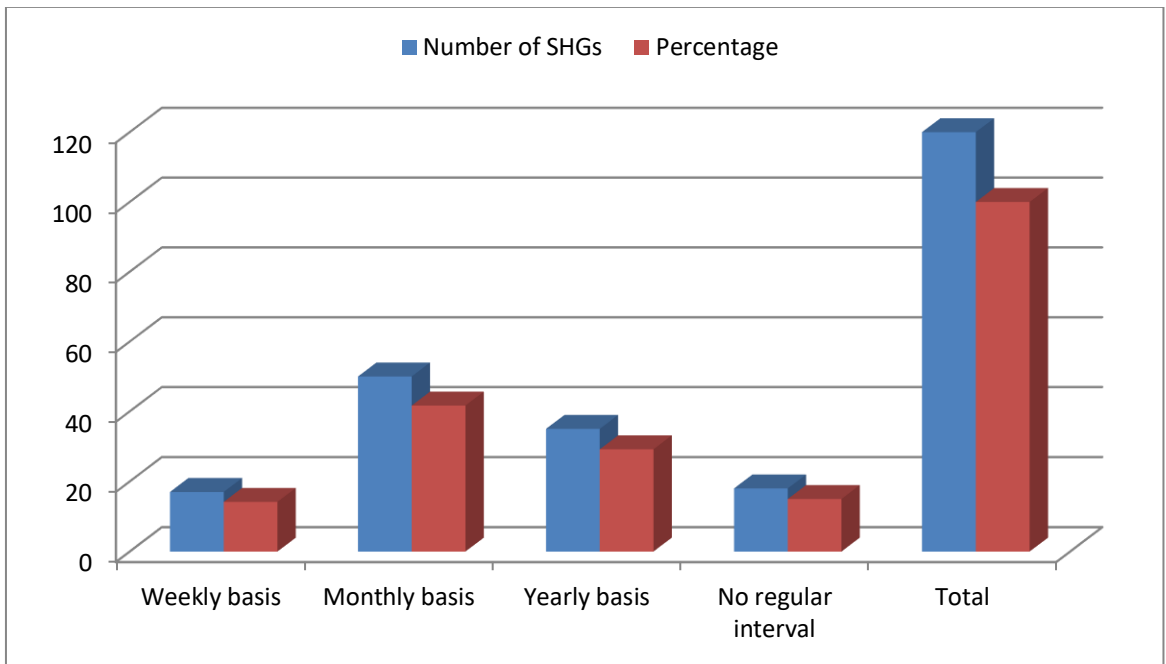


Fig 4.7 Distribution of sampled SHGs based on regularity in group saving

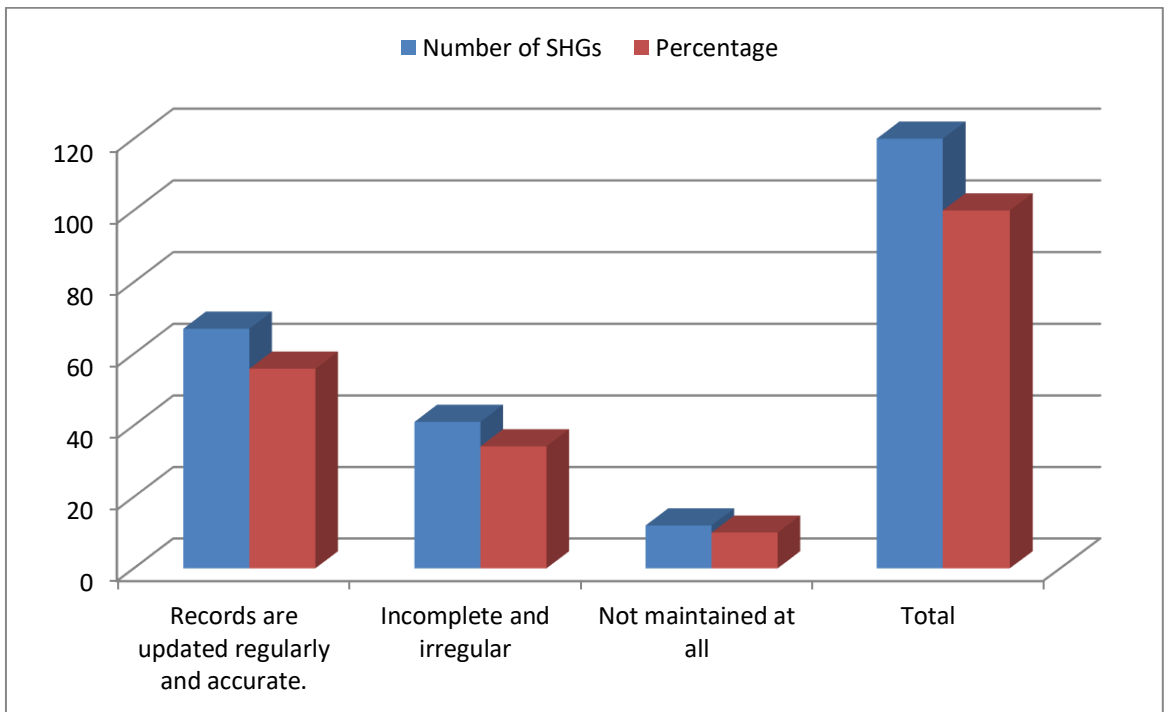


Fig 4.8 Distribution of sampled SHGs based on level of record maintenance

which have incomplete and irregular record. It is also evident that, 12 (10.00 %) of the sampled SHGs do no maintained records at all.

4.1.9 Group homogeneity

Homogeneity of SHGs refers to the uniformity in composition of group on the basis of their occupation, age, literacy level, social, economic and political factors etc. It also reflects the commonness of problems and needs amongst the members. Individual members possess a distinguishing believes, character and group conduct but as a member of the group SHGs emphasis to solve common problems and brings members of the group who possess uniformity of interest and work towards common goal and aspirations. Homogeneity in group composition enables SHGs identify these common interest and work towards social and economic benefits of members through collective decisions and actions. For the efficient functioning and long term sustainability of the SHGs, homogeneity of the members is essential. In the present study, homogeneity of the group is considered in terms of the percentage of members who are engaged in agricultural activities and allied activities as their primary source of income generation. The distribution of the sampled SHGs according to the percentage of group members engaged in agricultural and allied activities is shown in Table 4.9.

Table 4.9. Distribution of sampled SHGs according to percentage of SHGs members engaged in agricultural activities and allied activities

Sl. No.	Level of homogeneity (%)	Number of SHGs	Percentage
1	Less than 40	8	6.67
2	40- 60	24	20.00
3	61-80	31	25.83
4	More than 80	57	47.50
Total		120	100

From Table 4.9 it is evident that, the majority of the sampled SHGs in the study that is, 57 (47.50 %) of the SHGs showed level of group homogeneity more than 80 per cent and 31 (25.83 %) of the SHGs showed 61 to 80 per cent in group

homogeneity. Therefore, it can be inferred that majority of the sampled SHGs have good uniformity in occupation status, especially in agriculture and allied activities. Also, it can be seen that 24 (20.00 %) and 8 (6.67 %) falls in the level of homogeneity 40 to 60 and less than 40 respectively.

4.1.10 Level of loan repayment

SHGs save regularly and the savings are loaned to its members at a minimum interest rate within its group members. The amount of the loan given to its members has to be repaid on stipulated time. Repayment level of loan is measured as loan amount repaid by the members on specified time out of the total loan. Therefore, level of loan repayment is considered as an important function to examine and judge the performance SHGs. The distribution of the sampled SHGs according to the level of loan repayment is shown in Table 4.10.

Table 4.10. Distribution of sampled SHGs according to the level of loan repayment

Sl. No.	Level of repayment (%)	Number of SHGs	Percentage
1	Less than 50	18	15.00
2	50 – 70	23	19.17
3	71 – 90	28	23.33
4	More than 90	51	42.50
Total		120	100.00

From Table 4.10 it is evident that, out of 120 sampled SHGs, 51 (42.50 %) of the sampled SHGs recorded a level of repayment more than 90 % and for 28 (23.33 %) their repayment level is from 71 to 90 per cent. It can also be seen that 28 (23.33 %) of the sampled SHGs have repayment level from 50 to 70 per cent. Further, 18 (15.00 %) have repayment less than 50 per cent

4.1.11 Members participation on training

The members of the SHGs are given training to improve knowledge, skill and attitude. Trainings are given to the members covering different aspect on income

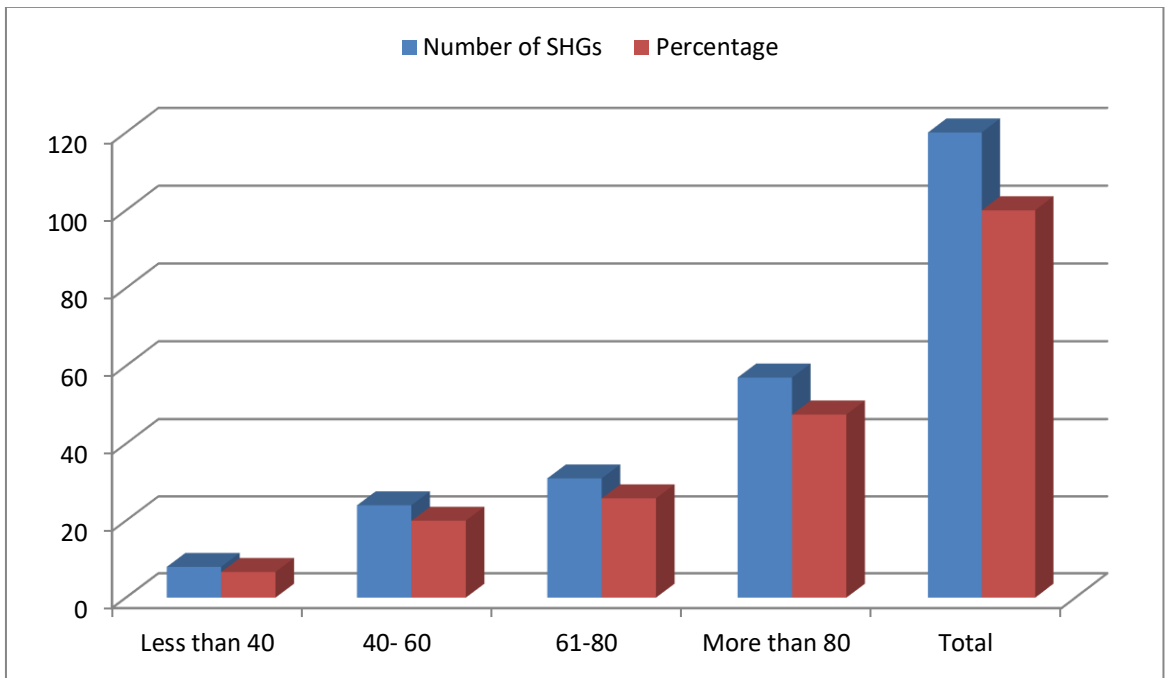


Fig 4.9 Distribution of sampled SHGs according to percentage of SHGs members engaged in agricultural activities

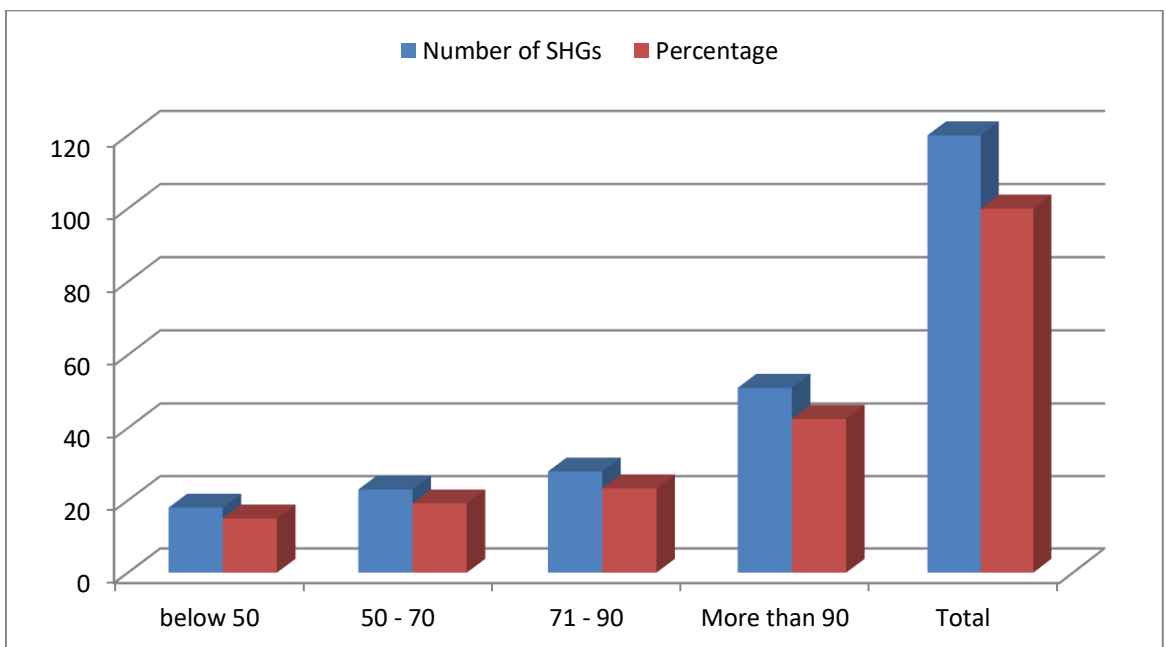


Fig 4.10 Distribution of sampled SHGs based on level of loan repayment

generation activities (IGAs) which help SHGs to start up their business. As the component of training aims at improving the knowledge, attitude and skill, brings positive changes to the members. Change in knowledge, attitude and skill of the members helps in productivity and efficiency thereby contributing to the overall performance of group. The distribution of sampled SHGs according to the percentage of members participation on training is shown in Table 4.11

Table 4.11. Distribution of sampled SHGs according to the members participation on training

Sl. No.	Training of Members (%)	Number of SHGs	Percentage
1	Less than 50	7	5.83
2	50 - 70	9	7.50
3	71 – 90	40	33.33
4	More than 90	64	53.33
Total		120	100.00

From Table 4.11 it is evident that, out of 120 sampled SHGs, 64 (53.33 %) of the sampled SHGs have more than 90 % of the members acquired training in income generation activities. Also, for 40 (33.33 %) and 9 (7.50 %) of the sampled SHGs, their trained members comprises of 71 to 90 and 50 to 70 per cent respectively. It can also be seen that in 7 (5.83 %) of the sampled SHGs trained members comprises of less than 50.00 per cent.

4.1.12 Members awareness of rules and regulation

Rules and regulation set by the SHGs for its group members serves as a yard stick for the members to a good and responsible member. It is therefore imperative that for effective and cooperative functioning of the SHGs, awareness of rules and regulations is noteworthy. The distribution of the SHGs according to group member awareness of rules and regulations of the SHGs is shown in Table 4.12.

From Table 4.12, it can be seen that, 43 (35.83 %) of the sampled SHGs reported that 71 to 90 per cent of SHGs members are aware of rules and regulation, which comprises of majority of the sampled SHGs. Also, 33 (27.50 %) of the

sampled SHGs reported 50 to 70 per cent of the members are aware of rules and regulation out of 120 sampled SHGs for the study.

Table 4.12. Distribution of sampled SHGs according to group member awareness of rules and regulation of the SHGs

Sl. No.	Members awareness of rule and regulation (%)	Number of SHGs	Percentage
1	Less than 50	20	16.67
2	50 - 70	33	27.50
3	71 – 90	43	35.83
4	More than 90	24	20.00
Total		120	100.00

4.1.13 Share of production loan to total loan

In this study ratio of loan utilised by the SHGs for income generation and production purpose from the total loan obtained by the SHGs is inferred as share of production loan to total loan for the purpose of this study. As the loan provided by the lending agencies are primarily meant to utilise for income generating activities and productive purpose, so that the income generated for the loan helps social and economic condition of its members. As the SHGs are expected to utilize the loans in productive enterprise, higher the proportion of loan put to use by the SHGs for IGAs higher is the return and profit expected from the loan. The distribution of sampled SHGs according to the share of production loan to total is shown in Table 4.13.

From Table 4.13, it can be seen that of 120 sampled SHGs, 43(35.83 %) of the sampled SHGs recorded 50 to 70 per cent of the loan are used for production and 31(25.83 %) sampled SHGs recorded 71 to 90 per cent of the loan are used for production. Further 30 (25.00 %) and 16 (13.33 %) of the sampled SHGs recorded more than 90 and below 50 per cent of production loan to total loan respectively.

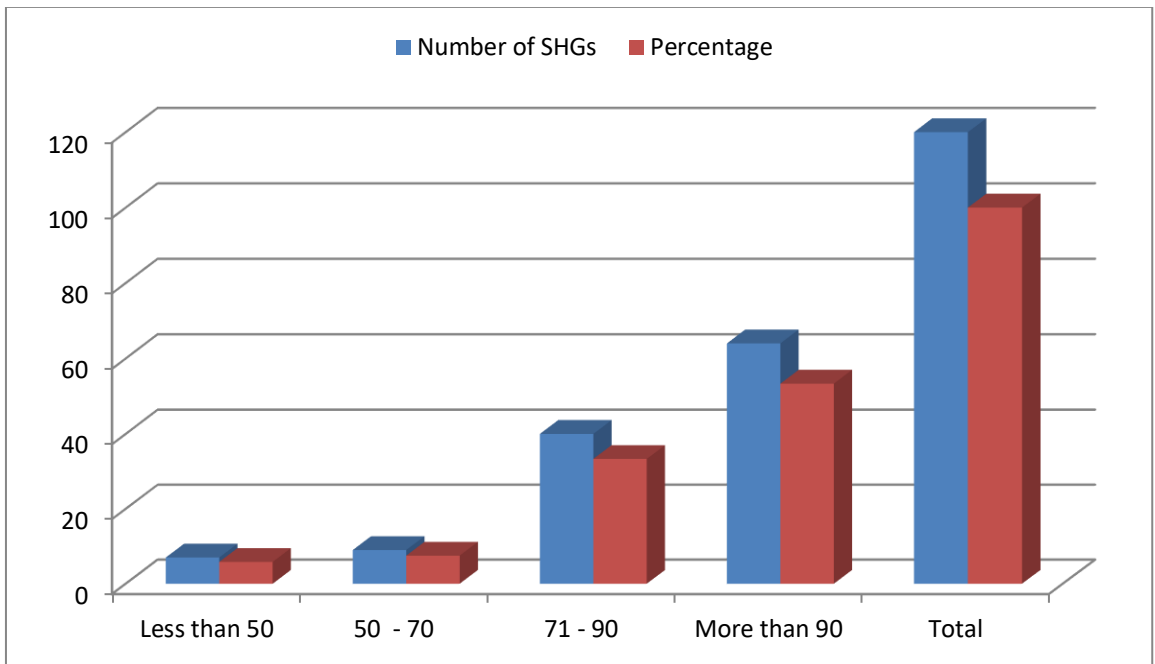


Fig 4.11 Distribution of sampled SHGs based on members participation on training

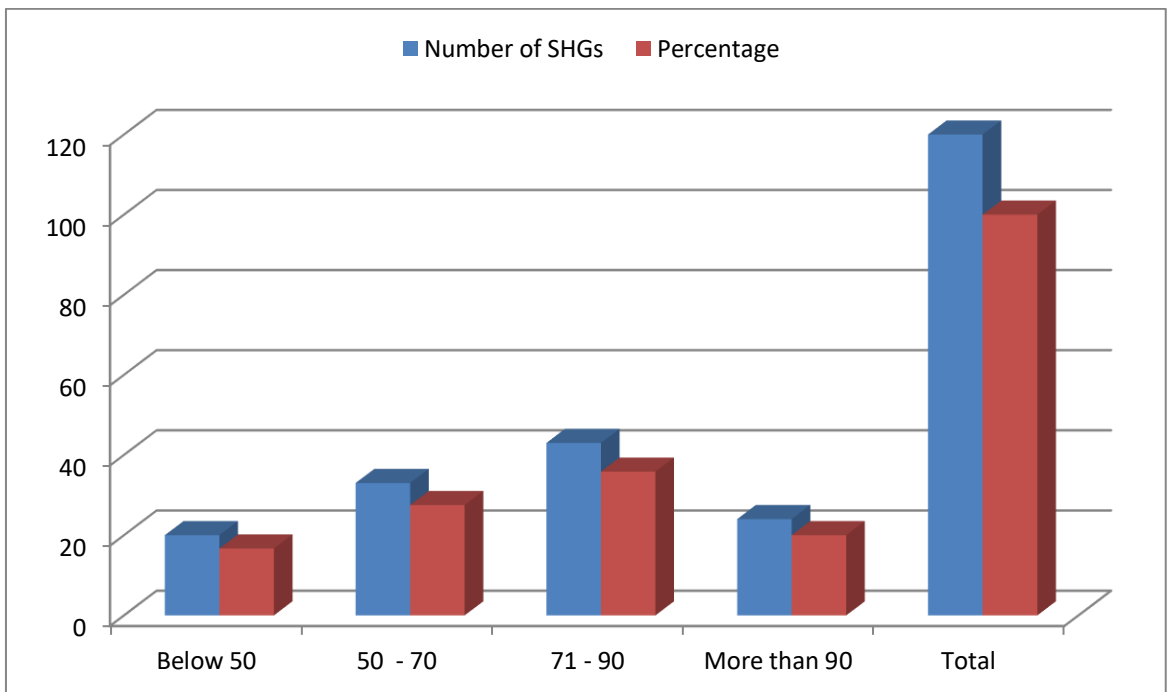


Fig 4.12 Distribution of sampled SHGs based on member awareness of rules and regulation of the SHGs

Table 4.13. Distribution of sampled SHGs according to the share of production loan to total loan

Sl. No.	Share of production loan (%)	Number of SHGs	Percentage
1	Less than 50	16	13.33
2	50 - 70	43	35.83
3	71 – 90	31	25.83
4	More than 90	30	25.00
Total		120	100.00

4.1.14 Ranking of performance indicators of the SHGs

Parameters for performance indicators as elaborated and presented for the present study, were ranked according to their mean value and standard deviation obtained by each parameter under consideration. Table 4.14 shows the ranks obtained by each performance indicator considered for the study.

From Table 4.14, it can be seen that performance indicators such as members participation on training, group homogeneity, decision making pattern, level of loan repayment performance and share of production loan to total loan, obtained higher mean value and were found to be important indicators to the performance of SHGs. Performance indicators such as members awareness of rule and regulation, frequency of group meeting, regularity in group saving, level of record maintenance and rotation of group leader obtained lower ranks. Therefore, focus should be given on these performance indicators whose mean score is low for more efficient functioning and long run sustainability of SHGs in Nagaland. Earlier study also concluded that financial literacy, accounting, entrepreneurship development, etc. have moderate effectiveness on SHGs from a study on women's capacity building through self help groups for poverty (Kumar, 2012).

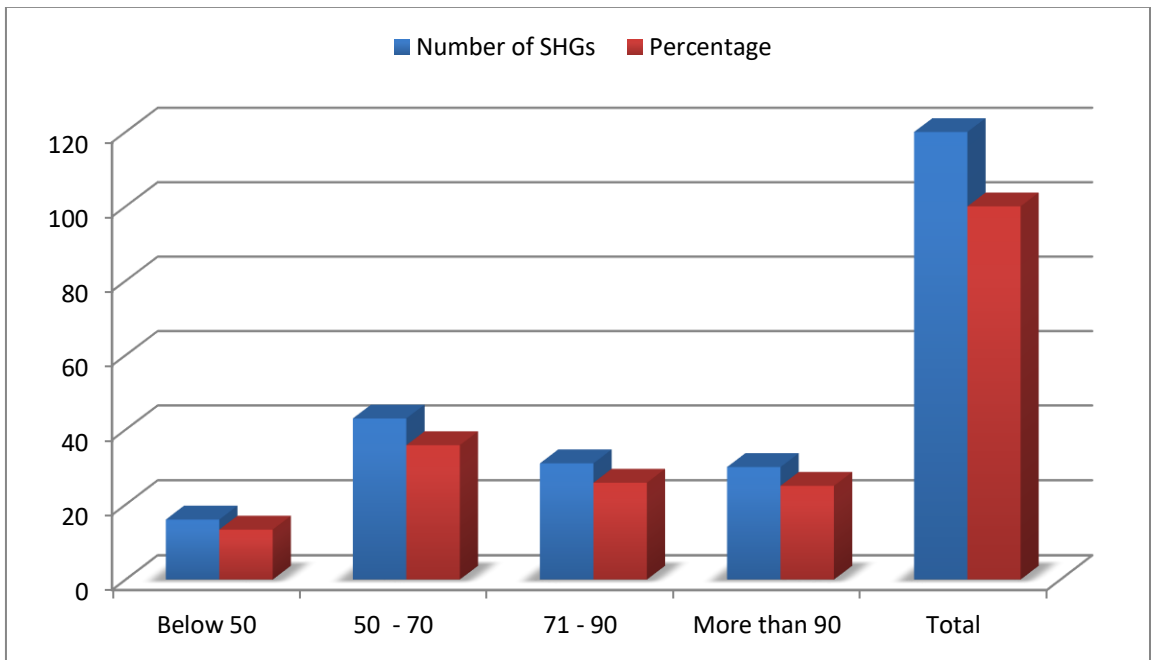


Fig 4.13 Distribution of sampled SHGs based on share of production loan to total loan

Table 4.14. Ranking of performance indicators of SHGs

Sl. No	Performance Indicator	Weighted Average Score	Mean	Rank
1	Members participation on training	401	3.34	I
2	Group homogeneity	377	3.14	II
3	Decision making pattern	356	2.97	III
4	Level of loan Repayment	352	2.93	IV
5	Share of production loan to total loan	315	2.62	V
6	Members awareness of rule and regulation	311	2.59	VI
7	Frequency of group meeting	307	2.56	VII
8	Regularity of group saving	306	2.55	VIII
9	Level of record maintenance	295	2.46	IX
10	Rotation of group leader	264	2.20	X

4.1.15 Relationship between tenure of SHGs existence and performance score

In order to determine, if the tenure of SHGs existence influences the performance scores obtain by different SHGs, hypothesis was framed as under.

H₀: There is no significant improvement in performance score obtained by different SHGs classified based on the tenure of SHGs existence.

H₁: There is significant improvement in performance score obtained by different SHGs classified based on the tenure of SHGs existence.

Kruskal-Wallis test was used to examine if there is significant differences exists in the performance score of SHGs classified based on the tenure of SHGs. The mean rank with respect to the tenure of SHGs existence and the performance scores received by each indicator are shown in Table 4.15.

The values of H with respect to the tenure of the SHGs existence and the scores received by each SHGs performance indicator and their mean ranks are presented in Table 4.15. It shows that the mean ranks rotation of group leader, regularity in group saving, level of loan repayment, member participation on training,

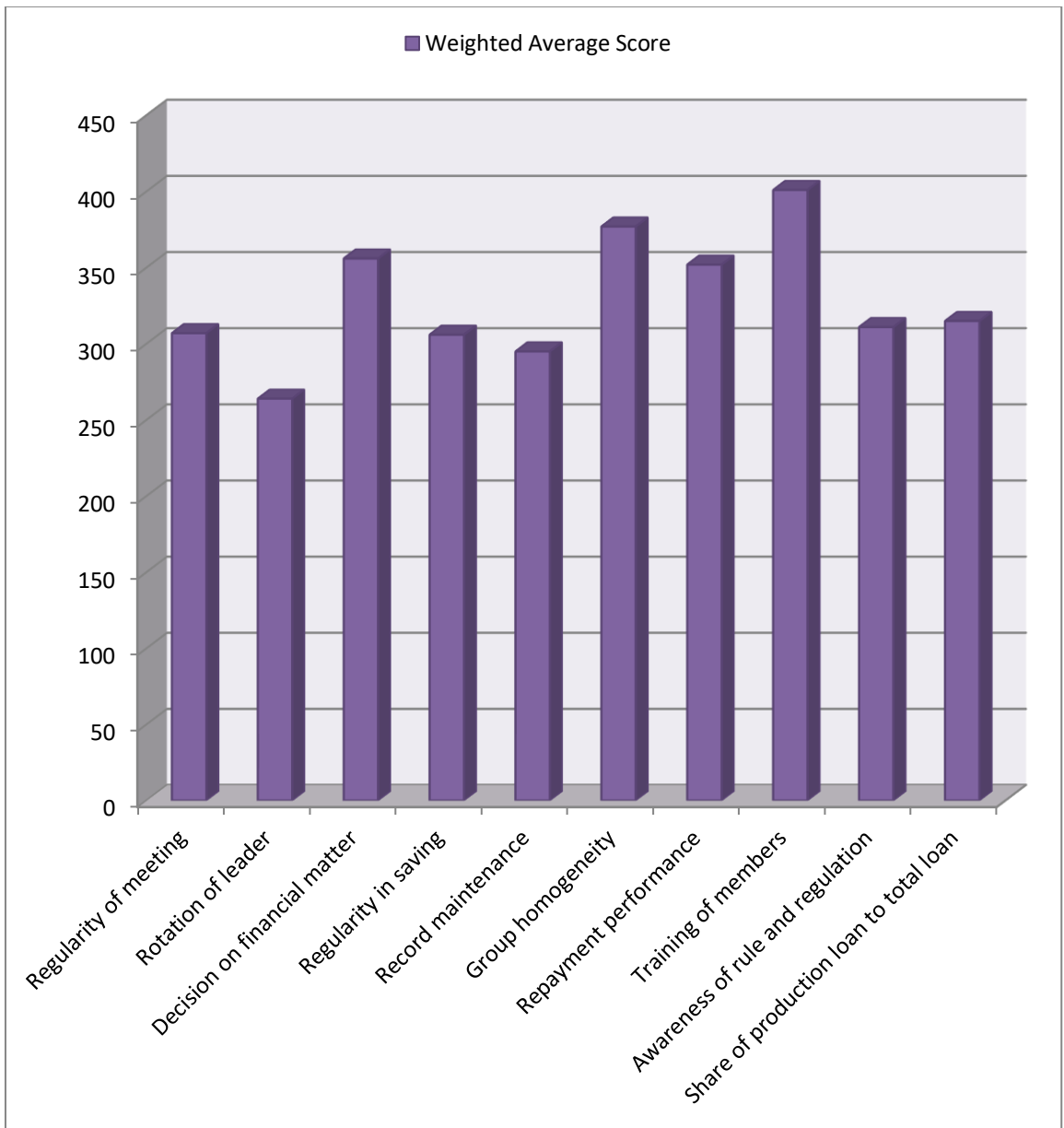


Fig 4.14 Ranking of performance indicators of the SHGs on the basis of weighted average score

members awareness of rule and regulation and share of production loan to total loan increases with increase in tenure of existence of SHGs and were significant at 5 per cent. This shows that there is an improvement in performance scores for each indicator with increase in tenure of existence. Moreover, performance indicators such as frequency of meeting, decision making pattern, level of record maintenance and group homogeneity do not show any significant difference. It was also found out that mean rank of the overall score of performance indicators increases as the tenure of existence increase and is found significant at 5 per cent. Thus, null hypothesis (H_0) is rejected and accept the alternative hypothesis (H_1) and concluded that, there is a significant improvement in overall performance score of SHGs with increase in tenure of existence. This may be due to the fact that as the tenure of existence increases the SHGs become more experienced and skilled in their day to day activities. Similar findings was reported in earlier studies where it was reported that performance indicators such as time taken for loan disbursement, regularity in attendance, group homogeneity, decision making pattern and repayment of loan were identified as a important factors for increasing the overall performance of SHGs (Kapila and Kaur, 2017).

Table: 4.15. Mean ranks obtained for the tenure of SHGs existence and performance scores received by each indicator

Sl. No.	Performance Indicator	Mean Ranks			H value	Level of Significance
		Below 5	5 to 10	More than 10		
1	Frequency of group meeting	57.23	61.47	64.67	0.753	0.686
2	Rotation of group leader	49.78	66.28	65.33	6.817	0.033*
3	Decision making pattern	56.74	61.09	67.06	1.256	0.534
4	Regularity of group saving	44.26	60.21	98.47	33.896	0.000*
5	Level of Record maintenance	54.15	64.92	60	3.00	0.223
6	Group homogeneity	59.56	64.1878	50.17	2.653	0.265
7	Level of loan repayment	55.5	59.24	76.17	5.086	0.079*
8	Members participation on training	50.32	64.28	70.89	7.202	0.027*
9	Members awareness of rule and regulation	33.43	67.28	99.19	53.687	0.000*
10	Share of production loan to total loan	33.18	68.19	96.67	51.94	0.000*
Overall		36.17	67.5	92.19	37.681	0.000*

(*5 per cent level of Significance, Degrees of Freedom: 2).

4.1.16 Relationship between literacy of the group leader and performance score

In order to determine, if literacy of the group leader influences the performance scores obtain by different SHGs, hypothesis was framed as under.

H₀: There is no significant increase in performance score received by different SHGs classified based on literacy of the group leader.

H₁: There is significant increase in performance score received by different SHGs classified based on the literacy of the group leader.

Kruskal-Wallis test was used to examine if there is significant differences exists in the performance score of SHGs classified based on the literacy of the group leader. The mean rank received with respect of literacy of the group leader and the performance scores obtain by each indicator are presented in Table 4.16.

The values of H with respect to the literacy level of the leader and the scores received by each SHGs performance indicator and their mean ranks are presented in Table 4.16. It shows that the mean ranks for frequency of group meeting, rotation of group leader, regularity in group saving, level of record maintenance, group homogeneity, members participation on trainings and share of production loan to total loan increases with increase in literacy of the group leader and were found to be significant at 5 per cent. This shows that, there is an overall improvement in performance for each indicator with increase in literacy of the group leader. Moreover performance indicators *viz.*, decision making pattern, level of loan repayment and awareness of rule and regulation do not show significant difference. It was also found out that mean rank of the overall score of performance indicators increase with the increase in literacy of the group leader and found significant at 5 per cent. Thus, null hypothesis (H₀) is rejected and accept the alternative hypothesis (H₁) and concluded that, there is a significant increase in overall performance of SHGs with the increase in literacy of the group leader. This may be because of the fact that the literacy of the group leader improves the knowledge and skills level of the leader which helps to motivate group members achieving desired goals. Earlier study also concluded that, literacy of the leader influenced the performance of the SHGs (Subramanian, 2010).

Table 4.16. Mean ranks obtained for the literacy of the leader and performance scores received by each indicator

Sl. No.	Performance Indicator	Mean Ranks					H value	Level of Significance
		Illiterate	Primary	High school	Higher Secondary	Graduate & Above		
1	Frequency of group meeting	33.67	46.87	52.05	77.07	88.8	27.514	0.000*
2	Rotation of group leader	33.25	35.52	54.4	82.4	85.7	41.514	0.000*
3	Decision making pattern	41.5	57.8	62.15	60.5	70.5	3.164	0.531
4	Regularity of group saving	22.75	50.48	59.09	73.97	65.55	16.183	0.003*
5	Level of Record maintenance	28.75	33.09	59.47	77.74	87	42.958	0.000*
6	Group homogeneity	58.08	44.26	58.55	70.17	74.4	10.939	0.027*
7	Level of loan Repayment	55.67	56.37	58.89	67.01	57.5	2.044	0.728
8	Members participation on training	13.42	38.46	55.92	82.56	83.3	48.593	0.000*
9	Members awareness of rule and regulation	34.5	57.5	59.12	65.87	70.55	5.719	0.221
10	Share of production loan to total loan	23.25	52	63.83	67.47	62.7	11.014	0.026*
Overall		15.25	33.67	56.71	84.43	83.05	45.397	0.000*

(* Indicates 5 per cent level of Significance, Degrees of Freedom: 4).

4.1.17 Relationship between size of the group and performance score

In order to determine, if the size of the group influences the performance scores obtain by different SHGs, hypothesis was framed as under.

H₀: There is no significant increase in performance score obtained by different SHGs classified according to the size of the group.

H₁: There is significant increase in performance score obtained by different SHGs classified according to the size of the group.

Kruskal-Wallis test was used to examine if there is significant differences exists in the performance score of SHGs classified according to the size of the group. The mean rank with respect of size of the group and the performance scores obtain by each indicators are presented in Table 4.17.

The values of H with respect to the size of the group and the scores received by each performance indicator and their mean ranks were presented in Table 4.17. It shows that the mean ranks for decision making pattern, group homogeneity, level of repayment, share of production loan to total loan increases as the size of the group increased, which depicts an improvement in performance for these indicators with increase in size of the group and were found to be significant at 5 percent level and indicator. Moreover, indicators such as frequency of group meeting, rotation of group leader, regularity in group saving, level of record maintenance, member participation on training, awareness of rule and regulation does not show significant difference. Moreover, the mean rank obtained for overall score of each indicators has also improved with increase in size of the group and is found to be significant at 5 percent. Thus, null hypothesis (H₀) is rejected and accept the alternative hypothesis (H₁) and concluded that, there is a significant improvement in overall performance of SHGs increases as the size of the group increased. This may be because of the fact that with increase in size of the group, the work force increase and each individual member contribution to the group makes the group functioning more productive.

Table 4.17. Mean ranks obtained for the size of the group and performance scores received by each indicator

Sl. No.	Performance Indicator	Mean Ranks			H value	Level of Significance
		Below 10	10-15	More than 15		
1	Frequency of group meeting	58.87	60.4	65.21	0.323	0.851
2	Rotation of group leader	65.6	58.29	62.12	1.135	0.567
3	Decision making pattern	25.5	68.94	93.17	50.412	0.000*
4	Regularity of group saving	62.67	62.07	44.88	3.007	0.222
5	Level of Record maintenance	60.95	61.44	53.29	0.735	0.693
6	Group homogeneity	71.3	62.26	22.04	20.477	0.000*
7	Level of loan Repayment	26	68.97	91.71	48.648	0.000*
8	Members participation on training	55.78	64.38	47.04	4.096	0.129
9	Members awareness of rule and regulation	59.08	61.41	58.12	0.173	0.917
10	Share of production loan to total loan	57.75	63.1	50.5	1.756	0.416*
Overall		44.68	67.03	57.62	9.08	0.011*

(* Indicates 5 per cent level of significance, Degrees of Freedom: 2).

4.2 Social and economic impact on the women SHGs members

Women empowerment is of utmost importance to enhance the women self confidence, capacity building and taking together unprivileged women into inclusive growth and socio-economic development of the women. Women empowerment is basically multi-dimensional in its approaches as it includes social, political, economic and social aspects. Moreover, in recent past an increasing number of micro finance institutions/NGOs focused women beneficiaries as it has been appreciated that they are more responsible and productive in loan utilization as well as in repayment performance. Women should and need to be provided with an opportunity to participate in various social and economic issues for inclusive growth to remove social barriers and discrimination in the society. In the light of role of SHGs on social and economic upliftment of women, an attempt is made to analyse the social and economic impact of SHGs on the SHGs members.

4.2.1 Social impact on the members of SHGs

In this section the study attempts to assess social impact of SHGs members on SHGs participation. Social variables *viz.*, self confidence and self worth, decision making ability, social responsibilities and awareness, skill enhancement, access to social infrastructural facilities are discussed. Paired t-test is applied to analyse the social impact of SHGs participation in comparison with before and after SHGs participation by the tribal women in Nagaland. The findings on social impact of SHGs participation were discussed below:

4.2.1.1. Self confidence and self worth

In order to measure, self confidence and self worth, responses were collected from 360 sampled SHGs members on various sub- parameters by using 5 points Likert scaling technique. Sub parameters for self confidence and self worth *viz.*, confidence to overcome financial crisis, confidence to interact officials, confidence to communicate freely in group, physical mobility and treatment in the family were considered for the study. The mean scores on different sub parameters for self confidence and self worth, before and after SHGs participation by the women are shown in Table 4.18.

Table 4.18. Mean scores on different sub parameters for self confidence and self worth before and after SHGs participation

Sl. No.	Self confidence and self worth	Mean score before SHGs	Mean score after SHGs
1	Confidence to overcome financial crisis	2.35	3.90
2	Confidence to interact officials	2.43	3.52
3	Confidence to communicate freely in group	2.55	3.50
4	Physical mobility	2.97	4.05
5	Treatment in the family	2.98	3.64

Testing of hypothesis:

Null hypothesis (H₀): There is no significant difference on the mean score for self confidence and self worth of SHGs members after SHGs Participation.

Alternative hypothesis (H₁): There is significant difference on the mean score for self confidence and self worth of SHGs members after SHGs Participation.

Results for test of significance in mean scores difference for all the sub-parameters for self confidence and self worth of the SHGs members before and after SHGs participation by the tribal women in Nagaland are presented in Table 4.19.

Table 4.19 shows that, all the sub-parameters considered for self confidence and self worth, the P value (=0.000), which is less than 0.05. Thus, null hypothesis (H₀), is rejected and accept the alternative hypothesis (H₁) and conclude that, there is significant increase on mean score for self confidence and self worth of the members after SHGs participation. This is in conformity with earlier study which viewed that the Micro Credit based income generation activities plays a crucial role in poverty alleviation and empowerment in rural areas making significant impact among unprivileged women to gain social and economic independence as well as help increase their self-esteem, confidence and independence in social spheres (Lakshmi and Gupta, 2002).

Table 4.19. Result of the Paired sample t-Test for self confidence and self worth after and before SHGs participation

Sl. No.	Self confidence and self worth	Paired Differences					T	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
1	Confidence to overcome financial crisis	1.547	1.371	0.072	1.405	1.689	21.406	359	0.000
2	Confidence to interact officials	1.097	1.496	0.079	0.942	1.252	13.915	359	0.000
3	Confidence to communicate freely in group	0.958	1.656	0.087	0.787	1.130	10.981	359	0.000
4	Physical mobility	1.072	1.491	0.079	0.918	1.227	13.644	359	0.000
5	Treatment in the Family	0.647	1.681	0.089	0.473	0.821	7.306	359	0.000

4.2.1.2 Decision making ability

In order to measure the decision making ability, response were collected from 360 sampled SHGs members on various sub- parameters by using 5 points likert scaling technique. Sub parameters for decision making ability *viz.*, decision making ability on selection of farming enterprise, decision making ability on children education, decision making ability on household purchase and decision making ability on family matters/problems. The mean score on different sub parameters for decision making ability before and after SHGs participation are presented in Table 4.20.

Table 4.20. Mean scores on different sub parameters for decision making ability before and after SHGs participation

Sl. No	Decision making ability	Mean Score Before SHGs	Mean Score After SHGs
1	Decision making ability on selection of farming enterprise	2.96	3.48
2	Decision making ability on children education	2.85	3.71
3	Decision making ability on household purchase	3.09	3.99
4	Decision making ability on family matters/problems	3.06	4.18

Testing of hypothesis:

Null hypothesis (Ho): There is no significant difference on the mean score for mean score for decision making ability of the members after SHGs participation.

Alternative hypothesis (H₁): There is significant difference on the mean score for decision making ability of the members after SHGs participation.

Results for test of significance in mean scores difference of all sub-parameters for decision making ability of the SHGs members before and after SHGs participation by the tribal women in Nagaland are presented in Table 4.21.

From Table 4.21 it is observed that all the sub-parameters for decision making ability of SHGs members, the P value (=0.000), which is less than 0.05.

Table 4.21. Result of the Paired sample t-Test for decision making ability after and before SHGs participation

Sl. No.	Decision making ability	Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
1	Decision making ability on selection of farming enterprise	0.519	1.861	0.098	0.327	0.712	5.295	359	0.000
2	Decision making ability on children education	0.858	1.644	0.087	0.688	1.029	9.909	359	0.000
3	Decision making ability on household expenditure and savings	0.903	1.672	0.088	0.729	1.076	10.245	359	0.000
4	Decision making ability on family matters/problems	1.117	1.672	0.088	0.943	1.290	12.675	359	0.000

Thus, null hypothesis (Ho) is rejected and accept the alternative hypothesis (H₁) and conclude that, there is significant increase on mean score for decision making ability of the members after SHGs participation. Similar finding was also made in the past which concludes SHGs participation enhance decision making pattern which was ranked first followed by social and economic improvement, psychological, increase in confidence building of the individual as responded by the participants (Das, 2012).

4.2.1.3. Social responsibilities and awareness

In order to measure the social responsibilities and awareness response were collected from 360 sampled SHGs members on various sub- parameters by using 5 points Likert scaling technique. Different sub parameters on social responsibilities and awareness *viz.*, participation in social function and programmes, social responsibility and awareness, willingness to protest social evils issues like drugs, domestic violence, gambling and alcoholism etc, tendency of helping neighbours willingness to assume leadership, and participation in electoral process. The mean score on different sub parameters for social responsibilities and awareness before and after SHGs participation are given in Table 4.22.

Table 4.22. Mean scores on different sub parameters for social responsibilities and awareness before and after SHGs participation

Sl. No.	Social responsibilities and awareness	Mean Score before SHGs	Mean Score after SHGs
1	Participation in social function and programmes	3.07	3.69
2	Social awareness (AIDS, family planning, govt. schemes etc)	2.97	4.19
3	Willingness to fight against social evils issues like drugs, domestic violence, gambling and alcoholism etc	3.42	3.89
4	Tendency of helping neighbours	2.88	3.52
5	Willingness to assume leadership	3.12	4.01
6	Participation in electoral process	3.00	3.48

Testing of hypothesis:

Null hypothesis (H₀): There is no significant difference on the mean score for social responsibilities and awareness of the members after SHGs participation.

Alternative hypothesis (H₁): There is significant difference on the mean score for social responsibilities and awareness of the members after SHGs participation.

Results for test of significance in mean scores difference of all sub-parameters for social responsibilities and awareness of the SHGs members before and after SHGs participation by the tribal women in Nagaland are presented in Table 4.23.

From Table 4.23, it is observed that all the sub-parameters for social responsibilities and awareness of SHGs members, the P value (=0.000), which is less than 0.05. Thus, null hypothesis (H₀), is rejected and accept the alternative hypothesis (H₁) and conclude that, there is significant increase on mean score for social responsibilities and awareness of the members after SHGs participation. The finding is in conformity with earlier study where it was concluded that participation in microfinancing enables women to engage in active production process as well as upgrade their knowledge and skills helping them to adapt to the change society and institutions, they are also become aware of numerous government as well as other NGOs initiatives programs, it also helps women to take independent decision and freedom overcome social barriers that hinders their potential in the society (Venkataraman and Bhasin, 2009 and Janagan, 2010).

Table 4.23. Result of the Paired sample t-Test for social responsibilities and awareness after and before SHGs participation

Sl. No.	Social responsibilities and awareness	Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
1	Participation in social function and programmes	0.619	1.586	0.084	0.455	0.784	7.411	359	0.000
2	Social awareness (AIDS, family planning, govt. schemes etc)	1.219	1.655	0.087	1.048	1.391	13.978	359	0.000
3	Willingness to protest social evils like abuse, violence, drugs, domestic violence, gambling and alcoholism etc	0.464	1.527	0.081	0.306	0.622	5.763	359	0.000
4	Tendency of helping neighbours,	0.653	1.720	.091	0.475	0.831	7.203	359	0.000
5	Willingness to assume leadership	0.886	1.521	0.080	0.728	1.044	11.055	359	0.000
6	Participation in electoral process	0.486	1.757	0.093	0.304	0.668	5.250	359	0.000

4.2.1.4. Skill enhancement

In order to measure the skill enhancement, response were collected from 360 sampled SHGs members on various sub- parameters by using 5 points Likert scaling technique. Sub parameters for skill enhancement *viz.* negotiation and communication skills, entrepreneurship skills, accounting and book keeping skills and business skills. The mean score on different sub parameters for skill enhancement, before and after SHGs participation are presented in Table 4.24.

Table 4.24. Mean scores on different sub parameters for skill enhancement before and after joining SHGs

Sl. No.	Skill enhancement	Mean Score before SHGs	Mean Score after SHGs
1	Negotiation and communication skills	2.80	3.91
2	Entrepreneurship Skills	2.99	3.53
3	Accounting and book keeping skills	3.10	3.30
4	Business skills	2.97	3.78

Testing of hypothesis:

Null hypothesis (Ho): There is no significant difference on the mean score for skill enhancement of the members after SHGs participation.

Alternative hypothesis (H₁): There is significant difference on the mean score for skill enhancement of the members after SHGs participation.

Results of test of significance on the mean scores difference for all the sub-parameters for skill enhancement of the SHGs members before and after SHGs participation by the tribal women in Nagaland are presented in Table 4.25.

From the Table 4.25, it is observed that all the sub-parameters for skill enhancement of SHGs members, the P value (=0.000), except accounting and book keeping skills (=0.002), which is less than 0.05. Thus, null hypothesis (Ho), is rejected and accept the alternative hypothesis (H₁) and conclude that, there is significant increase on mean score for skill enhancement of the members after

Table 4.25. Result of the Paired sample t-Test for skill enhancement after and before SHGs participation

Sl. No.	Skill enhancement	Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
1	Negotiation and communication skills	1.094	1.666	0.088	0.922	1.267	12.462	359	0.000
2	Entrepreneurship Skills	0.594	1.830	0.096	0.405	0.784	6.162	359	0.000
3	Accounting and book keeping skills	0.292	1.756	0.093	0.110	0.474	3.152	359	0.002
4	Improve business skills	0.703	1.778	0.094	0.518	0.887	7.499	359	0.000

SHGs participation. SHGs helped to upgrade their skills, to understand banking operation and to improve communication skill (Singh, 2013).

4.2.1.5. Access to social infrastructural facilities

In order to measure the Access to social infrastructural facilities , responses were collected from 360 sampled SHGs members on various sub- parameters by using 5 points Liker scaling technique. Sub parameters on access to social infrastructural facilities viz. access to drinking water supply, health care facility, access to hygienic and sanitary facility, access to educational facility and access to transport facility. The mean score of all sub parameters for access to social infrastructural facilities, before and after SHGs participation are given in Table 4.26.

Table 4.26. Mean scores on different sub parameters for access to social infrastructural facilities before and after SHGs participation

Sl. No.	Access to social infrastructural facilities	Mean Score before SHGs	Mean Score after SHGs
1	Access to Drinking water supply	3.01	3.64
2	Access to Health Care Facility	2.96	3.50
3	Access to Hygienic and Sanitary Facility	3.12	3.40
4	Access to Educational Facility	2.99	3.43
5	Access to Transport facility	2.98	3.96

Testing of hypothesis:

Null hypothesis (H₀): There is no significant difference on the mean score for access to social infrastructural facilities of the members after SHGs participation.

Alternative hypothesis (H₁): There is significant difference on the mean score for access to social infrastructural facilities of the members after SHGs participation.

Results of Test of significance on mean scores difference for all the sub-parameters for access to social infrastructural facilities of the SHGs members before and after SHGs participation by the tribal women in Nagaland are presented in Table 4.27.

From the Table 4.27, it is seen that for all the sub-parameters for access to social infrastructural facilities of SHGs members, the P value (=0.000), except hygienic and sanitary facility and educational facility (=0.001 and 0.007 respectively), which is less than 0.05. Thus, null hypothesis (H_0), is rejected and accept the alternative hypothesis (H_1) and conclude that, there is significant increase in mean score on access to social infrastructural facilities of the members after joining SHGs. Earlier study also found out that, SHGs participation empowers women in various dimensions such as increase in self confidence, increase health status, better management at household level as well as interaction with officials (Sudha *et al.*, 2002).

Table 4.27. Result of the Paired sample t-Test for access to social infrastructural after and before SHGs participation

Sl. No.	Access to social infrastructural facilities	Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
1	Drinking water supply	0.625	1.832	0.097	0.435	0.815	6.474	359	0.000
2	Health Care Facility	0.594	1.840	0.097	0.404	0.785	6.131	359	0.000
3	Hygienic and Sanitary Facility	0.333	1.875	0.099	0.139	0.528	3.373	359	0.001
4	Educational Facility	0.269	1.880	0.099	0.075	0.464	2.719	359	0.007
5	Transport facility	1.014	1.704	0.090	0.837	1.191	11.287	359	0.000

4.2.2 Economic impact of SHGs

In this section the study attempts to assess social impact of SHGs members on SHGs participation. The economic impact of the SHGs members on SHGs has been analysed taking into account five economic indicators *viz.*, monthly household income, monthly household expenditure, monthly household saving, household assets creation and employment generation at household level by comparing the changes in all these variables before and after SHGs participation. Z test was applied to find out the significant mean difference for all the five economic indicator *viz.*, monthly household income, monthly household expenditure, monthly household savings, household assets creation and employment generation before and after joining SHGs. The findings on economic impact of SHGs members on SHGs participation are discussed below:

4.2.2.1 Monthly household Income

Micro financing SHGs has been undertaken with an anticipation of increasing incomes of the women by promoting income generation activities which enable women to achieve stable income. The loan provided by the banks and NGOs in the form of providing micro-credit loans are being invested in income generating activities by the members and led to an increase in the incomes. Various income generation activities undertaken by SHGs can help in improving household income and economic status. The distribution of sampled respondent classified according to their monthly household income before and after SHGs participation by the tribal women is given in Table 4.28.

From the Table 4.28, it can be inferred that an increase in level of household income is observed after joining SHGs. Before joining SHGs, 270 (75.00 %) of the sampled respondent are in the income group up to 5000, whereas after joining SHGs it was decreased to 177 (49.17 %). Also, there was an increase in number of respondent from income group 5001 to 10000 from 62 (17.22 %) before joining SHGs to 137 (38.06 %) after joining SHGs. There was also increase in number of respondent for income group more than Rs 10000 after joining SHGs. Earlier study also reported similar findings which shows that income of the household increases as a result of SHGs participation (Singh, 2013).

Table 4.28. Distribution of sampled respondents according to the monthly household income before and after SHGs participation

Sl. No.	Monthly Household Income (Rs)	Before Joining SHGs		After Joining SHGs	
		Number of Respondents	Percentage	Number of Respondents	Percentage
1	Up to 5000	270	75.00	177	49.17
2	5001 – 10000	62	17.22	137	38.06
3	10001- 15000	9	2.50	18	5.00
4	More than 15000	19	5.28	28	7.78
Total		360	100.00	360	100.00

4.2.2.2 Monthly household expenditure

The expenditure pattern indicates the economic stability and progressiveness of the family. It is generally established that as income increases the amount of money spending also increases. It also prompts the individual to spend on luxuries items, thus increasing the standard of living. Membership in SHGs create opportunities to generate more income and tend to spend more. The standard of living is also judged by the per capita expenditure on consumption items. The distribution of sampled respondents classified according to their monthly household expenditure before and after SHGs participation by the tribal women is given in Table 4.29.

From Table 4.29, it can be seen that the level of expenditure for 229 (63.61 %) of respondent were up to Rs. 3000 before joining SHGs, whereas after joining SHGs the number of respondent for the same expenditure group decreased to only 158 (43.89 %). It can be seen that there is an increase in number of respondent for expenditure more than Rs.3000 from 131 (36.39 percent) to 202 (56.11 %). This shows an increase in level of expenditure after joining SHGs. This result is in conformity with the study carried out in the past which also concludes that expenditure of the household increases after joining SHGs as increase in the income of the members (Fatima and Uma, 2013).

Table 4.29. Distribution of sampled respondents according to the monthly household expenditure before and after SHGs participation

Sl. No.	Monthly Household Expenditure (Rs)	Before Joining SHGs		After Joining SHGs	
		Number of Respondents	Percentage	Number of Respondents	Percentage
1	Up to 3000	229	63.61	158	43.89
2	3001 – 6000	107	29.72	150	41.67
3	More than 6000	24	6.67	52	14.44
Total		360	100.00	360	100.00

4.2.2.3 Monthly household savings

Household saving in this study takes into account, the difference in the household's income to the consumption expenditures on various goods and services at household level. The credit assistance from financial institute is an effective instrument for mobilizing savings of the poor SHGs members. Higher rate of saving indicate more financial stability and capacity to meet financial risk. Micro financing encourages members to develop habit of thrift and save. The distribution of sampled respondents classified according to their monthly household saving before and after SHGs participation by the tribal women is given in Table 4.30.

From Table 4.30, it can be it is evident that there is an increase in household saving after joining SHGs for the sampled respondents. It can be seen that before joining SHGs the number of respondents who save up to Rs. 1000 was 250 (69.44 %), whereas after joining SHGs the number of respondents decreased to 110 (30.56 %). Also, there was an increase in number of respondents who save Rs.1001 to 5000 and more than Rs 5000 from 88 (24.44%) and 22 (6.11 %) to 207 (57.50 percent) and 43 (11.94 %) respectively. Similar conclusion was also made in the past study which found out that, saving of the SHGs members increases after joining SHGs as compared to their previous saving (Lalitha, 2016).

Table 4.30. Distribution of sampled respondents according to the monthly household savings before and after SHGs participation

Sl. No.	Monthly Household Saving (Rs)	Before Joining SHGs		After Joining SHGs	
		Number of Respondents	Percentage	Number of Respondents	Percentage
1	Up to 1000	250	69.44	110	30.56
2	1001 – 5000	88	24.44	207	57.50
3	More than 5000	22	6.11	43	11.94
Total		360	100.00	360	100.00

4.2.2.4 Creation of household assets

Asset includes all valuable property owned by an individual and available to meet debts. Changes in assets in terms of land and buildings cannot be expected over a short time because of micro credit, thus, these assets were excluded for the study. The distribution of sampled respondents classified according to their creation of assets before and after SHGs participation by the women is given in Table 4.31.

Table 4.31. Distribution of sampled respondents according to the creation of assets before and after SHGs participation

Sl. No.	Household Assets (Rs)	Before Joining SHGs		After Joining SHGs	
		Number of Respondents	Percentage	Number of Respondents	Percentage
1	Upto 30000	192	53.33	98	27.22
2	30001 -60000	121	33.61	156	43.33
3	60001-90000	28	7.78	66	18.33
4	More than 90000	19	5.28	40	11.11
Total		360	100.00	360	100.00

From the Table 4.31, it can be observed that for the respondents SHGs members who possessed household asset worth up to Rs 30000 was 192 (53.33 %)

before joining SHGs, but the number of respondents decreased to 98 (27.22 %) after joining SHGs. Whereas the number of respondent whose possessed assets worth more than Rs 30000 has increased considerably from 162 (46.67 %) to 262 (72.78 %). This shows that there is an increase in assets generation after joining SHGs. Similar finding was also reported which shows that, with increase in assets of household after joining SHGs (Gautam and Chettri, 2016).

4.2.2.5 Employment Generation

Employment opportunity for women is an important index of their economic progress. Higher employment opportunities enjoyed by the women indicate increase participation of women in the national workforce and also increase in income. Thus, eventually leads to better quality of their life. The distribution of sampled respondents classified according to the level of employment generation before and after SHGs participation by the tribal women is given in Table 4.32.

Table 4.32. Distribution of sampled respondents according to the level of employment generation before and after SHGs participation

Sl. No.	Level of Employment (Hours/ Day)	Before Joining SHGs		After Joining SHGs	
		Number of Respondents	Percentage	Number of Respondents	Percentage
1	Up to 2	77	21.39	16	4.44
2	3 – 4	99	27.50	75	20.83
3	5 – 7	134	37.22	154	42.78
4	More than 8	50	13.89	115	31.94
Total		360	100.00	360	100.00

It can be observed from Table 4.32, that there is an increase in level of employment after joining SHGs. It is worth mentioning that the number of SHGs members who was employed up to 2 hours in a day was 77 (21.39 %), which was decreased to only 16 (4.44 %), as shown in the Table 4.32. Whereas for number of respondents who got employment for more than 2 hours in a day increased considerably after joining SHGs. The number of SHGs members who got

employment for more than 8 hours/ day increased from 50 (13.89 %) to 115 (31.94 %) after joining SHGs. Similar findings was also reported by (Lagare, 2016).

4.2.2.6 Z Test for different Economic Parameter

Z test has been applied to find out the significant mean difference for all the five economic indicator *viz.*, monthly household income, monthly household expenditure, monthly household saving, household assets and employment generation before and after joining SHGs. The Z test results for different economic parameters considered for the study are presented in Table 4.33.

From the Table 4.33, it can be seen that for all the five economic parameter under study *viz.*, monthly household income, monthly household expenditure, monthly household savings, household assets and employment generation was found to be significant at 5 per cent. From the result, inference can be made that significant increase in monthly household income, monthly household expenditure, monthly household saving, creation of assets and employment generation after SHGs participation by the tribal women in the state of Nagaland. Thus, it can be concluded that SHGs participation significantly improves the economic condition of the SHGs members. Earlier studies also reported similar result which concluded that there is an increase in economic indicators such as income, expenditure, savings and employment etc. after SHGs participation (Fatima *et al*, 2013 and Alam and Nizamuddin, 2012).

Table 4.33. Two sample mean Z-test results for different economic parameter

Sl. No.	Economic Parameter	Number of Respondent						Z value
		Before Joining the SHGs			After Joining the SHGs			
		N	Mean	S. D	n	Mean	S.D	
1	Monthly Household income (Rs)	360	4855.83	4416.08	360	6936.11	5328.35	5.703*
2	Monthly Household expenditure (Rs)	360	3311.39	2136.53	360	4093.47	2513.90	4.426*
3	Monthly Household Savings (Rs)	360	1548.61	2790.93	360	2842.64	3420.25	5.607*
4	Household Assets creation (Rs)	360	39158.33	28225.61	360	57214.17	46725.03	6.275*
5	Employment generation (Hours/ Day)	360	4.67	2.43	360	6.29	2.38	9.016*

(* indicates Significant at 5 per cent level).

4.3 Perceptions of members on socio economic impact of SHGs

Self Help Group mobilize women, to develop self-confidence, attitude and social outlooks. SHGs provides platform for the women to empower themselves socially and economically. By providing access to credit SHGs encourage the group members to help amongst themselves for those women who have common problems. Many suggest that SHGs participation helps women to overcome poverty and helps women to raise their income. However, the perception on impact of SHGs participation as viewed by members may vary depending on personal experiences and judgment. Therefore it is essential to measure the social and economic perception of SHGs members. In this section, SHGs members' perceptions on socio economic impact of the members were examined and analyzed. Five-point Likert scaling technique is used for collecting the opinion of the members on given statements covering various social and economic issues. Individual scores and total scores obtained for all the statements covering various social and economic issues has been analyses and elucidated below.

4.3.1 Perception on social impact

The perception on social impact of the sampled SHGs participants on SHGs participation has been analysis by collecting the opinion of SHGs members on the different social variables like physical mobility, social participation, literacy, access public amenities, political participation, decision making ability on important family matters and attending social /village/panchayat meetings. Table 4.34 represents an opinion of sample SHGs participants on social impact.

Table 4.34 reveals the perception scores of the SHGs participants on given statements for social variables which is evident that the statement, participation in SHGs induce attending social /village/panchayat meetings received the highest scores, which was followed by the statement, participation in SHGs enhance social participation of women. The statements, participation in SHGs increase access public amenities, participation in SHGs increase physical mobility and literacy increased after SHGs participation was scored third, fourth and fifth place respectively. Whereas statement like, participation in SHGs induce more political participation and

Table 4.34. Perception of sampled SHGs participants on social impact

Sl. No	Statements on social impacts	S.D.A	D.A	U.D	A	S.A	Total score
1	Participation in SHGs induce attending social /village/panchayat meetings	8	47	83	137	85	1324
2	Participation in SHGs enhance social participation of women	7	49	101	142	61	1281
3	Participation in SHGs increase access public amenities	11	51	104	122	72	1273
4	Participation in SHGs increase physical mobility	15	50	97	129	69	1267
5	literacy increased after SHGs participation	24	52	75	139	70	1259
6	Participation in SHGs induce more political participation	16	54	88	146	56	1252
7	Participation in SHGs increased decision making ability on important family matters	22	57	86	131	64	1238

S.A – Strongly Agree (5), A – Agree (4), U.D- Undecided (3), D.A- Disagree (2) and S.D.A – Strongly Disagree (1).

participation in SHGs increased decision making ability on important family matters received the lowest score among all the seven statements relating to social variables.

4.3.2 Perception on economic impact

The perception on economic impact of the sampled SHGs members has been analysed by taking the opinions of women SHGs members on various economic parameters like employment opportunities, household income, household purchase, household savings and dependency on credit from non institutional sources. Table 4.35 shows the opinions of sampled SHGs participants on economic impact.

Table 4.35 the perception scores of the SHGs participants on given statements for economic variables which is evident that the statements, household income increase after SHGs participation received highest scores, which was followed by the statement, participation in SHGs creates employment opportunities. The statements, participation in SHGs helps in overcoming household indebtedness, household savings increase after SHGs participation and participation in SHGs reduce dependency on credit from non institutional sources scored third, fourth and fifth place respectively. Whereas statement like, SHGs participation lead to increase access to loan/ credit and participation in SHGs improves decision making on household purchase received the lowest score among all the seven statements relating to economic variables.

4.3.3 Extent of perception on different categories of impact

The perception of sampled SHGs members for different categories of impact viz. social, economic and overall impact were categorized into 3 level of perceptions viz., low perception, medium perception and high perception respectively.

High Perception: Scores obtained more than (Arithmetic Mean + Standard Deviation).

Medium Perception: Scores obtained between (Arithmetic Mean – Standard Deviation) to (Arithmetic Mean + Standard Deviation).

Low Perception: Scores obtained below (Arithmetic Mean – Standard Deviation).

The different categories of impact based the perception scores of the sampled respondent is given in Table 4.36. From table 4.36 It was found out that, the social perception score, the arithmetic Mean and the standard deviation of all the 360 sampled SHGs participants were 21.03 and 3.31 respectively. Whereas, for economic perception score the arithmetic mean and standard deviation of all 360 sampled SHGs participants were found out to be 24.81 and 4.13 respectively. Similarly, for overall perception score, it was found out that arithmetic mean and standard deviation of all the 360 sampled SHGs was found out to be 45.84 and 10.68 respectively.

Table 4.35. Perception score of sampled SHGs participants on economic impact

Sl. No.	Statements on economic impact	S.D.A	D.A	U.D	A	S.A	Total score
1	Household income increase after SHGs participation	7	27	95	179	52	1322
2	Participation in SHGs creates employment opportunities	18	38	85	133	86	1311
3	Participation in SHGs helps in overcoming household indebttness	17	42	94	135	72	1283
4	Household Savings increase after SHGs participation	15	56	79	138	72	1276
5	Participation in SHGs reduce dependency on credit from non institutional sources	16	50	98	135	61	1255
6	SHGs participation lead to increase access to loan/ Credit	21	46	95	136	62	1252
7	Participation in SHGs improves decision making on household purchase	27	54	91	114	74	1234

S.A – Strongly Agree (5), A – Agree (4), U.D- Undecided (3), D.A- Disagree (2) and S.D.A – Strongly Disagree (1).

Table 4.36. Level of perception for social, economic and overall categories of impact

Sl. No.	Perception Score	Social		Economic		Overall	
		No. of Respondent	Percentage	No. of Respondent	Percentage	No. of Respondent	Percentage
1	Low	40	11.11	52	14.44	56	15.56
2	Medium	256	71.11	243	67.50	248	68.89
3	High	64	17.78	65	18.06	56	15.56
Total Respondent		360	100	360	100.00	360	100.00

4.3.4 Relationship between level of perception and personal variables

With an objective to explore the relationship between level of perception *viz.*, low, medium and high and personal variables like age of the respondent, year of experience in SHGs and educational qualification, Chi Square test was performed.

4.3.4.1 Relationship between age of the respondent and perception level for different categories of impact

The two way table between age of the respondent and perception level for social, economic and overall category of impact is depicted in Table 4.37.

Table 4.37 shows that the perception scores of different group of age for all the three categories *viz.*, social, economic and overall impact, fall under medium level of perception which comprise of 256, 243 and 248 sampled respondents respectively.

Chi- Square test is used in order to examine whether there is any significant differences in the perception scores for different group of respondents classified according to the age of respondent. The results of the Chi-Square test performed are given in the Table 4.38.

From Table 4.38 it can be seen that, significant difference was observed on the perception scores classified according to the age of the sampled SHGs respondents for all categories of impact *viz.*, social, economic and overall. Also, it is very much evident that the calculated value of the Chi-Square for all the three categories *viz.* social, economic and overall impact is more than the tabulated value which is 15.09, at the 1 % level of significance. Thus, it can be inferred that, there is a significant differences exists for the perception of SHGs impact among different group classified according to age of the respondent. Hence, we can conclude that age of the respondent influences the perception scores of the members.

Table 4.37. Relationship between age of the respondent and perception level

A	Social Perception Score	Age of the Respondent				Total
		Upto 30	31 to 40	41 to 50	More than 50	
1	Low	14	14	11	1	40
2	Medium	29	90	85	52	256
3	High	0	11	31	22	64
Total		43	115	127	75	360
B	Economic Perception Score					
1	Low	18	21	8	5	52
2	Medium	25	85	86	47	243
3	High	0	9	33	23	65
Total		43	115	127	75	360
C	Overall Perception Score					
1	Low	25	19	7	5	56
2	Medium	18	92	89	49	248
3	High	0	4	31	21	56
Total		43	115	127	75	360

Table 4.38. Age of the respondent and perception level for different categories – Chi-Square Test

Sl. No.	Type of Impact	Chi-Square Value	Degree of freedom	Asymp. Sig. (2-sided)	Result
1	Social	47.093	6	0.000	***
2	Economic	59.485	6	0.000	***
3	Overall	100	6	0.000	***

(*** Indicates 1 per cent level of Significance).

4.3.4.2 Relationship between year of experience in SHGs and level of perception for different categories of impact

The two way table between year of experience in SHGs and perception level for social, economic and overall category of impact is depicted in Table 4.39.

From Table 4.39 it can be inferred that, the perception score and year of experience in SHGs for all the three categories *viz.*, social, economic and overall impact, fall under medium level of perception which comprise of 256, 243 and 248 sampled respondent respectively.

Chi- Square test is used in order to examine whether there is any significant differences in the perception scores for different groups of SHGs members classified according to the year of experience in SHGs. The results of the Chi-Square test performed are given in Table 4.40.

From Table 4.40 it is evident that, significant difference was observed on the perception scores of respondents classified according to the year of experience in SHGs of the sample SHGs members for all categories of impact *viz.* social, economic and overall. Also, it is very much evident that the calculated value of the Chi-Square for all the three categories *viz.* social, economic and overall impact is more than the tabulated value which is 15.09 at the 1 % level of significance. Thus, it can be inferred that, there is a significant differences exists for the perception of SHGs impact among different group classified according to the year of experience in SHGs. Hence, it can conclude that year of experience in SHGs of the respondent influences the perception scores of the members.

Table 4.39. Relationship between year of experience in SHGs and perception level

A	Social Perception Score	Year of experience in SHGs				Total
		0 to 5	6 to 10	11 to 15	More than 15	
1	Low	19	9	10	2	40
2	Medium	79	86	57	34	256
3	High	4	20	15	25	64
Total		102	115	82	61	360
B	Economic Perception Score					
1	Low	30	17	3	2	52
2	Medium	70	86	59	28	243
3	High	2	12	20	31	65
Total		102	115	82	61	360
C	Overall Perception Score					
1	Low	33	16	5	2	56
2	Medium	65	87	66	30	248
3	High	4	12	11	29	56
Total		102	115	82	61	360

Table 4.40 Year of experience in SHGs and perception level for different categories – Chi Square test

Sl. No	Category of Impact	Chi-Square Value	Degree of freedom	Asymp. Sig. (2-sided)	Result
1	Social	42.124	6	0.000	***
2	Economic	89.499	6	0.000	***
3	Overall	86.699	6	0.000	***

(*** Indicates 1 per cent level of Significance).

4.3.4.3 Relationship between educational qualification of SHGs members and perception level for different categories of impact

Two way table for educational qualification of the respondent and perception level for social, economic and overall category of impact is depicted in Table 4.41.

Table 4.41 shows that the perception score and educational qualification for all the three categories *viz.* social, economic and overall impact, fall under medium level of perception which comprise of 256, 243 and 248 number of sampled respondents respectively.

Chi- Square test is used in order to examine whether there is any significant differences in the perception scores for different groups of SHGs members classified according to the educational qualification of SHGs members. Table 4.42 depicts, the results of Chi-Square test.

From Table 4.42 it is evident that, significant difference was observed on the perception scores of respondents classified according to the educational qualification of the respondent for all categories of impact *viz.* social, economic and overall. Also, it is very much evident that the calculated value of the Chi-Square for all the three categories *viz.* social, economic and overall impact is more than the tabulated value which is 20.09 at the 1 % level of significance. Thus, it can be inferred that, there is a significant differences exists for the perception of SHGs impact among different group classified according to the educational qualification of the respondent. Hence, we can conclude that educational qualification of the respondent influences the perception scores of the members.

Table 4.41. Relationship between educational qualification of the respondent and perception level

A	Social Perception Score	Educational Qualification					Total
		Illiterate	Primary	High School	Higher Secondary	Graduate and Above	
1	Low	9	20	8	2	1	40
2	Medium	47	102	67	35	5	256
3	High	6	15	23	13	7	64
Total		62	137	98	50	13	360
B	Economic Perception Score						
1	Low	18	22	6	6	0	52
2	Medium	36	91	75	32	9	243
3	High	8	24	17	12	4	65
Total		62	137	98	50	13	360
C	Overall Perception Score						
1	Low	15	26	10	4	1	56
2	Medium	43	95	69	35	6	248
3	High	4	16	19	11	6	56
Total		62	137	98	50	13	360

Table 4.42. Educational qualification and perception level for different categories of Impact – Chi Square test

Sl. No.	Category of Impact	Chi-Square Value	Degree of freedom	Asymp. Sig. (2-sided)	Result
1	Social	26.876	8	0.001	***
2	Economic	21.389	8	0.006	***
3	Overall	23.896	8	0.002	***

(***Indicates 1 per cent level of Significance).

4.3.5 Relationship between Overall Perception Score and Personal Variables

In order to examine the degree of association between personal variables like, age of the respondent, year of experience in SHGs and educational qualification with the overall perception score of the sampled SHGs members, Karl Pearson Coefficient of correlation was applied. The result of the correlation analysis between personal variables and overall perception Score of the sampled SHGs members is given in Table 4.43.

Table 4.43. Personal variables and overall perception score of the sampled SHGs members

Sl. No	Personal Variables	Pearson correlation Co-efficient	Significance (2-tailed)
1	Age of the Respondent- Overall Perception Score	0.488**	0.000
2	Year of Experience in SHGs- Overall Perception Score	0.543**	0.000
3	Education Qualification- Overall Perception Score	0.303**	0.000

(** Indicates correlation is significant at the 0.01 level).

From Table 4.43 it can be seen that, the value of Pearson coefficient of correlation is 0.488, 0.543 and 0.303 for age of the respondent, year of experience in SHGs and educational qualification respectively and is found significant at 0.01 level of significance since P value (=0.000) <0.01. These indicates that, there is a positive and significant association between all the three personal variables *viz.* age of the respondent, year of experience in SHGs and educational qualification towards overall perception score. Thus, there is significant positive correlation between personal variables like age, year of experience in SHGs and educational qualification as well as overall perception score of the sampled SHGs members. In other words increase in personal variables like age of the respondent, year of experience in SHGs and educational qualification will result in increase in the overall perception score.

4.4 Problems faced by the SHGs

Although women SHGs act as a catalyst in mobilizing poor women to attain socio and economic empowerment, it has been observed that women SHGs are facing various constraints which act as a barrier for many SHGs to function effectively. For proper and effective functioning of SHGs it is important to study the nature of problems faced by the SHGs and suggest suitable measure to overcome. Such, study to identify the nature and complexities of problems faced by the SHGs would help in strategizing policy measures for SHGs. Therefore, in this study an attempt has been made to identify the complexity of problems and constrains faced by the SHGs and suggest suitable measures to overcome the problems.

To study the problems faced by the SHGs, 10 factors *viz.*, lack of technical know-how for taking up income generation activities, lack of marketing facilities, inadequate loan amount, lack of training facility, low social-economic background of the members, delay in sanctioning loans, low return from the investment, shortage of working capital, seasonal nature of group activity and lack of stability in group were identified. For each of the factors, the individual responded were asked to give rank for each factor of problems. Garrett's Ranking Technique was applied for interpreting the results and to draw conclusion from the findings. The mean scores obtained for all the factors of problems considered for the study, were arranged in descending order and ranked. Rank for all the 10 factors of problems with the Garrett score and weighted average score were presented in the Table 4.44.

As seen from the Table 4.44, the most important problem among all the factors was lack of technical know-how for taking up productive activities followed by lack of marketing facilities and inadequate loan amount which was ranked first, second and third with weighted average score of 66.99, 66.69 and 66.42 respectively. Though, lack of technical know-how for taking up productive activities was ranked first, the other two problems *viz.*, lack of marketing facilities and inadequate loan amount were equally important factor of problems faced by the SHGs as there were only little differences weighted average score obtained by the three factors. Other problems encountered by the women SHGs includes, lack of training facility, low social economic background of the members and delay in sanctioning loans which

was ranked fourth, fifth and sixth with weighted average score of 64.64, 63.28 and 62.96 respectively. Low return from investment, shortage of working capital, seasonal nature of group activity and lack of stability in group, were also identified as a problems faced for effective functioning of SHGs.

Table 4.44. Problems faced by SHGs

Sl. No.	Problems	Garrett Score	Weighted Average Score	Rank
1	Lack of technical know-how for taking up income generation activities	7235	66.99	I
2	Lack of marketing facilities	6202	66.69	II
3	Inadequate loan amount	7107	66.42	III
4	Lack of training facility	6076	64.64	IV
5	Low social - economic background of the members	6075	63.28	V
6	Delay in sanctioning loans	5918	62.96	VI
7	Low return from investment	4497	59.96	VII
8	Shortage of working capital	5165	59.37	VIII
9	Seasonal nature of group activity	2880	48.81	IX
10	Lack of stability in group	2672	48.58	X

The finding on the study of the problems faced by the SHGs is in conformity with past study which concluded that, lack of formal education, family responsibilities, conflicts, lack of communication skills among the group members in decision making process, competitiveness in the market and insufficient loan were identified as a major problems faced by the SHG members (Kumar and Kavithasri, 2017). Self help groups are instrumental for rural development but are facing numerous problems. These problems include marketing, finance, quality product, infrastructure and facilitator's support (Mishra, 2016). Ajith *et al.*, 2017, also concludes in their study that lack of formal education, group conflicts within group members in decision low rate of return from income generation activities and inadequate loan amount for starting business etc. were identified as a major problems faced by the SHGs for effective and consistent functioning of SHGs.

4.5 Suggestions for effective functioning of women SHGs in Nagaland

According to the finding of the present study, the following suggestions are worthwhile for consideration and further action:

1. SHGs basically serve to address problems of the group members having commonness in their nature of problems working towards common goals. From the study it was found out that group homogeneity is an important parameter for effective functioning of SHG. Socio economic background, occupation and the resources of the members they share in the community must be considered for formation of SHGs. This will result in better group cohesion and cooperation among the members in solving common problems.
2. Accounting and book keeping is an important parameter to keep the record of the group activities and its progress. As seen from the study, it is an important parameter which indicates of good performing SHGs. It was found out from the present study that many SHGs do not keep up with proper accounting and book keeping. SHG group leaders and members are suggested to acquire proper knowledge in accounting and book keeping and maintain their account and register accurate and updated.
3. Training contributes significantly to the success in fulfillment of the very objective of micro finance. Training is an important tool which provides changes in knowledge, skills and attitude. Training provides adequate skill and knowledge on income generation activities and sustainability of business. From the study, it was found out that SHGs whose members were trained show better performance. Thus, it is suggested that training on profitable and innovative enterprises need to be imparted to women SHG members.
4. Proper monitoring and evaluation system must be adopted to keep in check with the progress of the SHGs at different stages at regular intervals. From the study most of the promoting institutes/ NGOs participation in the process of decision making is found negligible. SHG participants and leaders express that the financing and promoting agencies do not keep in regular touch with the group functioning that result in less productivity of SHGs.

5. It was revealed from the study that, the turnover of capital investment from SHGs in the study area was low and mostly depends on single source of IGAs. Women SHGs in Nagaland must take up to profitable and diversified income generation activities on location specific basis. This will help them earn more income all round the year and reduces risk in business.
6. As the MFIs and SHGs promoting agencies must scale up their operations, product and services, they have to diversified and made flexible to suit client profiles and needs. The flexibility in the operation on client specific approach would attract more women to join.
7. From the present study, it was found out that marketing and infrastructural problems are faced by most SHGs in Nagaland. Women SHGs are facing marketing linkage and raw material problems for running their income generation activities. Therefore, it is suggested that NGOs/ promoting agencies must ensure that easy accessibility of raw material for production and proper marketing linkages.
8. For any SHGs to function with trust and accountability, various decision on on group functionings and financial transactions need to be taken by majority agreement. It is observed from the study that, some of the women SHGs in Nagaland depends on the lending agencies and other financial institutes to make financial decision and transaction for the group because of the lack of financial literacy. Therefore, it is imperative to suggest that the basic financial literacy must be imparted to the SHGs members, so that they can make prudent decisions on managing their financial affairs. Financial literacy and credit counseling service should be instituted by financial heads, banking institutes and other NGOs.
9. It has been observed from the present study, in many villages across Nagaland there is no presence SHGs in their village or area concerned. Many villages do not even have single functioning women SHGs in their areas. It is very much evident that SHGs plays an important role and provide platform for women to gain social and economic enlightenment, therefore efforts needs to be taken in

order to mobilize and promote more number of SHGs covering different villages across Nagaland.

10. From the study it was found out that literacy of the group leader, age and experiences of the group leader influence group performance and group dynamics. Thus, for selection of leaders experiences, literacy and age of the group leader must be considered. It was also revealed from the study that most of the SHGs leader and members have low educational background. Hence, through capacity building, leaders and members of SHGs literacy need to be promoted for better functioning of SHGs in Nagaland.

SUMMARY AND CONCLUSION

Empowerment of women is an important tool for the inclusive growth of a nation and it has become a meme in the global governance. These days with growing attention of micro financing around the globe, women association in such programmes has been on rise, as most of the microfinance policy targets women for their steadfastness and reliability to credit services. Empowering women provides ample scope to improve women access to resources, rights and entitlements helping them to achieve quality of life. Self help groups across the country brings women from poor socio economic background working to solve common problems as its unique and flexible in approach for reaching out to the poor. SHGs across the country, helps in tackling the problems of poverty, unemployment and income inequalities. In the recent past, an increasing number of micro finance institutions and funding agencies emphasised on women beneficiaries as women are found to be more reliable and financial viability. SHGs emerged as a valuable instrument for inclusion of socially and financially poorer and feeble women into the mainstream of nation's growth and progress. Keeping in view the importance of SHGs in empowering rural poor, especially women the present study on assessment of Self help groups and their impact among tribal women in Nagaland, attempts to analyze the performance of women SHGs and social and economic impact of SHGs participation on tribal women in Nagaland. A brief summary of the findings from the present study is presented in this chapter.

The study was undertaken in four districts of Nagaland *viz.* Wokha, Mon, Phek and Dimapur district of Nagaland. A total of 120 SHGs from the four districts and 360 SHGs members were identified by following multistage purposive random sampling method for detailed study. Primary source of information was obtained from the sampled SHGs respondents using structured questionnaires developed for the study by the researcher for fulfilling various objectives targeted for the study.

From the study it was found out that majority of the sampled SHGs belong to 5 to 10 years in its existence which comprised of 50.83 per cent sample SHGs. Out

of the 120 sampled SHGs 78 (65 %) of the sampled SHGs belonged to group size 10 to 15. The study showed that rotation of group leader, regularity in saving, level of repayment, members participation on training, awareness of rule and regulation and share of production loan to total loan showed significant increase with increase in tenure of existence. The study also found out that frequency of meeting, rotation of group leader, regularity in group saving, level of record maintenance, group homogeneity, members participation on training and share of production loan to total loan increased as the literacy level of the group leader increases. This shows an increase in performance for these indicators with increase in literacy of the group leader. It was also found out that, the mean ranks for decision on making pattern, group homogeneity, level of loan repayment, share of production loan to total loan increased with the increase in size of the group which depicts an improvement in performance for these indicators with increase in size of the group and were found to be significant at 5 per cent level. The mean rank of overall scores of all the performance indicators increases with the increase in tenure of existence of SHGs, literacy level of the group leader and size of the group and is found to be significant at 5 per cent level. This shows that, there is a significant increase in overall performance of SHGs with increase in tenure of existence of SHGs, literacy of the group leader and size of the group.

For measuring the social impact of SHGs members, five social variables *viz.*, self confidence and self worth, decision making ability, social responsibilities and awareness, skill enhancement, access to social infrastructural facilities were considered for the study. Paired t-test analysis on social impact by comparing before and after situation of SHGs participation found out that there is a significant differences in the mean score for all the five social variables *viz.*, self confidence and self worth, decision making ability, social responsibilities and awareness, skill enhancement, access to social infrastructural facilities. Thus, it can be concluded that participation in SHGs socially empowers women and improves their social condition.

Many experiences from the past revealed that self help group can be employed as an important means for mobilizing women to help them to achieve economic independence. SHGs women through mutual help and problem solving helps each members of the group to understand their potentials, capabilities, fundamental rights

and enhance their problem solving capacity as an individual and as a group. For the study of economic impact on SHGs participation various economic variables like income, expenditure, saving, assets and employment at household level were taken into account. Z test results on economic impact by comparing before and after situation of SHGs participation, found out that, there is a significant increase in income, expenditure, saving, assets and employment at household level. This helps to raise the standard of living for the tribal women through SHGs participation. Thus, Microfinance SHGs plays a significant role in economic progress and poverty elevation especially among tribal women in Nagaland. It paves a way for socio economic independence of the women in the society.

The study also attempt, to measure the perception of impact on SHGs participation by tribal women in Nagaland. Perception level of the SHGs members on social and economic impact was measured by collecting the opinion of the members on given statements covering various social and economic issues, with the help of Likert scaling technique. Perception of members on the statement on social variables like, participation in SHGs induce attending social /village/ panchayat meetings received highest scores, followed by the statement, participation in SHGs increase social participation of women. The statements, participation in SHGs increase access public amenities, participation in SHGs increase physical mobility and literacy increased after SHGs participation was ranked third, fourth and fifth respectively. The perceived impact of SHGs members on the statement on economic variable that, household income increase after SHGs participation received highest score, followed by the statement that, participation in SHGs creates employment opportunities. The statements on economic impact that, participation in SHGs help in overcoming household indebttness, household savings increase after SHGs participation and participation in SHGs reduce dependency on credit from non institutional sources were ranked third, fourth and fifth respectively.

Perception of social and economic impact as perceived by the SHGs was measured using various social and economic indicators for the study. It found out that, majority of the sampled respondents were included under medium level of perception for all the social, economic and overall categories of impact which is 256 (71.11%), 243 (67.50%) and 248 (68.89%) respectively. Chi-Square test result shows

a very significant improvement in overall perception scores classified according to the age of the respondent, year of experience in SHGs, educational qualification of the respondent. As it was found out that the calculated value of Chi-Square for all the three categories *viz.* social, economic and overall impact is more than the table value, *i.e.* 15.09, 15.09 and 20.09 respectively at 1 per cent level of significance. Thus, it is evident from the study that, significant difference exists in overall perception scores classified based on the age of the respondent, year of experience in SHGs, educational qualification of the respondent. Therefore, concludes that age of the respondent, year of experience in SHGs and educational qualification of the respondent influenced the overall perception scores of the SHGs respondent.

To examine the degree of association between personal variables like age of the respondent, year of experience in SHGs and educational qualification with the overall perception scores of the sampled SHGs respondents, Karl Pearson Coefficient of correlation was applied. Pearson coefficient of correlation (r) was found to be 0.488, 0.543 and 0.303 for age of the respondent, year of experience in SHGs and educational qualification respectively and was found significant at 0.01 level since P value ($=0.000$) <0.01 . These shows that there is a positive and significant association between all the three personal variables *viz.*, age of the respondent, year of experience in SHGs and educational qualification towards overall perception score. In other words, increase in personal variables like age, year of experience in SHGs and educational qualification results in increase in the overall perception Score.

For studying the problems faced by the SHGs, various constrains faced by the SHGs were identified and ranked by using Garrett's ranking technique. From the study it was found out that, the most important problem among all the factors was lack of technical know-how for taking up productive activities followed by lack of marketing facilities and inadequate loan amount which was ranked first, second and third respectively. Though, lack of technical know-how for taking up productive activities was ranked first, the other two problems *viz.*, lack of marketing facilities and inadequate loan amount were equally important factor of problems faced by the SHGs. Another important constrains faced by the sampled SHGs are, lack of training facility, low social educational background of the members and delay in sanctioning loans, were also identified as a problems faced for effective functioning of SHGs.

POLICY IMPLICATIONS

According to the finding from the study, the researcher made an attempt to provide suitable suggestions and policy implication. These will help SHGs to overcome multiple challenges faced by the SHGs as well as the policy to be implemented by the SHGs promoting agencies for further strengthening and better performance of SHGs in Nagaland.

1. Capacity building and financial literacy among members

From the study, it was found out the performance of the SHGs increase with increase in literacy level of the SHGs group members. From the study it was found out that 44 per cent of the sampled SHGs in Nagaland were composed of members who are not aware of rules and regulation and functioning of SHGs. Although most of the Financing agencies and NGOs provide training to SHGs, it was found not adequate as most of the SHGs were not able to acquire new technology and required skill for income generation activities. Therefore, it is suggested that continuous training and capacity building of the SHGs members be given at different stages for proper functioning of SHGs in Nagaland.

2. Timely disbursement of loan

Most of the SHGs activities are seasonal and time bound in nature. The study found that the loan given by the bank and promoting agencies were not adequate. Many SHGs in Nagaland express lack of adequate loan amount for taking up economic enterprise as well as consumption loan. It was also found out that, delay in disbursement of loan by the sanctioning authority is also major obstacle faced by the SHGs in Nagaland. Therefore, there should be some component of loan for consumption, health care, insurance, contingency etc. which will help to satisfy their urgent need and encourage for undergoing income generation activities.

3. Diversification of income generation activities

Most of the sampled SHGs for the study in Nagaland express dissatisfaction on the return received from their enterprise. SHGs in Nagaland generally engaged

traditional income generation activities with traditional inputs which results on low return from the investment. Therefore upgraded and innovative technology that will diversify their enterprise like crops, animal husbandry, soap making, weaving, marketing, pickle making etc.. Diversified income generation activities would help them to engage around the year and higher rate of return.

4. Timely monitoring and evaluation

In order to keep track with the progress and functioning of SHGs the promoting agencies must advocate efficient and timely monitoring and evaluation on activities and progress of the group. This will help identify the progress of group, governance, savings, repayment, and issue of conflicts within the group.

5. Marketing infrastructure and price support

From the study it was found out that lack of marketing facilities and market linkage is a major problem encountered by the SHGs in Nagaland. The government and the promoting agencies must initiate to provide organized marketing infrastructure and support price for the produce of the members. Proper institutional mechanism for price support and market linkage should be provided. This will motivate the SHGs to venture in more innovative and more profitable income generation activities.

6. Training and awareness programmes

It was found out from the study that training is an important component of SHGs and it is one of the most important parameter for performance, contributing to the effective function of SHGs in Nagaland. Training and awareness is a key to success of SHGs as it imparts change in knowledge, skills and attitude of the participants. Most of the respondent in the study has expressed lack of adequate technical know-how for setting up economic enterprise. The members must be trained on different economic activities and provide a scientific outlooks. Therefore, it is recommended that training component must take a lead in mobilizing the members of SHGs. Training centres need identified or to be set up.

7. Timely disbursement and repayment of loan

For the group to sustain in long run timely Disbursement and Repayment of Loan is essential. The amount of loan to be used for its specific purpose must be released on time as most of the enterprises undertaken are season and time bound in nature. To avoid diversion and under utilization of loan the loan a must be made available on time. As the group rotate the savings of the group members and also use for taking up income generation activities, the repayment must be on time so that the saving of the group are utilized efficiently.

8. Geographical spread of SHGs

It has been found that in many villages and rural developmental blocks there were absence of SHGs, if not no proper functioning SHGs in Nagaland. As the SHGs are playing a crucial role in the alleviation of poverty, steps may be taken to form more number of SHGs covering more villages to expend its operation. This will also ensure identification of core beneficiaries and better resource management. In this regard, the government and promoting agencies need to consider giving preference to uncovered areas for promoting the SHGs.

9. Group homogeneity

SHGs basically serve to address problems of the group members having commonness in their nature of problems working towards common goals. From the study it was found out that group homogeneity is an important parameter for effective functioning of SHG. Socio economic background, occupation and the resources the members they share in the community must be considered for formation of SHGs. This will results in better group cohesion and cooperation among the members in solving common problems.

SCOPE FOR FURTHER RESEARCH

According to the experience of the present study the researcher identifies the following areas for further scope of research on SHGs:

- i. A district wise comparative study can be carried out on performance and impact of SHGs in Nagaland.
- ii. A comparative study on the performance of SHGs on the basis of models of the SHG-Bank linkage by different promoting agencies of SHGs.
- iii. Study may be conducted by comparing the performance of the women SHGs with the men SHGs.
- iv. Comparative study of rural and urban SHGs on their performance and impact can be carried out.
- v. Study may be conducted on the role of financing institute in promoting SHGs in Nagaland.

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APPENDICES-I

I. STRUCTURED INTERVIEW SCHEDULE FOR SHGs LEADERS

Sche. No.

Date:

A. GENERAL INFORMATION OF THE SELF HELP GROUP

1. Name of the Respondent (leader) and Designation :
2. Name of the village/ block/district :
3. Age :
4. Year of Formation of SHG :
5. Name of SHG :
6. Promoting agency :
7. Total number of SHG members in the Group :
8. Educational Qualification of the leader (Tick the relevant items).
 - i. Illiterate ii. Primary iii. Higher Secondary iv. Graduation
 - v. Post Graduation vi. Others (Specify)

(Please tick the relevant box)		
9. Regularity of meeting conducted by the SHGs	Once in a week	
	Forthnightly	
	Monthly	
	No regular interval	
10. Rotation of leaders within SHG	Never	
	Sometimes	
	At a regular interval	
11. Who takes decision on financial matter	Taken by NGOs/ govt. agencies/banks	
	Taken by Group leaders	
	Taken by few members	

	Taken by majority	
12. Regularity in savings	Weekly basis	
	Monthly basis	
	Yearly basis	
	No regular interval	
13. Level of Record maintenances	Records are updated regularly and accurate.	
	Incomplete and irregular	
	Not maintained at all	

14. Occupational of SHG members.

Specify the number of members engaged in different activities by your SHG group members.	Occupation	No of members
	i. Farmers	
	ii. Business	
	iii. Craft/ Artisian	
	iv. Service	
	v. Others	

15. Total loan given by the SHG to its members during the period 2016 -2017.

Purpose	Amount during the current period (Rs)
i) Agricultural activities	
ii) Investment	
iii) Business	
iv) Festival	

v) Children Education	
vii) Medical	
vii) Others	

16. Amount of loan Repaid within the specified period by the group members out of the total loan disbursed Rs.

17. Number of meetings conducted during the period 2016-2017.

18. Total members attended the meeting conducted by SHG during the period.

19. specify the number of training attended by the SHGs group members during the period.

20. How many members in the your SHG are aware of rules and regulation?

21. Mention the different activities undertaken by the SHGs for income generating Activities.

- a)
- b)
- c)
- d)

14. Reasons for formation of SHG.

Reasons	Rank
1) To Improve social status of the members	
2) To Improve Economic status of the members	
3) To Promote saving habit	
4) To obtain financial support	
5) Providing a platform for members for exchange of idea.	
6) To Take up community development activities	

7) Enabling members to become self-reliant and self-dependent.	
8) Providing literacy and increasing general awareness among members	

15. Problems faced by SHG.

Problems Faced by the SHGs	Rank
1) Inadequate loan amount	
2) Delay in sanctioning loans	
3) Lack of Technical Know-how for taking up productive activities	
4) Seasonal nature of Group activity	
5) Lack of Co-operation among members	
6) Lack in stability of the group	
7) Lack of Training Facility	
8) Lack of marketing facilities	
9) High Rate of Interest	
10) Shortage of Working Capital	
11) Low Return from investment	
12) Low social educational background of the members	

II. STRUCTURED INTERVIEW SCHEDULE FOR SHGs MEMBERS

Sche. No.

Date:

1. GENERAL INFORMATION OF THE RESPONDENT

1. Name of the Respondent :
2. Age :
3. Sex :
4. Size of land holding (Ha) :
5. Name of the Village and RD block :
6. Years of Experience in SHG :
7. Number of Members in the Family :
8. Type of Family
 - i. Joint
 - ii. Nuclear
9. Type of Housing
 - i. Kuttcha
 - ii. Semi Pucca
 - iii. Pucca
10. Educational Qualification of the respondent.
 - i. Illiterate
 - ii. Primary
 - iii. High School
 - iv. Higher Secondary
 - v. Graduate
 - vi. Post Graduation
 - vi. Others (please specify):
11. Occupation of the respondent
 - i. Agriculture & Agri. Activities
 - ii. Business
 - iii. Artisan
 - iv. House wife
 - v. Others specify.....
12. Who influence you to join the group?
 - i. Self
 - ii. Group leader
 - iii. Neighbors
 - iv. NGOs
 - v. Others
13. Amount of loan taken from SHG during the period 2016-2017 (In Rs).....

II. REASONS FOR JOINING SHG

(Tick the reason as mentioned below)

i.	To maintain household expenditure	
ii.	For getting loan	
iii.	To increase savings	
iv.	To create awareness and participate about society and community	
v.	To generate employment	
vi.	To repay old debts	
vii.	Any other, please specify...	

III. ECONOMIC IMPACT OF THE RESPONDENTS

1. Employment Generation (1mandays=8 hours in a day)

SL.NO	PARTICULARS	BEFORE SHG (Mandays in months)	AFTER SHG (Mandays in months)
i.	Agriculture		
ii.	livestock		
iii.	Business		
iv.	Other activities (specify)		

2. Monthly Household Income

SL.NO	ITEMS	BEFORE SHG (RS)	AFTER SHG (RS)
i.	Agriculture		
ii.	Livestock		
iii.	Business		
iv.	Service		
v.	Investment		
vi.	House rent		

vii.	Other source (specify please)		
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3. Monthly Household Expenditure

SL. NO	ITEMS	BEFORE SHG (RS)	AFTER SHG (RS)
i.	Food		
ii.	Clothing		
iii.	Medical		
iv.	Education		
v.	Festival/ Recreation/ donations		
vi.	Others (specify please)		

4. Monthly Household Savings

SL.NO	ITEMS	BEFORE SHG VALUE (RS)	AFTER SHG VALUE (RS)
i.	Banks		
ii.	Co-operative societies		
iii.	SHGs		
iv.	Private Lending		
v.	Others		

5. Household Indebtness

SL. NO	ITEMS	BEFORE SHG VALUE (RS)	AFTER SHG VALUE (RS)
i.	Banks		
ii.	Money lenders		
iii.	Both banks and money lenders		
iv.	Friends and relatives		
v.	Others		

IV. SOCIAL IMPACT OF THE RESPONDENT

SL. NO	SOCIAL	BEFORE SHGs		AFTER SHGs	
		YES	NO	YES	NO
1	Self confidence/ Self worth				
a	Do you have Confidence of facing financial crisis				
b	Do you have Confidence of meeting official people				
c	Do you have Respect in your family				
2	Decision taking ability				
a	Do you take decision on household expenditure				
b	Do you take decision on children education				
c	Do you take decision on family matters/problems				
3	Social awareness				
a	Do you have Social awareness (AIDS, family planning, government schemes etc)				
b	Do participate in taking up social issues like abuse, violence, drugs, alcoholism etc				
c	Do you attend social /village/panchayat meetings				
4	Knowledge and skills				
a	Do you Communicate freely in group and officials				
b	Do you have Financial Skills (book keeping, accounting, etc)				
C	Do you Participate in training/ exposure trip				

5	Access to amenities /services				
a	Do you have access to Health Care Facility				
b	Do you have access to Marketing facility				
c	Do you have access to Transport facility				

V. PERCEIVED ATTITUDE OF SHGs PARTICIPATION BY THE RESPONDENT

(Please tick the relevant box according to the degree of your agreement on the following statements)

(S A- Strongly Agree, A- Agree, U D- Undecided, D- Disagree, SD- Strongly Disagree)

SL. NO	ITEMS	RESPONSE				
		S A	A	U D	D	S D
1	Participation in SHGs creates employment opportunity					
2	Household income remain the same before and after SHGs participation					
3	Participation in SHGs increases capacity to spend more					
4	Household Savings increase after SHGs participation					
5	Participation in SHGs helps in overcoming household indebtedness					
6	Household assets do not increase by SHGs participation					
7	SHGs participation makes better access to loan/ Credit					
8	Participation in SHGs do not reduce dependency on credit from non institutional sources					

9	Participation in SHGs do not induce Confidence of facing financial crisis					
10	Participation in SHGs increase independent physical mobility					
11	Participation in SHGs creates Social awareness (AIDS, family planning, government schemes etc)					
12	Participation in protesting social evils (abuse, violence, drugs, alcoholism etc) incerase after SHG Membership					
13	literacy and Communication skills do not change after SHGs participation					
14	Participation in SHGs improve access to Health Care Facility, transport facilities, marketing facilities					
15	Participation in SHGs provides better access to Educational Facility for childrens					
16	Participation in SHGs induce more political participation					
17	Recognition in the society do not increase by SHGs participation					
18	Participation in SHGs do not increase Tendency in helping Neighbours					
19	Respect in the family is more after SHGs participation					
20	Participation in SHGs do not improves decision making on household expenditure, savings, children education					
21	Ability to take decision on family matters/problems is not enhanced by SHGs participation					
22	Participation in SHGs induce attending social					

	/village/panchayat meetings					
23	Gain more Recognition in the society after SHGs participation than before SHGs.					
24	Participation in SHGs do not enhance Leadership skills					
25	Training exposure is more after SHGs participation					

**Signature of the
Respondent**